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*Analysis of the*  
**HARTFORD, CONNECTICUT  
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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Hartford, Connecticut, 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 - HARTFORD, CONNECTICUT  
AS OF AUGUST 1, 1969<sup>1/</sup>

The Hartford, Connecticut, Housing Market Area (HMA) is coterminous with the Hartford, Connecticut, Standard Metropolitan Statistical Area (SMSA) as it was defined in April 1960. The HMA includes the city of Hartford, 18 towns in Hartford County, Cromwell Town in Middlesex County, and Vernon town in Tolland County. The HMA, with a population of 636,100 as of August 1, 1969, is the largest housing market in Connecticut and comprises over 20 percent of the state's population.

Employment, population, and the housing inventory have been increasing in the Hartford HMA over the past nine years. Growth in population and households has out-stripped the net increment in the housing inventory, however, with the result that vacancies have dropped to an extremely low level. As of August 1, 1969, the sales and renter vacancy ratios stood at 0.6 percent and 1.7 percent, respectively. If sufficient housing is to be provided over the next two years to accommodate the expected rise in households and population, it must come from new construction and not the existing inventory.

Demand for Housing

The demand for new nonsubsidized housing in the Hartford, Connecticut, HMA is based upon the projected increase in the number of households, the anticipated volume of residential demolitions, and the current level of new construction. Barring

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<sup>1/</sup> A previous analysis of the Hartford, Connecticut housing market was completed as of May 1, 1966. Data presented in the 1966 analysis were included in the August 1, 1969 study wherever applicable.

unanticipated changes in the economic, demographic, and housing parameters delineated below, an average annual demand for 7,400 non-subsidized new housing units is forecast for the period from August 1969 to August 1971. The most desirable demand-supply balance in the market would be achieved if 2,900 units were supplied as single-family homes and 4,500 were units in multifamily structures. The distributions of sales and rental demand by unit size and price are presented in table I.

The annual demand of 7,400 units is somewhat above the volume of activity in 1967 and 1968. It should be noted, however, that the need for housing over the past several years was met in part by an absorption of vacant housing units. Vacancies are at an extremely low level at this time and future demand must be satisfied almost solely through new construction. Nevertheless, in view of the substantial number of multifamily units under construction at this time (2,400 units), the absorption of new rental units should be monitored closely over the next several months for any indications of a softening market.

The demand estimates are a reflection of the long-term needs of the community. They are intended, therefore, as a guide in establishing a level of construction which would provide a stable long-run housing market situation. They are not a prediction of the level of construction which actually may occur.

#### 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 pro-

grams 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 the latest available income limits, and on market experience. The occupancy potentials by size of units required are shown in table II.<sup>2/</sup>

Section 221(d)(3) BMIR. If federal funds are available, a total of about 640 units of Section 221(d)(3) BMIR housing a year (excluding 444 existing units and 326 units under construction) probably could be absorbed during the next two years.<sup>3/</sup> It should be noted, however, that there are 145 units of BMIR housing with commitments outstanding. If these units were to become available during the two-year forecast period, the annual occupancy potential of 640 units would be reduced to approximately 565 units a year. Virtually all of the eligible families also are qualified under the Section 235 and 236 programs.

Rent-Supplement. Under the rent-supplement program there is an annual occupancy potential for approximately 235 units for families (excluding 112 units under construction) and 500 units for elderly couples and individuals. Most families eligible for rent-supplements also are eligible for public housing. One rent-supplement project, consisting of 91 units, has a commitment outstanding. Because of high costs, there is virtually no overlap between the Rent-Supplement potential and the potential for both Section 235 and Section 236 housing.

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<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 cancellation of outstanding allocations.

Section 235, Sales Housing. Sales housing for families could be provided for low- to moderate-income families under Section 235. With exception income limits, there is an occupancy potential for about 700 homes during each of the next two years. Under regular income limits the potential would be about 40 percent of the total. About 75 percent of the families eligible for Section 235 housing also are eligible for Section 221(d)(3) BMIR housing. Families eligible under Section 235 also are eligible under Section 236; the two groups are not additive.

