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*Analysis of the*

**DAYTON, OHIO  
HOUSING MARKET**

**as of August 1, 1969**

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

**December 1969**

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FHA Housing Market Analysis  
Dayton, Ohio, as of August 1, 1969

Foreword

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Field Market Analysis Service as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development  
Federal Housing Administration  
Field Market Analysis Service  
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - DAYTON, OHIO  
AS OF AUGUST 1, 1969<sup>1/</sup>

The Dayton, Ohio, Housing Market Area (HMA) consists of Montgomery, Greene, and Miami Counties, and is coterminous with the Dayton, Ohio Standard Metropolitan Statistical Area as defined by the Bureau of the Budget in 1960. In 1963, Preble County, located to the west of Montgomery County, was added to the Dayton SMSA. The Dayton HMA, with a population of about 868,100 as of August 1, 1969, is situated about 50 miles northeast of Cincinnati, 65 miles west of Columbus and 100 miles east of Indianapolis, Indiana.

The Dayton area has a sound and well-diversified economic base. The basic industries of government (principally at Wright-Patterson Air Force Base), trade, services, and machinery manufacturing are strongly supplemented by printing and publishing, transportation, and contract construction. Employment gains in nearly every industry have been moderate over the past three years indicating a relatively stable economy compared with the rapidly expanding economy evident during the 1965-1966 period.

The moderately expanding economy, coupled with extensive demolitions resulting from urban renewal activity in the city of Dayton, served to strengthen the demand for single-family and multi-family housing, as reflected by the decline in vacancy rates in most segments of the Dayton HMA.

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<sup>1/</sup> Data in this analysis are supplementary to a previous FHA analysis of the area as of July 1, 1965. July 1, 1965 estimates have been revised where necessary to reflect new information.

### Anticipated Housing Demand

Taking into consideration projected expansion of the Dayton economy during the next two years, current supply-demand relationships, and the anticipated loss of units through demolition and other causes, there will be a demand for about 6,400 new nonsubsidized housing units a year during the period from August 1, 1969 to August 1, 1971. The most desirable supply-demand balance would be achieved if annual new construction included 4,000 single-family houses and 2,400 units in multifamily structures. Annual demand by price classes for single-family houses for major segments of the HMA is presented in table I. Demand for multifamily units by gross monthly rents is shown in table II.

Of the annual anticipated demand for 4,000 single-family houses, 2,800 will be in Montgomery County (100 in the city of Dayton and 2,700 in the remainder of the county), 800 in Greene County, and 400 in Miami County. The expected annual demand for 2,400 multifamily units includes 2,100 units in Montgomery County (300 in the city of Dayton and 1,800 in the balance of Montgomery County), 225 in Greene County, and 75 in Miami County.

The projected annual volume of 6,400 new nonsubsidized housing units during the next two years is below the average construction volume of about 7,050 units a year during the 1965-1968 period. However, between 1965 and 1968 urban renewal clearance in the city of Dayton was extensive, resulting in increasing the new supply to replace about 3,600 housing units that had been demolished. Demolitions during the next two years will average only about 125 a year. For that reason, absorption of new housing units should be checked continuously so that the construction volume can be adjusted downward quickly if absorption begins to lag. The present demand estimates are not intended to be predictions of short-term construction volume, but rather suggestive levels of construction designed to provide stability in the housing market based on long-term trends evident in the area. However, any long-term deviation from the volume of construction necessary to meet demand would disturb the balance of supply and demand forces in the housing market.

### Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low or moderate income families may be provided through four different programs administered by FHA--monthly rent-supplement payments, principally in rental projects financed with market-interest-rate mortgages insured under Section 221(d)(3); partial payments for interest for home mortgages insured primarily under Section 235; partial payment for interest for project mortgages insured under Section 236; and below-market-interest-rate financing for project mortgages insured under Section 221(d)(3).

Household eligibility for federal subsidy programs is determined primarily by evidence that household or family income is below established limits. Some families may be alternatively eligible for assistance under one or more of these programs or under other assistance programs using federal or state support. Since the potential for each program is estimated separately, there is no attempt to eliminate the overlaps among program estimates. Accordingly, the occupancy potentials discussed for various programs are not additive. Furthermore, future approvals under each program should take into account any intervening approvals under other programs which serve the same requirements. The potentials<sup>1/</sup> discussed in the following paragraphs reflect estimates adjusted for housing provided or under construction under alternative FHA or other programs.

The annual occupancy potentials for subsidized housing in FHA programs discussed below are based upon 1969 incomes, on the occupancy of substandard housing, on estimates of the elderly population, on August 1, 1969 income limits, and on available market experience.<sup>2/</sup> The occupancy potentials by size of units required are shown in table III. The distribution of the occupancy potential by submarket areas is roughly 75 percent in Montgomery County, 13 percent in Miami County, and 12 percent in Greene County.

