

728.1
:308
F22
Erie, Pa.
1970

Analysis of the
ERIE, PENNSYLVANIA
HOUSING MARKET

as of March 1, 1970

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

September 1970

FHA Housing Market Analysis
Erie, Pennsylvania, as of March 1, 1970

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 Economic and Market Analysis Division 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
Economic and Market Analysis Division
Washington, D. C.

FHA MARKET ANALYSIS - ERIE, PENNSYLVANIA
AS OF MARCH 1, 1970^{1/}

The Erie, Pennsylvania, Housing Market Area (HMA) is coterminous with the Erie Standard Metropolitan Statistical Area (SMSA), which is defined as Erie County, Pennsylvania. The HMA, with a population of about 278,900 as of March 1, 1970, is the northwesternmost county in the state; it has the only port facility in Pennsylvania located on the Great Lakes. In addition to the city of Erie, the HMA includes the incorporated city of Corry and townships of Fairview, Harborcreek, Lawrence Park, Millcreek, and Summit.

Nonagricultural wage and salary employment in the HMA has been increasing since 1961, with growth concentrated in the nonmanufacturing sector. A substantial drop in unemployment over the period together with in-migration for the first time in at least two decades is indicative of economic improvement in the area. Growth in the housing inventory, however, has not kept pace with population and household increases and, consequently, vacancy levels in both sales and rentals are below those considered desirable for a balanced housing supply. The decline in construction is mainly attributable to high construction costs and increasing interest rates.

Anticipated Housing Demand

On the basis of economic and demographic prospects as of March 1, 1970, it is judged that a total of 975 nonsubsidized housing units and 50 added mobile homes would be an appropriate annual level of new

^{1/} Data in this analysis are supplementary to an FHA analysis as of April 1, 1965.

construction in the Erie HMA during the two-year period beginning March 1, 1970. The most desirable demand-supply balance would be achieved if 725 single-family units and 250 multifamily units were supplied (see table I for price and rent distributions).

Estimated annual demand during the forecast period is above the average annual volume of building during the 1966-1969 period. Some of the demand for housing over the past five years was met by a reduction of 1,100 in the number of vacant units, however. Vacancy rates are low in the HMA at the present time, and as a result, a greater proportion of the housing demand during the forecast period is expected to be met through new construction than in the recent past.

Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA--below-market-interest rate financing for projects under Section 221(d)(3); monthly rent-supplements in rental projects financed with market-interest-rate mortgages under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent-public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under these programs and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the two-year forecast period. Household eligibility for the Section 235, Section 221(d)(3) BMIR, and Section 236 programs is determined primarily by evidence that household or family income is below established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. For public housing and rent supplement, all families and individuals with income below the income limits are assumed to be eligible. 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. The total occupancy potential for federally-assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the Erie HMA, the total occupancy potential is estimated to be 710 units annually (see table II). Future approvals under each program should take into account any intervening approvals under other programs which serve the same families and individuals.

The annual occupancy potentials^{1/} for subsidized housing discussed below are based upon 1969 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect on February 1, 1970, and on available market experience.^{2/}

Sales Housing Under Section 235. Sales housing can be provided for low- to moderate-income families under the provisions of Section 235. Based on exception income limits, about 270 houses a year could be absorbed in the HMA during the two-year forecast period of this report; using regular income limits, the potential would be reduced to about 100 units a year. Nearly 40 percent of the families eligible under this program are five-or-more-person households which may require a minimum of four bedrooms. All families eligible for Section 235 housing also are eligible under Section 236 and about 70 percent are eligible under Section 221(d)(3).

Rental Housing Under the Public Housing and Rent-Supplement Programs. These two programs serve essentially the same low-income households. The principal differences arise from the manner in which net income is computed for each program and from other eligibility requirements. For the Erie HMA, the annual occupancy potential for public housing is estimated at 215 units for families and 215 units for the elderly. About 15 percent of the families and 25 percent of the elderly also are eligible for housing under Section 236 (see table II). In the case of the somewhat more restrictive rent-supplement program, the potential for families would be about one-third of the figure shown above, but the market among the elderly would be unchanged.