Section 236, Rental Housing. Under Section 236, the annual occupancy potential under exception income limits is estimated at 700 units for families and 265 units for elderly couples and individuals. If regular income limits were to be used, the potential would be reduced to 40 percent of the families eligible under exception income limits and to 80 percent of the eligible elderly. About 75 percent of the families and individuals eligible under this program also are eligible under Section 221(d)(3) BMIR and only about 10 percent (almost all elderly) are eligible for rent-supplements. Families and individuals eligible under this program also are eligible under Section 235; the two groups are not additive. As of August 1969, applications for 833 units were being processed.

### Sales Market

The sales market in the Hartford area is extremely tight. As of August 1, 1969, the sales vacancy ratio stood at 0.6 percent. The present condition of the sales market is the net result of the interaction of several factors: (1) rising employment, (2) immigration of families, (3) demolitions of housing units for urban renewal and highway construction, (4) a restricted mortgage money market, (5) the high cost of construction funds, and (6) a slight decline since 1966 in the number of single-family units built each year.

The one factor which has had the most notable impact on the local sales market has been the rate of interest for both mortgage and construction financing. The willingness of prospective homebuyers to bear the burden of higher interest costs has increased as the rate of interest rose, however, the number of potential purchasers able to meet the ever tightening credit qualifications decreased. In addition, mortgagees have channelled an increasing share of their investments into the multifamily market in order to realize a higher yield.

Despite these restrictions, single-family construction has proceeded at a reduced (but still relatively high) rate during the past three years, averaging about 2,375 units a year. The majority of the units completed last year were priced above \$30,000. Increasing demand pressures, decreasing availability of homes for sale,

the rising costs of land development, an increasing consumer desire for amenities, and higher construction costs (labor and material) have driven new home prices upward rapidly.

The tight market situation is not limited to the new home market; the demand for and price of older units has risen sharply and suitable available units are difficult to obtain for less than \$25,000.

Since land in proximity to the downtown area has become scarce, single-family construction has spread into outlying suburban communities as far as twenty miles away. Several towns in the HMA have experienced a single-family construction volume in excess of a total of 1,500 units during the 1960-1969 period: Enfield (3,275), East Hartford (2,275), Newington (2,000), Simsbury (1,775), Vernon (1,775), West Hartford (1,775), and Wethersfield (1,600). A commuter highway system, only partially completed thus far, already has improved access to suburban towns and completion of the system promises even further geographic expansion of the market. Previously the principal area for inexpensive units, the suburban towns have become the locus for high-priced, luxury-type homes.

#### Rental Market

The rental market in the Hartford HMA has firmed considerably over the past nine years. The number of rental vacancies has been declining since 1960 and, as of August 1, 1969, there were 1,400 units available for rent, representing a vacancy ratio of only 1.7 percent. Many families, unwilling or unable to buy homes because of the mortgage credit situation, rented accommodations in lieu of home purchase. In addition, because of the high rate of turnover characteristic of the local insurance industry, many employees of those companies, uncertain of the duration of their tenure, prefer to rent.

Absorption of recently completed multifamily projects has been excellent in all segments of the HMA with the exception of the city of Hartford. The locational advantage of close-in high rise units has not yet overcome consumer preference for garden-type, low-density projects. Although rents appear to be commensurate with those of suburban projects, high-rise units marketed in and near the downtown area have experienced slow absorption. With the exception of deficiencies peculiar to a particular project, however, little difficulty has been encountered in marketing units within an economically feasible period of time.

Nearby suburban towns have become increasingly attractive to renters. Extensive multifamily unit construction occurred in the

towns of East Hartford, Manchester, Vernon, and West Hartford. As in the single-family market, greater commuter access through highway construction helped to push the market for units out from the central city into the suburbs.

Despite the sharp increase in multifamily construction in recent years, older projects have not suffered as a result of the high level of new construction. Managers report that, as long as units are properly maintained, vacancies are minimal. Of a total of 2,258 rental units insured by FHA in the Hartford HMA, only 19 units were vacant, representing a vacancy ratio of less than one percent (0.8 percent).

An absorption survey conducted earlier this year by the Hartford FHA Insuring Office indicated that the majority of the efficiencies offered during 1968 and 1969 were priced at \$130 a month. One-bedroom units were heavily concentrated in the \$150 to \$180 rent range, and two-bedroom units started at \$160 a month. There were no three- or four-bedroom units in the projects covered by the survey. The rent schedules of apartments in the area typically include all utilities except electricity.