Section 221(d)(3)BMIR. If federal funds are available, a total of 820 units of Section 221(d)(3)BMIR housing could be absorbed annually.<sup>3/</sup> This estimate of occupancy potential excludes 142 units under construction and scheduled for marketing during mid-1970. The units under construction are in two projects located in the city of Dayton.

<sup>1/</sup> The occupancy potentials referred to in this analysis have been calculated to reflect the capacity of the market in view of existing vacancy. The successful attainment of the calculated potential for subsidized housing may well depend upon construction in suitable accessible locations, as well as upon the distribution of rents and sales prices over the complete range attainable for housing under the specified programs.

<sup>2/</sup> Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing. However, little or no housing has been provided under some of the subsidized programs and absorption rates remain to be tested.

<sup>3/</sup> At the present time, funds for allocations are available only from recaptures resulting from reductions, withdrawals, and cancellations of outstanding allocations.

Rent-Supplement Housing. It is estimated that there is an annual occupancy potential in the Dayton housing market for 890 units, including 500 units for the elderly, under the rent-supplement program. The occupancy potential does not include 100 units under construction in the city of Dayton and 88 units under construction in Greene County.

Section 235, Sales Housing. Sales housing could be provided for low- to moderate-income families under Section 235. Utilizing exception income limits, it is estimated that there is an occupancy potential for 880 units under the provisions of Section 235; utilizing regular income limits, the number would be about 95 percent of that figure. The extent to which the potential may be satisfied through new construction will depend on several factors, including the propensity for home ownership among eligible families and the availability of sites convenient to employment sources, transportation, and shopping facilities. Families eligible for Section 235 housing also are eligible for the Section 236 program; thus the totals shown in table III for Section 235 and for the family portion of Section 236 potential are not additive. No housing has been produced under this program.

Section 236, Rental Housing. Utilizing exception income limits, the annual occupancy potential under Section 236 is estimated at 1,100 units, including 880 for families and 220 for the elderly. If regular income limits are used, the number of both families and elderly eligible would be about 95 percent of those figures. Approximately 75 percent of the total Section 236 potential could be accommodated in housing provided under Section 221(d)(3)BMIR. Although only 15 percent of the families eligible under this program also are eligible for rent-supplements, about 45 percent of the elderly individuals and couples are eligible for rent-supplements. Because of identical income limits, families eligible under Section 236 also are eligible for Section 235 housing; the two are not additive. The occupancy potentials shown in table III for Sections 235 and 236 have been adjusted to reflect the Section 221(d)(3)BMIR and rent-supplement housing that was under construction in August 1969. To date, no housing has been produced under this program.

#### The Sales Market

The sales market in the Dayton HMA has strengthened since July 1965. More rapid employment gains during the 1965-1969 period than during the 1960-1965 period and reduced homeowner vacancy levels were the primary causes for the improvement. Foreclosures also have decreased since 1965. A January 1969 unsold inventory survey conducted by the Cincinnati FHA Insuring Office indicates that 78 per-

cent of the new single-family houses completed in subdivisions with five or more completions in the HMA during 1968 were sold before construction started, compared with 79 percent in a similar survey covering houses built in 1967. The 1969 survey further indicates that only 9 percent of the speculative homes built in 1968 remained unsold at the end of the year, compared with 16 percent a year earlier.

Probably the most significant factor in the Dayton sales market between 1965 and 1969 has been the rise in the cost of new homes. Moreover, this trend appears likely to continue in view of increasing costs of land, construction, and mortgage money. The FHA survey results indicate that the proportion of new construction priced at \$25,000 and above increased from less than 10 percent in 1964 to over 44 percent in 1968. Although there are a few small subdivisions, principally in the city of Dayton and Greene County, which have average selling prices below \$20,000, newly constructed homes in the HMA generally range in price from \$25,000 to \$30,000. Used homes in the Dayton area also have experienced significant increases in price since 1965. A listing of used homes by the Dayton Area Board of Realtors indicates that the average sales price has risen from \$17,200 in July 1965 to over \$21,500 in July 1969, an increase of 25 percent.

The market for new and existing sales housing in both Montgomery and Greene Counties has strengthened since July 1965, as reflected by the decreasing homeowner vacancy rates between July 1965 and August 1969. The homeowner vacancy rate in Montgomery County decreased from 1.5 percent in July 1965 to 1.1 percent in August 1969. Likewise, Greene County experienced a decline from 1.9 percent in 1965 to 1.6 percent in 1969. In Miami County the homeowner vacancy rate increased from 2.0 percent in July 1965 to 2.3 percent in August 1969. A postal vacancy survey conducted in June 1969 indicates that the vacant sales units are concentrated in the northern areas of the county. Considerable new construction has taken place in the southern portion of Miami County, near the northern development of Montgomery County; this segment of the Miami market remains strong.