There are currently 936 low-rent public housing units under management in the HMA including 12 units for the elderly, and an additional 420 state financed units, including 333 units for the elderly, most of which are located in Erie. As of March 1, 1970, there were 200 units of

^{1/} The occupancy potentials referred to in this analysis have been calculated to reflect the strength of the market in view of existing vacancy. The successful attainment of the calculated potentials for subsidized housing may well depend upon construction in suitably accessible locations, as well as a distribution of rents and sales prices over the complete range attainable for housing under the specified programs.

^{2/} 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 housing programs and absorption rates remain to be tested.

public housing under construction, all of which were designated for the elderly. Construction of an additional 500 units for families is scheduled to begin in Erie as soon as adequate site locations are determined; an additional 200 public housing units for the elderly are in the application stage. A 12-unit Section 221(d)(3) market rate rent-supplement project has just been completed.

The large number of low-rent public housing units under construction or scheduled to be built during the next two years is likely to satisfy a large part of the potential among both family and elderly households in the HMA, particularly within the city of Erie. An extensive road building program, not scheduled to begin until 1974, will significantly increase the occupancy potential toward the end of the forecast period, as low-income residents are displaced. Construction in certain areas cannot begin, however, until adequate accommodations for displacees are found; in particular, those families in the Delaware Park public housing units. This project, located on Delaware Avenue in the western section of the city, contains 194 units, which were built in 1943, and has no current vacancies.

Rental Housing under Section 236^{1/} and Section 221(d)(3) BMIR. Moderately priced rental units can be provided under either Section 236 or Section 221(d)(3) BMIR. Although the established income limits for Section 221(d)(3) BMIR housing are generally higher than those for Section 236, the exemption allowance for minor children under the latter program effectively raises the limits into approximately the same range as the Section 221(d)(3) BMIR program, so that virtually the same households are eligible under each program.

With exception income limits, there is an annual occupancy potential for 375 units of Section 236 housing, including 105 units for elderly couples and individuals; based on regular income limits, these potentials would be reduced to 110 units for families and 90 units for the elderly. About 15 percent of the families eligible under this section are alternatively eligible for public housing and 55 percent of the elderly households would qualify for public housing. It should also be noted that in terms of eligibility, the Section 236 potential for families and the Section 235 potential draw from essentially the same population and are, therefore, not additive. If federal funds are available^{2/}, it is estimated that 220 units of Section 221(d)(3) BMIR housing for

^{1/} Interest reduction payments may also be made for cooperative housing projects. Occupancy requirements under Section 236 are identical for tenants and cooperative owner-occupants.

^{2/} At the present time, funds for allocations are available only from recaptures resulting from reductions, withdrawals, and cancellation of outstanding allocations.

families and 80 units for the elderly could be absorbed annually during the two-year forecast period. About 85 percent of the families eligible under this section also are eligible under Section 236. A small number of the eligible families and a substantial number of the elderly households in the potential could be accommodated in the low-rent public housing under construction or proposed.

The Sales Market

The market for new and existing sales housing in the Erie HMA is very tight. Although three-quarters of all new private construction since 1965 has been in single-family units, the volume of single-family building activity for 1969 was at a lower level than during any other year in the period, including 1966. This level of activity was lower than actual demand, and the homeowner vacancy rate declined sharply as a result.

Although mortgage funds are available in the HMA, increasing construction costs combined with higher interest rates have dampened the ability of builders to produce in price ranges which would benefit the low and moderate income segments of the market. Currently, some developers are providing housing in the \$16,000-\$20,000 price range, but lower profit margins are making many builders reluctant to construct single-family units under \$25,000.

The market for existing properties in nearly all price ranges and localities has tightened since 1967. Local real estate agents report strong competition for good quality listings and have noted a substantial appreciation in sales prices of used homes. Because of the limited supply of low-cost new homes, existing homes are now the main source of housing for moderate-income families who desire homeownership. Demand is particularly strong for units priced below \$17,000. In Erie, much of the new single-family construction is in subdivisions and is located in the northeast and southwest sections and branches out into Millcreek Township. Single-family construction in most other areas of the HMA consists of scattered building on individual lots.