#### Economic, Demographic, and Housing Factors

The anticipated annual demand for 7,400 new, nonsubsidized housing units is based on the projected trends in employment, income, population, and housing factors summarized in the following paragraphs.

Employment. Nonagricultural wage and salary employment in the Hartford HMA averaged 314,050 during the first quarter of 1969, an increase of 5,300 over the average for the first three months of 1968 (308,750). Since 1965, wage and salary employment has been increasing each year at a decreasing rate. Between 1965 and 1966, employment rose by about 21,800. The 1966-1967 increment was only 12,500 and an average of 8,000 jobs was added to wage and salary payrolls between 1967 and 1968.

Manufacturing employment, representing 35 percent of total wage and salary workers, has begun to decline rapidly. A comparison of the average for the first quarter of 1969 with that of 1968 indicates that manufacturing employment fell by almost 4,300 jobs. The manufacturing sector of the Hartford economy is dominated by the fabricated metals and aircraft industry. In fact, over 85 percent of the manufacturing workers in the HMA are employed in metallic goods industries. The increase in military-oriented production, prompted by the Vietnam conflict, drove employment

gains in the fabricated metals and aircraft industry and the non-electrical machinery industry (the two largest manufacturing sectors) to peak levels between 1965 and 1966 (a combined net gain of 11,100 jobs). As the stockpile of war material grew, however, employment in these industries began to stabilize and, during the latter part of 1968 and early 1969, the number of workers engaged in the manufacture of aircraft and machinery dropped by 5,500.

During the first half of the 1960 decade, manufacturing joined with nonmanufacturing in producing ever increasing levels of wage and salary employment. After 1967, when employment in manufacturing began to decline, nonmanufacturing industries continued to stimulate local economic growth. Hartford is one of the principal insurance centers of the nation and the state capital; therefore, much of the recent gain in nonmanufacturing employment (first quarter of 1969 as compared to the first quarter of 1968) was in insurance (1,050) and government (1,580). A rising population level also had an impact on employment growth between 1968 and 1969 with the result that the construction industry added 1,250 workers while service employment increased by 3,020 jobs.

It is expected that average annual wage and salary employment in the Hartford HMA will continue to grow at a declining rate. Wage and salary gains are expected average 6,000 jobs over the next two years. Continued population growth will create additional demand for consumer goods and services and sizeable employment increases will occur in nonmanufacturing industries, especially trade, government, and services. All other nonmanufacturing sectors will record modest gains. However, barring a dramatic increase in the scope of the Vietnam conflict, contracts for replacement of war material will not result in annual employment gains in manufacturing equaling those of the 1965-1967 period. In fact, the level of employment in military-oriented industries probably will drop during the forecast period, continuing the trend evident over the latter half of 1968 and early 1969.

Income. As of August 1969, the estimated median annual income of all families in the Hartford HMA was \$10,675, after deduction of federal income taxes. The median after-tax income of renter households of two or more persons was \$8,500 a year. As shown in table IV, median incomes of families and of renter households were \$8,950 and \$7,225, respectively, in May 1966. The current medians represent an annual rate of growth of almost six percent for all families and an increment of five percent each year for renter households since May 1966.

Population and Households. Between April 1960 and May 1966, the population of the HMA grew at an annual rate of 12,700 persons. As of August 1, 1969, the population of the HMA numbered 636,100, representing an average gain of 10,375 persons (1.8 percent) annually since May 1966. As is often the case during periods of rapid economic growth, work force participation (the ratio between work force and population) increased, worker in-commutation rose, and the average size of households declined. The resident population gain of the 1966-1969 period, therefore, was not commensurate with post-1966 employment and household increases.

Between 1960 and 1966, the population of the city of Hartford declined. The August 1, 1969 total of 164,000 persons indicates, however, that there was an average net addition of 925 persons annually to Hartford's population after 1966. A large number of older vacant units and recently completed apartment units were absorbed between 1966 and 1969, and the influx of households offset increased demolition activity and family migration to the suburbs.

The number of households in the HMA rose from 182,900 in May 1966 to a total of 200,200 in August 1969. The August 1969 figure represents an average annual gain of 5,300 households (3.0 percent) since May 1966, compared with an annual increment averaging 4,250 (2.6 percent) between 1960 and 1966. The availability of employment in the HMA drew families from all parts of Connecticut and New England. Inhabitants of economically declining northeastern communities found a ready market for their skills in the growing Hartford HMA.