#### The Rental Market

The rental market in the Dayton HMA has strengthened considerably over the past four years, with a current rental vacancy rate of 3.6 percent, compared with a July 1, 1965 rental vacancy rate of 4.9 percent. Montgomery, Greene, and Miami Counties all experienced some strengthening between July 1965 and August 1969, as indicated by their respective current rental vacancy rates of 3.7 percent, 2.9 percent, and 3.2 percent, which are down from 4.8 percent, 5.5 percent, and 4.6 percent, respectively, in July 1965.



Generally, high-rise rental units in the city of Dayton have experienced the most market improvement since 1965. Troubled by management difficulties, absentee ownership, and location, the high-rise structures in the HMA experienced high vacancies in July 1965. With the increased urban renewal activity and the improvement of management techniques, the market for high-rise units has improved considerably. One project with over 200 units in the city of Dayton, currently has a vacancy rate of six percent, compared with a July 1965 vacancy level of 78 percent after renting for nine months. Other high-rise units in the city of Dayton also report decreased vacancy levels since 1965. Modern well-designed garden apartments in suburban locations with a sufficient number of units to support such amenities as on-site management, frequent periodic maintenance, swimming pools, and other amenities have rented well. Monthly rents, including utilities, in high-rise structures range from \$130-\$150 for efficiencies, \$140-\$175 for one-bedroom apartments, \$160-\$210 for two-bedroom units, and \$190-\$400 for three bedroom units. Monthly rents in new garden apartments usually are about ten percent lower.

#### Economic, Demographic, and Housing Factors

The anticipated net annual demand for 6,400 new, nonsubsidized housing units is based on the projected trends in employment, income, population, and housing factors summarized below.

Employment. Total nonagricultural wage and salary employment averaged 322,600 during the twelve-month period ending in May 1969.<sup>1/</sup> The twelve-month average of nonagricultural wage and salary employment was 8,500 greater than the average recorded for the twelve-month period ending in May 1968. Annual increments between 1964 and 1965 and between 1965 and 1966 were 13,900 and 17,000, respectively. Between 1966 and 1967 and between 1967 and 1968, average nonagricultural wage and salary employment increased by 11,100 and 7,900 respectively (see table IV). The relatively large increase in nonagricultural wage and salary employment between 1965 and 1966 occurred primarily in the nonmanufacturing sector of the economy which increased by approximately 8,800 workers. Manufacturing employment increased by 8,200 workers during the same interval with employment in electrical and nonelectrical machinery comprising over 65 percent of the gain. Growth between 1965 and 1966 in electrical and nonelectrical machinery employment mainly resulted from an increment of over 3,000 workers by the major manufacturing companies in the area.

Since the 1965-1966 expansion period, little unusual economic activity has occurred. The pattern was generally one of moderate growth in both durable and nondurable goods manufacturing; increments in manufacturing employment averaged only 1,500 workers a year.

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<sup>1/</sup> Employment data cover Montgomery, Greene, Miami, and Preble Counties.

Between 1966 and 1968, nonmanufacturing employment increased by an average of about 8,000 workers annually. Government employment, principally at the military installations in the HMA, and wholesale and retail trade employment, with average annual increases of 2,750 and 2,300, respectively, experienced the largest gains during the two-year period.

There are three defense installations in the Dayton HMA, Wright-Patterson Air Force Base, Gentile Air Force Base, and the Defense Electronic Supply Center. As of March 31, 1969, the assigned military strength of the installations was about 9,275, compared with the June 30, 1968 level of about 11,300. Civil service civilian employees totaled about 23,000 as of March 31, 1969, compared with 23,600 nine months earlier (see table V). Wright-Patterson A.F.B. is the largest of the three installations in the HMA; its military strength totaled about 8,700 as of March 31, 1969, down from the June 30, 1968 strength level of 10,725. Civil service civilian employees totaled about 19,050 as of March 31, 1969, compared with 19,375 nine months earlier.

During the next two years, nonagricultural wage and salary employment is expected to increase by an average of 8,400 workers annually. About 80 percent of this increase will be concentrated in the nonmanufacturing sector of the economy. Principal employment increases in the nonmanufacturing sector are expected to occur in wholesale and retail trade and in services. Government employment is expected to remain close to present levels and may decrease slightly. Over 80 percent of the estimated annual increase in manufacturing employment is expected to occur in the durable goods industries, principally in the electrical and nonelectrical machinery industries. Employment increments in these categories are expected to average about 1,300 additional workers a year in four major companies between August 1, 1969 and August 1, 1971.