The Rental Market

As of March 1, 1970, all indications point to expansion of the market for rentals. The absorption of 750 available vacant rental units in addition to the increase in the inventory since 1965 has resulted in a considerable reduction in the rental vacancy rate. Building permits and market absorption data indicate that new rental housing in multifamily structures added to the inventory since 1965 totaled 1,000 units, 75 percent of which were in structures of five or more units. Vacancy rates in single-family rental units and newer multifamily units are lower than those of the older multifamily structures, which offer less in the way of amenities.

An increasing number of multifamily units constructed since 1965 have been in the medium to high rental ranges and offer swimming pools, air-conditioning, dishwashers, and carpets. Absorption of these new units has been good, with occupancy taking place as fast as units were completed in many cases. Average rents for walk-up rental units built since 1965 are about \$140 to \$160 a month for one-bedroom units, \$150 to \$175 for two-bedroom units, and \$175 to \$200 for three-bedroom units, excluding electricity. Townhouses and garden-type apartments in medium price ranges appear to obtain satisfactory occupancy in a shorter time than in high-rise projects with higher rents. Single-family rental units, which rent for about \$150 a month for two-bedroom units and \$175 for three-bedroom units, currently are scarce. When viewed in relation to increasing employment, high financing costs for single-family homes, and a large number of young married couples who cannot afford to place any equity into a home, it is expected that the rental market will constitute an increasing proportion of the overall market.

Economic, Demographic, and Housing Factors

The demand estimates in this report are predicated on the findings and assumptions set forth below.

Employment. During the last half of the 1960's the economy of the Erie HMA has expanded substantially as compared to only a slight growth during the first half of the decade. Between 1960 and 1963, the growth of wage and salary employment was small, increasing from 76,800 to 77,900 jobs (1.4 percent); employment declined during the 1961 recession, and increased slowly thereafter until 1964. Effects of manufacturing employment decreases subsequently slowed nonmanufacturing sector growth. The annual increases in nonagricultural wage and salary employment reached a peak of 4,800 jobs (an increase of 5.9 percent) between 1964 and 1965, and sustained the growth at a level of 4,700 jobs (a 5.5 percent increase) between 1965 and 1966. Wage and salary employment has grown at a slower, but steady rate of between 1,400 (1.6 percent) and 1,900 (2.1 percent) jobs annually since 1966.

Manufacturing employment of 42,100 persons represented 44 percent of all wage and salary employment in 1969, as compared with 48 percent in 1966. Between 1966 and 1969, manufacturing employment declined by 1,400 jobs, with the bulk of the decrease occurring in the dominant transportation equipment and electrical machinery industries which (combined), accounted for almost 40 percent of all manufacturing employment. Part of the decline was precipitated by contract disputes, the most recent of which involved 7,100 employees at General Electric's locomotive and electrical equipment facility, and by decreased orders for durable goods from 1966 levels.

Most of the employment growth has occurred in the nonmanufacturing sector, more than offsetting losses sustained in manufacturing. Between

1965 and 1969, nonmanufacturing employment grew by 2,150 workers (4.8 percent) annually to 53,200 in 1969, reflecting increases in all nonmanufacturing industries.

The present rates of employment growth are unlikely to continue during the forecast period, particularly in the volatile durable good component of the economy. Although a number of firms are expanding, no new firms have announced an intent to locate in the HMA. On the basis of these developments, and assuming no contract disputes, it is judged that wage and salary employment may increase by about 1,200 jobs a year during the forecast period.

Income. In 1970, the median annual income of all families in the Erie HMA after deduction of federal income tax was \$8,275; the median after-tax income of renter households of two or more persons was \$7,000. Detailed distributions of all families and renter households by 1965 and 1970 income classes are presented in table IV.

Population and Households. The population of the Erie HMA was estimated to be 278,900 as of March 1970,^{1/} an increase of 14,600 (5.5 percent) over the April 1965 estimate of 264,300. Reflecting a drop in resident births while deaths stayed constant, the annual net natural increase in the population declined to about 2,200 in the late 1960's. For the 1965-1969 period, net natural increase amounted to nearly 11,400 persons, so that a total of 3,200 persons in-migrated, reversing a long-term out-migration trend of at least the past two decades. The population of the city of Erie increased from 140,900 in 1965 to 143,600 in 1970. Detailed estimates of the population are presented in table V.