Income. In August 1969, the median annual income of all families in the Dayton HMA was about \$9,650, after deduction of federal income taxes. The median after-tax income of renter households of two or more persons was \$7,750 a year. The 1969 median incomes compare with the July 1965 median after-tax incomes of \$7,500 for all families and \$6,125 for renter households of two or more persons. Detailed distributions of families and renter households by annual after-tax incomes as of July 1965 and August 1969 are presented in table VI.

Population and Households. As of August 1, 1969, the population of the Dayton HMA was approximately 868,100, reflecting an average annual gain of 20,550 persons since July 1965 (see table VII). This average annual gain is greater than during the 1960-

1965 period, when the average increase was 17,075 a year. The increase in population since 1965 reflects a net in-migration of about 10,300 persons a year and a net natural increase (excess of births over deaths) of about 10,250 persons annually. The August 1969 population included approximately 21,200 uniformed military personnel (including families) living in the Dayton HMA, about the same as in July 1965. Based on the prospects of economic growth and the outlook for slightly reduced rates of increase in employment opportunities, it is expected that the population of the HMA will increase by an average of about 17,350 persons annually over the next two years to approximately 902,800 by August 1, 1971. About 74 percent of the annual increase is expected to occur in Montgomery County.

There were approximately 256,100 households in the Dayton HMA as of August 1, 1969, indicating an average annual gain of 6,100 since July 1, 1965 (see table VII). During the next two years, it is estimated that the number of households will grow by an average of about 5,250 a year.

Housing Inventory and Residential Construction Trends. As of August 1, 1969, there were approximately 264,900 housing units in the Dayton HMA, reflecting a net increase of about 23,200 over the July 1, 1965 inventory of 241,700. This increase in the housing inventory resulted from the construction of approximately 26,200 new housing units, the loss of 3,600 units through demolition and other causes, and from the addition of 600 units through conversions and trailer inventory increases. About 75 percent of all new construction since July 1, 1965 has been in Montgomery County. As measured by building permits issued, which cover about 98 percent of all new residential construction in the HMA, about 4,075 single-family units were authorized in 1968, compared with 4,025 and 3,750 in 1967 and 1966, respectively. Multifamily construction totaled about 2,900 units in 1968, compared with the 1967 and 1966 totals of 3,325 and 2,125, respectively. The year-to-year trend in residential construction since 1964 is shown in tables VIII and IX; inventory trends for April 1960, July 1965, and August 1969 are indicated in table X.

Vacancy. In general, vacancies declined in most segments of the Dayton HMA during the past four years (see table X). There were 8,800 vacant housing units in the HMA as of August 1, 1969; 2,300 units were for sale, 3,000 units were available for rent, and 3,500 were either unsuitable or unavailable. The current available vacant sales and rental units represented vacancy ratios of 1.3 per-

cent and 3.6 percent, respectively, compared with corresponding ratios of 1.6 percent and 4.9 percent in July 1965. The more rapid economic and demographic gains since 1965, compared with the 1960-1965 period, coupled with the extensive demolition activity in the city of Dayton, have permitted improvement in the sales and rental markets. Vacancies in all segments of the HMA represented a reasonable supply-demand relationship at the current rate of growth.

Table I

Estimated Annual Demand for New Nonsubsidized Single-family HousingDayton, Ohio, HMAAugust 1, 1969 - August 1, 1971Sales Price

		<u>Montgomery County</u>		
		<u>Total</u>	<u>Dayton City</u>	<u>Remainder of Montgomery County</u>
Under	\$17,500	175	10	165
\$17,500 -	19,999	175	10	165
20,000 -	22,499	200	15	185
22,500 -	24,999	250	15	235
25,000 -	29,999	775	20	755
30,000 -	34,999	500	15	485
35,000 -	39,999	300	10	290
40,000 and over		<u>425</u>	<u>5</u>	<u>420</u>
Total		2,800	100	2,700

  

		<u>Greene County</u>	<u>Miami County</u>	<u>Dayton, Ohio, HMA</u>
Under	\$17,500	50	25	250
\$17,500 -	19,999	100	50	325
20,000 -	22,499	100	75	375
22,500 -	24,999	150	75	475
25,000 -	29,999	225	75	1,075
30,000 -	34,999	100	50	650
35,000 -	39,999	50	25	375
40,000 and over		<u>25</u>	<u>25</u>	<u>475</u>
Total		800	400	4,000

Source: Estimated by Housing Market Analyst.

Table II

Estimated Annual Demand for New Nonsubsidized Multifamily Housing  
Dayton, Ohio, HMA  
August 1, 1969 - August 1, 1971

	Gross monthly rent <sup>a/</sup>									Total
	<u>\$130-149</u>	<u>\$150-169</u>	<u>\$170-189</u>	<u>\$190-209</u>	<u>\$210-229</u>	<u>\$230-249</u>	<u>\$250-269</u>	<u>\$270-289</u>	<u>\$290 and over</u>	
<u>Dayton, Ohio HMA</u>										
Efficiency	80	35	5	-	-	-	-	-	-	120
One bedroom	-	325	350	140	70	25	10	5	-	925
Two bedrooms	-	-	-	485	290	145	80	60	45	1,105
Three or more bedrooms	-	-	-	-	70	60	35	30	55	250
<u>Montgomery County</u>										
Efficiency	70	30	5	-	-	-	-	-	-	105
One bedroom	-	285	310	125	60	25	10	5	-	820
Two bedrooms	-	-	-	420	245	130	70	50	45	960
Three or more bedrooms	-	-	-	-	55	50	30	25	55	215
<u>Dayton City</u>										
Efficiency	15	10	-	-	-	-	-	-	-	25
One bedroom	-	40	45	20	10	5	-	-	-	120
Two bedrooms	-	-	-	55	35	20	10	10	-	130
Three or more bedrooms	-	-	-	-	5	5	5	5	5	25
<u>Remainder of County</u>										
Efficiency	55	20	5	-	-	-	-	-	-	80
One bedroom	-	245	265	105	50	20	10	5	-	700
Two bedrooms	-	-	-	365	210	110	60	40	45	830
Three or more bedrooms	-	-	-	-	50	45	25	20	50	190
<u>Greene County</u>										
Efficiency	5	5	-	-	-	-	-	-	-	10
One bedroom	-	30	30	10	10	-	-	-	-	80
Two bedrooms	-	-	-	50	30	10	10	10	-	110
Three or more bedrooms	-	-	-	-	10	5	5	5	-	25
<u>Miami County</u>										
Efficiency	5	-	-	-	-	-	-	-	-	5
One bedroom	-	10	10	5	-	-	-	-	-	25
Two bedrooms	-	-	-	15	15	5	-	-	-	35
Three or more bedrooms	-	-	-	-	5	5	-	-	-	10

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

Source: Estimated by Housing Market Analyst.

Table III

Estimated Annual Occupancy Potential for Subsidized Housing  
Dayton, Ohio, HMA  
August 1, 1969-August 1, 1971

A. Subsidized Sales Housing, Section 235

<u>Eligible family size</u>	<u>Number of units<sup>a/</sup></u>
Four persons or less	510
Five persons or more	<u>270</u>
Total	880

B. Privately-financed Subsidized Rental Housing

<u>Unit size</u>	<u>Rent supplement</u>		<u>Section 236</u>	
	<u>Families</u>	<u>Elderly</u>	<u>Families</u>	<u>Elderly<sup>b/</sup></u>
Efficiency	-	360	-	140
One bedroom	80	140	100	80
Two bedrooms	135	-	380	-
Three bedrooms	110	-	270	-
Four or more bedrooms	<u>65</u>	<u>-</u>	<u>130</u>	<u>-</u>
Total	390	500	880	220

<sup>a/</sup> All of the families eligible for Section 235 housing also are eligible for the Section 236 program, and about 75 percent are eligible for Section 221(d)(3) BMIR housing. The estimates are based upon exception income limits; the use of regular income limits may reduce these potentials.

<sup>b/</sup> Applications, commitments, and housing under construction under Section 202 are being converted to Section 236 in accordance with instructions issued March 7, 1969.

Table IV

Civilian Work Force Components <sup>a/</sup>  
Dayton, Ohio, HMA, 1964 - 1968  
 (Annual averages in thousands)