There were 81,100 households in the Erie HMA in March 1970 compared with 76,500 in April 1965, a gain of over 900 a year. Over the five-year period, the number of households in the city of Erie grew by 1,350 to a total of 43,550. The largest gains were noted in the areas surrounding Erie, particularly in Millcreek, Fairview, Harborcreek, and Summit Townships. Rapidly rising enrollment rates at the Edinboro State College have accounted for high rates of household and population growth in this area; projected student enrollment statistics indicate this growth will continue through the forecast period of this analysis. Based on a somewhat smaller household size, it is judged that the number of households in the HMA will increase by 900 annually to 82,900 by March 1972.

Housing Inventory. As of March 1, 1970, there were an estimated 86,100 housing units in the HMA, a net increase of about 3,750 over the April 1965 inventory of 82,350 (see table VI). The increased housing inventory was the net effect of the completion of about 4,275 units, demolition of 875 older units, and an increase of about 350 trailers. Building activity has been most significant within the central city and the townships immediately surrounding Erie. Northeast Township and

^{1/} Locally reported preliminary population and household counts from the 1970 Census may not be consistent with the demographic estimates in this analysis. Final official census population and household data will be made available by the Census Bureau in the next several months.

Edinboro Borough are currently accounting for an increasing proportion of new housing activity, but about 60 percent of the HMA total is accounted for by Erie and Millcreek Township. Of the 4,500 units authorized for private construction, 3,500 were in single-family structures and 1,000 were in multifamily units. About 22 percent of all new building activity, excluding public housing, was in multifamily units, as detailed in table VII.

Between 1960 and 1965, construction, based on building permit activity, averaged about 650 units annually, and reached a peak (for the decade) of 1,175 units in 1965. Building permit coverage for the county is incomplete, but the bulk of building in the HMA is in those areas covered by permits or zoning data. Beginning in 1966, building activity tapered off to between 800 and 850 units yearly. In 1969, single-family permit authorizations were at a five-year low of only 600 units. Multifamily authorizations of 225 surpassed those of the preceding three years and are becoming an increasingly greater proportion of total units built.

Vacancy. There were approximately 5,000 vacant housing units in the HMA in February 1970, of which 1,400 were available and 3,600 were either unavailable or unsuitable. Of the available units, about 300 were for sale and 1,100 for rent, indicating homeowner and renter vacancy rates of 0.5 percent and 4.4 percent, respectively, compared with 1.2 percent and 7.5 percent, respectively, in 1965.

Available vacancies fell drastically between 1965 and 1970 as a result of in-migration to the HMA and the lower volume of building activity over the past several years. Currently, vacancies are very scarce in all parts of the HMA. Very few vacancies exist in trailers which are filling part of the need for low-cost housing for low- and moderate-income families. Since no appreciable demand may be satisfied from the low supply of existing vacant units, additional pressure is exerted on building activity to bring about a more desirable demand-supply balance.

Table I

Estimated Annual Demand for Nonsubsidized Single-family and
Multifamily Housing
Erie, Pennsylvania, Housing Market Area
March 1, 1970 - March 1, 1972

Single-family Demand

<u>Price range</u>	<u>Number of houses</u>
Under - \$18,000	50
\$18,000 - 19,999	130
20,000 - 22,499	150
22,500 - 24,999	100
25,000 - 29,999	160
30,000 - 34,999	70
35,000 and over	<u>65</u>
Total	725

Multifamily Demand

<u>Monthly gross rent^{a/}</u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
Under \$139	15	-	-	-
\$140 - 149	-	-	-	-
150 - 159	-	35	-	-
160 - 179	-	30	60	-
180 - 199	-	15	40	-
200 - 219	-	-	20	15
220 - 239	-	-	10	5
240 and over	-	-	-	<u>5</u>
Total	15	80	130	25

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

Source: Estimated by Housing Market Analyst.