	<u>1964</u> <sup>c/</sup>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>12 months ending in May</u>	
						<u>1968</u>	<u>1969</u> <sup>d/</sup>
Total work force	<u>310.1</u>	<u>321.1</u>	<u>339.3</u>	<u>350.3</u>	<u>357.5</u>	<u>353.0</u>	<u>362.4</u>
Unemployment	8.1	7.3	9.1	8.4	8.5	8.0	8.2
Percent of unemployed	2.6	2.3	2.7	2.4	2.4	2.3	2.3
Total employment	<u>302.0</u>	<u>313.8</u>	<u>330.2</u>	<u>341.9</u>	<u>349.0</u>	<u>345.0</u>	<u>354.2</u>
Nonagricultural wage & salary employment	<u>268.2</u>	<u>282.1</u>	<u>299.1</u>	<u>310.2</u>	<u>318.1</u>	<u>314.1</u>	<u>322.6</u>
Manufacturing	<u>109.7</u>	<u>116.4</u>	<u>124.6</u>	<u>127.6</u>	<u>127.6</u>	<u>128.2</u>	<u>129.1</u>
Durable goods	<u>74.9</u>	<u>80.4</u>	<u>87.5</u>	<u>89.5</u>	<u>88.8</u>	<u>89.6</u>	<u>90.0</u>
Stone, clay, and glass	2.0	2.0	2.2	2.1	2.3	2.2	2.3
Nonelectrical machinery	29.4	32.3	36.3	38.0	35.8	37.9	35.6
Electrical machinery	24.5	25.5	27.0	27.1	28.8	27.3	29.7
Transportation	7.2	7.8	8.3	8.6	8.8	8.7	9.2
Other durable goods	11.8	12.8	13.7	13.7	13.1	13.5	13.2
Nondurable goods	<u>34.8</u>	<u>36.0</u>	<u>37.1</u>	<u>38.1</u>	<u>38.8</u>	<u>38.6</u>	<u>39.1</u>
Food and kindred products	5.8	5.7	5.4	5.5	5.3	5.6	5.5
Paper and allied products	5.3	5.4	5.7	6.0	6.0	6.0	6.1
Printing and publishing	11.2	11.4	11.8	12.0	12.0	12.0	12.1
Other nondurable goods	12.5	13.5	14.2	14.6	15.5	15.0	15.4
Nonmanufacturing	<u>158.5</u>	<u>165.7</u>	<u>174.5</u>	<u>182.6</u>	<u>190.5</u>	<u>185.9</u>	<u>193.5</u>
Mining	.5	.5	.5	.5	.5	.5	.5
Contract construction	10.8	11.8	12.1	11.7	11.5	11.7	11.7
Transportation and utilities	10.3	10.8	11.3	11.8	12.0	11.9	12.2
Wholesale and retail trade	46.8	48.9	51.9	54.1	56.5	55.1	57.3
Finance, insurance, real estate	7.5	7.9	7.9	8.3	8.8	8.5	9.0
Services	34.0	36.0	38.8	41.4	43.7	42.5	44.4
Government	48.7	49.8	52.0	54.8	57.5	55.7	58.4
All other employment <sup>b/</sup>	33.8	31.7	31.1	31.7	30.7	30.9	31.6

<sup>a/</sup> Includes Montgomery, Green, Miami, and Preble Counties.

<sup>b/</sup> Includes agricultural, domestic, self-employed, and unpaid family workers.

<sup>c/</sup> Revised data.

<sup>d/</sup> Preliminary data

Source: Ohio Bureau of Unemployment Compensation.



Table V

Military and Civilian Personnel StrengthDayton, Ohio, HMAJune 30, 1964 - March 31, 1969

<u>Date</u>	<u>Wright-Patterson Air Force Base</u>		<u>Gentile Air Force Base</u>	
	<u>Assigned military personnel</u>	<u>Civil service civilian employees</u>	<u>Assigned military personnel</u>	<u>Civil service civilian employees</u>
June 30, 1964	7,499	18,137	87	268
June 30, 1965	8,084	18,535	57	258
June 30, 1966	10,055	18,889	154	245
June 30, 1967	10,528	18,977	175	264
June 30, 1968	10,716	19,378	223	232
March 31, 1969	8,708	19,049	176	231

<u>Date</u>	<u>Defense Electronic Supply Center</u>		<u>Total all installations</u>	
	<u>Assigned military personnel</u>	<u>Civil service civilian employees</u>	<u>Assigned military personnel</u>	<u>Civil service civilian employees</u>
June 30, 1964	299	3,653	7,885	22,058
June 30, 1965	312	3,563	8,453	22,356
June 30, 1966	335	3,771	10,544	22,905
June 30, 1967	375	4,005	11,078	23,246
June 30, 1968	349	3,988	11,288	23,598
March 31, 1969	384	3,732	9,268	23,012

Source: Department of Defense.

Table VI

Estimated Percentage Distribution  
of All Families and Renter Households by Annual Income  
After Deduction of Federal Income Tax  
Dayton, Ohio, HMA 1965 - 1969

<u>Income</u>		<u>All families</u>		<u>Renter households<sup>a/</sup></u>	
		<u>1965</u>	<u>1969</u>	<u>1965</u>	<u>1969</u>
Under	\$3,000	10	4	17	9
\$ 3,000 -	3,999	6	4	9	6
4,000 -	4,999	7	4	11	8
5,000 -	5,999	10	6	12	9
6,000 -	6,999	12	7	12	10
7,000 -	7,999	11	8	12	10
8,000 -	8,999	10	10	9	9
9,000 -	9,999	7	10	6	7
10,000 -	12,499	17	17	8	15
12,500 -	14,999	7	11	3	9
15,000 -	19,999	2	11	) 1	6
20,000 and over		<u>1</u>	<u>8</u>	<u>) 1</u>	<u>2</u>
Total		100	100	100	100
Median		\$7,500	\$9,650	\$6,125	\$7,750

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

Source: Estimated by Housing Market Analyst.

Table VII

Population and Household Trends  
Dayton, Ohio, HMA  
April 1, 1960 - August 1, 1971

Component	April 1, 1960	July 1, <sup>a/</sup> 1965	August 1, 1969	August 1, 1971	Average annual change					
					1960-1965		1965-1969		1969-1971	
					Number <sup>b/</sup>	Rate <sup>c/</sup>	Number <sup>b/</sup>	Rate <sup>c/</sup>	Number <sup>b/</sup>	Rate <sup>c/</sup>
<u>Population</u>										
HMA total population	694,623	784,200	868,100	902,800	17,075	2.3	20,550	2.6	17,350	1.9
Montgomery County	527,080	591,000	652,200	677,400	12,175	2.2	15,000	2.5	12,600	1.9
Dayton City	262,332	266,900	273,100	275,100	875	1.0	1,520	0.6	1,000	0.3
Remainder of County	264,748	324,100	379,100	402,300	11,300	3.8	13,470	4.2	11,600	2.9
Greene County	94,642	114,200	131,000	138,000	3,725	3.6	4,115	3.6	3,500	2.6
Miami County	72,901	79,000	84,900	87,400	1,175	1.5	1,445	1.8	1,250	1.4
<u>Households</u>										
HMA total households	202,497	231,200	256,100	266,600	5,475	2.4	6,100	2.6	5,250	2.0
Montgomery County	154,899	175,800	194,100	201,800	4,000	2.4	4,455	2.5	3,900	1.9
Dayton City	80,115	81,500	83,500	84,100	275	1.0	500	0.6	300	0.3
Remainder of County	74,784	94,300	110,500	117,700	3,725	4.4	3,970	4.2	3,600	3.1
Greene County	25,199	30,750	35,500	37,400	1,050	3.8	1,165	3.8	950	2.6
Miami County	22,399	24,650	26,600	27,400	425	1.8	475	1.9	400	1.5

<sup>a/</sup> All 1965 estimates revised to reflect new data.

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

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

Sources: 1960 Censuses of Population and Housing; 1965, 1966, and 1971 estimated by Housing Market Analyst.

Table VIII

Housing Units Authorized by Type of Structure  
Dayton, Ohio, HMA 1964-1969

	<u>Single-family</u>	<u>Multifamily</u>	<u>Total</u>
<u>1964</u>			
Montgomery County	3,207	3,536 <sup>a/</sup>	6,743
Greene County	1,088	368	1,456
Miami County	430	46	476
Total	4,725	3,950	8,675
<u>1965</u>			
Montgomery County	3,180	2,790	5,970
Greene County	1,005	478	1,483
Miami County	525	44	569
Total	4,710	3,312	8,022
<u>1966</u>			
Montgomery County	2,672	1,588	4,260
Greene County	673	248	921
Miami County	406	292	698
Total	3,751	2,128	5,879
<u>1967</u>			
Montgomery County	2,834	2,978 <sup>b/</sup>	5,812
Greene County	786	278	1,064
Miami County	400	58	458
Total	4,020	3,314	7,334
<u>1968</u>			
Montgomery County	2,822	2,503	5,325
Greene County	796	297	1,093
Miami County	457	98	555
Total	4,075	2,898	6,973
<u>1969<sup>c/</sup></u>			
Montgomery County	1,039	1,190	2,229
Greene County	431	164	595
Miami County	225	26	251
Total	1,695	1,380	3,075

<sup>a/</sup> Includes 230 units of public housing.

<sup>b/</sup> Includes 80 units of public housing

<sup>c/</sup> January through June 1969.

Source: U.S. Bureau of the Census and local building officials.

Table IX

Housing Units Authorized by Building Permit Issuing Place  
Dayton, Ohio, HMA, 1964 - 1969

	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969<sup>e/</sup></u>
Dayton HMA total	<u>8,675</u>	<u>8,022</u>	<u>5,879</u>	<u>7,334</u>	<u>6,973</u>	<u>3,075</u>
Montgomery County total	<u>6,743</u>	<u>5,970</u>	<u>4,260</u>	<u>5,812</u>	<u>5,325</u>	<u>2,229</u>
Centerville Village	141	160	59	443	493	108
Dayton City	2,201 <sup>b/</sup>	1,594	743	1,187 <sup>d/</sup>	772	426
Englewood Village	118	148	97	145	156	79
Kettering City	727	640	741	603	587	274
Miamisburg City	102	154	100	228	94	79
Montgomery County <sup>a/</sup>	2,908	2,799	2,031	2,709	2,351	1,049
Union Village	119	14	115	31	-	-
Vandalia City	105	145	78	181	415	74
West Carrollton Village	116	116	156	103	142	60
Other permit issuing places	206 <sup>c/</sup>	200	140	182	315	80
Greene County total	<u>1,456</u>	<u>1,483</u>	<u>921</u>	<u>1,064</u>	<u>1,093</u>	<u>595</u>
Fairborn City	388	555	164	380	293	305
Greene County <sup>a/</sup>	657	614	552	454	423	184
Xenia City	164	151	110	144	189	55
Xenia Township	167	55	32	43	155	16
Other permit issuing places	80	108	63	43	33	35
Miami County total	<u>476</u>	<u>569</u>	<u>698</u>	<u>458</u>	<u>555</u>	<u>251</u>
Miami County <sup>a/</sup>	120	145	147	193	265	121
Piqua City	126	129	150	92	82	34
Troy City	116	201	151	108	165	76
Other permit issuing places	114	94	250	65	43	20