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing
Erie, Pennsylvania, Housing Market Area
March 1, 1970 - March 1, 1972

	<u>Section 236^{a/}</u> <u>exclusively</u>	<u>Eligible for</u> <u>both programs</u>	<u>Public housing</u> <u>exclusively</u>	<u>Total for</u> <u>both programs</u>
A. <u>Families</u>				
1 bedroom	25	-	30	55
2 bedrooms	100	20	65	185
3 bedrooms	75	15	40	130
4+ bedrooms	<u>35</u>	<u>-</u>	<u>45</u>	<u>80</u>
Total	<u>235</u>	<u>35^{c/}</u>	<u>180^{c/}</u>	<u>450</u>
B. <u>Elderly</u>				
Efficiency	20	45	130	195
1 bedroom	<u>25</u>	<u>15</u>	<u>25</u>	<u>65</u>
Total	<u>45^{b/}</u>	<u>60^{d/}</u>	<u>155^{d/}</u>	<u>260</u>

a/ Estimates are based on exception income limits.

b/ Applications and commitments under Section 202 are being converted to Section 236.

c/ About a third of these families are also eligible under the rent-supplement program.

d/ All of these elderly couples and individuals also are eligible for rent supplements.

Table III

Nonagricultural Wage and Salary Employment by Industry^{a/}
Erie, Pennsylvania, Housing Market Area
Annual Averages 1965-1969
(in thousands)

<u>Components</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969^{b/}</u>
Nonagricultural					
Wage and salary employment	<u>85.6</u>	<u>90.3</u>	<u>91.7</u>	<u>93.6</u>	<u>95.3</u>
Manufacturing	<u>40.9</u>	<u>43.5</u>	<u>42.6</u>	<u>42.6</u>	<u>42.1</u>
Durable goods	<u>32.2</u>	<u>34.2</u>	<u>33.3</u>	<u>33.1</u>	<u>32.5</u>
Furniture	1.3	1.3	1.3	1.4	1.6
Primary metals	4.1	4.5	4.6	4.5	4.6
Fabricated metals	5.3	5.6	5.9	5.6	5.5
Nonelec. mach'y and transp. equip.	10.7	10.9	10.5	11.0	10.6
Electrical machinery	5.9	7.1	6.8	6.1	5.8
Other durables	4.9	4.9	4.2	4.6	4.4
Nondurable goods	<u>8.7</u>	<u>9.3</u>	<u>9.3</u>	<u>9.5</u>	<u>9.7</u>
Food	1.9	2.0	2.0	2.0	2.0
Paper	3.0	3.1	3.0	3.1	3.1
Rubber and misc. plastic prods.	3.2	3.6	3.8	3.9	4.1
Other nondurables	0.6	0.6	0.6	0.5	0.5
Nonmanufacturing	<u>44.6</u>	<u>46.8</u>	<u>49.1</u>	<u>51.0</u>	<u>53.2</u>
Contract construction	2.9	3.6	3.6	3.9	4.7
Transp., comm., and utilities	4.9	5.0	5.3	5.3	5.4
Trade	14.9	15.4	16.3	16.4	16.6
Fin., ins., and real estate	2.6	2.7	2.9	3.1	3.4
Services	10.9	11.2	11.5	12.1	12.5
Government	8.4	8.8	9.5	10.2	10.6
Federal	1.1	1.2	1.2	1.2	1.2
State and local	7.3	7.7	8.3	9.0	9.4

^{a/} Revised through first quarter of 1968.

^{b/} Preliminary.

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

Source: Pennsylvania Bureau of Employment Security

Table IV

Percentage Distribution of Families by Annual Income
After Deduction of Federal Income Tax
Erie, Pennsylvania, Housing Market Area
1965 and 1970

<u>Annual Income</u>	<u>1965</u>		<u>1970^{a/}</u>	
	<u>All families</u>	<u>Renter households</u>	<u>All families</u>	<u>Renter households^{b/}</u>
Under \$3,000	12	19	8	13
3,000 - 3,999	8	10	5	6
4,000 - 4,999	10	13	6	8
5,000 - 5,999	13	16	8	11
6,000 - 6,999	14	15	9	12
7,000 - 7,999	12	11	12	12
8,000 - 8,999	10	6	11	11
9,000 - 9,999	6	4	9	7
10,000 - 12,499	9	3	15	12
12,500 - 14,999	3	2	8	4
15,000 and over	<u>3</u>	<u>1</u>	<u>9</u>	<u>4</u>
Total	100	100	100	100
Median	\$6,500	\$5,475	\$8,275	\$7,000

a/ Includes deduction of federal surtax.