<sup>a/</sup> Includes all of the county except incorporated areas with their own permit issuing system.

<sup>b/</sup> Includes 210 units of public housing.      <sup>c/</sup> Includes 20 units of public housing.

<sup>d/</sup> Includes 80 units of public housing.      <sup>e/</sup> January through June 1969.

Source: U. S. Bureau of the Census and local building officials.

Table X

Components of Housing Inventory  
Dayton, Ohio, HMA  
April 1, 1960 - August 1, 1969

	Montgomery County					
Occupancy and tenure	Dayton City	Remainder of Montgomery Co.	Total	Greene County	Miami County	Dayton, Ohio HMA
<u>April 1, 1960</u>						
Total housing supply	83,884	78,725	162,609	26,493	23,694	212,796
Occupied housing units	80,115	74,784	154,899	25,199	22,399	202,497
Owner-occupied	44,181	58,877	103,058	18,097	15,559	136,714
Percent	55.1	78.7	66.5	71.8	69.5	67.5
Renter-occupied	35,934	15,907	51,841	7,102	6,840	65,783
Percent	44.9	21.3	33.5	28.2	30.5	32.5
Vacant housing units	3,769	3,941	7,710	1,294	1,295	10,299
Available vacant	2,698	2,479	5,177	781	693	6,651
For sale	454	877	1,331	346	202	1,879
Homeowner vacancy rate	1.0%	1.5%	1.3%	1.9%	1.3%	1.4%
For rent	2,244	1,602	3,846	435	491	4,772
Renter vacancy rate	5.9%	9.1%	7.4%	5.8%	6.7%	6.8%
Other vacant a/	1,071	1,462	2,533	513	602	3,648
<u>July 1, 1965 b/</u>						
Total housing supply	85,400	98,300	183,700	32,100	25,900	241,700
Occupied housing units	81,500	94,300	175,800	30,750	24,650	231,200
Owner-occupied	42,650	73,550	116,200	23,000	17,500	156,700
Percent	52.3	78.0	66.1	74.8	70.9	67.8
Renter-occupied	38,850	20,750	59,600	7,750	7,150	74,500
Percent	47.7	22.0	33.9	25.2	29.1	32.2
Vacant housing units	3,900	4,000	7,900	1,350	1,250	10,500
Available vacant	2,600	2,200	4,800	900	700	6,400
For sale	800	1,000	1,800	450	350	2,600
Homeowner vacancy rate	1.8%	1.3%	1.5%	1.9%	2.0%	1.6%
For rent	1,800	1,200	3,000	450	350	3,800
Renter vacancy rate	4.4%	5.5%	4.8%	5.5	4.6%	4.9%
Other vacant a/	1,300	1,800	3,100	450	550	4,100
<u>August 1, 1969</u>						
Total housing supply	86,500	114,000	200,500	36,700	27,700	264,900
Occupied housing units	83,500	110,500	194,000	35,500	26,600	256,100
Owner-occupied	42,450	85,900	128,350	27,150	19,150	174,650
Percent	50.8	77.7	66.2	76.5	72.0	68.2
Renter-occupied	41,050	24,600	65,650	8,350	7,450	81,450
Percent	49.2	22.3	33.8	23.5	28.0	31.8
Vacant housing units	3,000	3,500	6,500	1,200	1,100	8,800
Available vacant	1,900	2,000	3,900	700	700	5,300
For sale	500	900	1,400	450	450	2,300
Homeowner vacancy rate	1.2%	1.0%	1.1%	1.6%	2.3%	1.3%
For rent	1,400	1,100	2,500	250	250	3,000
Renter vacancy rate	3.3	4.3%	3.7%	2.9%	3.2%	3.6%
Other vacant a/	1,100	1,500	2,600	500	400	3,500

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

b/ All 1965 estimates revised to reflect new data.

Sources: 1960 Census of Housing; 1965 and 1969 estimated by Housing Market Analyst.