b/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table V

Population and Household Trends
Erie, Pennsylvania, Housing Market Area
April 1, 1960 - March 1, 1972

<u>Population</u>	<u>April 1, 1960</u>	<u>April 1, 1965</u>	<u>March 1, 1970</u>	<u>March 1, 1972</u>
Erie	138,440	140,900	143,600	144,600
Corry	7,744	7,975	8,350	8,500
Balance of HMA	<u>104,498</u>	<u>115,425</u>	<u>126,950</u>	<u>130,200</u>
HMA total	250,682	264,300	278,900	283,300
 <u>Households</u>				
Erie	41,465	42,200	43,550	44,050
Corry	2,450	2,500	2,650	2,700
Balance of HMA	<u>28,906</u>	<u>31,800</u>	<u>34,900</u>	<u>36,150</u>
HMA total	72,821	76,500	81,100	82,900

Sources: 1960 Censuses of Population and Housing.
1965, 1970, 1972 estimated by Housing Market Analyst.

Table VI

Housing Inventory, Tenure, and Vacancy Trends
Erie, Pennsylvania, Housing Market Area
April 1, 1960 - March 1, 1970

	<u>April 1, 1960</u>	<u>April 1, 1965</u>	<u>March 1, 1970</u>
Total inventory	<u>78,926</u>	<u>82,350</u>	<u>86,100</u>
Total occupied	<u>72,821</u>	<u>76,500</u>	<u>81,100</u>
Owner-occupied	50,760	53,800	57,300
Percent of total occupied	69.7%	70.3%	70.7%
Renter-occupied	22,061	22,700	23,800
Percent of total occupied	30.3%	29.7%	29.3%
Total vacant	<u>6,105</u>	<u>5,850</u>	<u>5,000</u>
Available vacant	<u>2,790</u>	<u>2,500</u>	<u>1,400</u>
For sale	625	650	300
Homeowner vacancy rate	1.2%	1.2%	0.5%
For rent	2,165	1,850	1,100
Renter vacancy rate	8.9%	7.5%	4.4%
Other vacant	3,315	3,350	3,600

Sources: 1960 Census of Housing.

1965 and 1970 estimates by Housing Market Analyst.

Table VII

Number of New Housing Units Authorized
by Building and Zoning Permits
Erie, Pennsylvania, Housing Market Area
1965 - 1969

<u>Municipality</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>Total</u> <u>1965 - 1969</u>
Corry	23	8	18	20	7	76
Edinboro Borough	15	9	18	43	53	138
Erie	420	315	234	324 ^p	129	1,422
Fairview Borough	10	4	4	9	8	35
Fairview Twp.	63	62	102	92	75	394
Girard Borough	6	1	8	7	6	28
Girard Twp.	20	15	16	19	7	77
Harborcreek Twp.	51	45	27	46	48	217
Lawrence Park Twp.	11	13	6	14	26	70
McKean Twp.	20	26	20	26	19	111
Millcreek Twp.	424	221	311	364	360	1,680
Northeast Borough	8	7	6	8	10	39
Northeast Twp.	14	13	18	26	33	104
Summit Twp.	46	35	29	23	24	157
Wesleyville Borough	5	21	3	7	8	44
Balance of HMA ^{a/}	<u>40</u>	<u>25</u>	<u>20</u>	<u>20</u>	<u>10</u>	<u>115</u>
Total	1,176	820	840	1,048	823	4,707
Single-family units	822	659	695	727	600	3,503
Multifamily units	354	161	145	121	223	1,004
Public housing	0	0	0	200	0	200

Note: P indicates public housing included.

^{a/} Includes estimates for nonreporting places and for places which do not require permits.

728.1 :308 F22 Erie, Pa., 1970

U.S. Federal Housing Administra-
tion
Analysis...