The number of persons in the HMA is expected to rise to 659,200, by August 1, 1971, representing an average annual gain of 11,550. The annual average addition to the number of households in the Hartford area will increase slightly from 5,300 (1966-1969) to 5,350 each year (1969-1971). Projected demographic gains are contingent upon the housing supply, however. Since vacancy is at such a low level at this time, an increase in households is dependent upon a correlative increase in the number of new housing units.

Housing Inventory. As of August 1, 1969, there were approximately 204,700 housing units in the Hartford HMA, a net increase of 40,650 over the April 1, 1960 inventory total of 164,050 (see table VIII). The nine-year net increment resulted from the addition of 46,900 units through new construction and a loss of 6,200 units. A total of 3,100 units were under construction on August 1, 1969--700 single-family homes and 2,400 units in multifamily structures.

New residential construction increased each year between 1960 and 1964, rising from a total of 3,807 to a peak of 6,696. The number of units authorized dropped by 1,200 during 1965. The sharp decline was primarily the result of a zoning ordinance change in the town of East Hartford, rather than declining housing demand. Tight credit conditions in 1966 caused a further decrease in the number of residential units authorized. After consumer adjustment to the higher rates of interest, however, the level of construction rose to over 6,000 in 1967 and to 6,100 in 1968. During the first four months of 1969, 2,661 units were authorized for construction.

Vacancy. A comparison of the results of a recent postal vacancy survey with a survey conducted in March 1966 indicates that vacancies in the Hartford HMA decreased substantially over the past three years. In March 1966, the survey reported a total of 2,887 vacant units (1.9 percent of total possible deliveries) and the July 1969 survey enumerated 1,759 vacant units (1.1 percent of total possible deliveries).

Based on data obtained locally and the vacancy surveys noted above, there were an estimated 4,500 vacant units in the Hartford HMA in August 1969 -- 700 for sale, 1,400 for rent, and 2,400 unsuitable or unavailable vacant units. The number of units for sale and for rent represent vacancy ratios of 0.6 percent and 1.7 percent, respectively. In general, vacancies in both sales and rental accommodations have been declining steadily since April 1960. The annual rate of new home construction has not kept pace with demand pressures generated by rising employment and the consequent in-migration of families and individuals.

Table I

Estimated Annual Demand for New Nonsubsidized Housing  
Hartford, Connecticut, Housing Market Area  
August 1, 1969-August 1, 1971

A. Single-family units:

| <u>Price</u>           | <u>Number of units</u> | <u>Percent of total</u> |
|------------------------|------------------------|-------------------------|
| \$17,500 - \$19,999    | 145                    | 5                       |
| 20,000 - 22,499        | 350                    | 12                      |
| 22,500 - 24,999        | 495                    | 17                      |
| 25,000 - 29,999        | 780                    | 27                      |
| 30,000 - <b>34,999</b> | 550                    | 19                      |
| 35,000 and over        | 580                    | 20                      |
| Total                  | <u>2,900</u>           | <u>100</u>              |

B. Multifamily units:

| <u>Gross<br/>monthly rent<sup>a/</sup></u> | <u>Efficiency</u> | <u>One<br/>bedroom</u> | <u>Two<br/>bedrooms</u> | <u>Three or more<br/>bedrooms</u> |
|--|-------------------|------------------------|-------------------------|-----------------------------------|
| \$130 - \$149                              | 140               | -                      | -                       | -                                 |
| 150 - 169                                  | 75                | 1,200                  | -                       | -                                 |
| 170 - 189                                  | 25                | 500                    | 590                     | -                                 |
| 190 - 209                                  | -                 | 100                    | 545                     | -                                 |
| 210 - 229                                  | -                 | 50                     | 410                     | 125                               |
| 230 - 249                                  | -                 | 25                     | 260                     | 120                               |
| 250 and over                               | -                 | 25                     | 220                     | 90                                |
| Total                                      | <u>240</u>        | <u>1,900</u>           | <u>2,025</u>            | <u>335</u>                        |

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

Source: Estimated by Housing Market Analyst.

Table II

Estimated One-Year Occupancy Potential for Subsidized Housing  
Hartford, Connecticut, Housing Market Area  
August 1, 1969 to August 1, 1971

A. Subsidized Sales Housing, Section 235

| <u>Eligible family size</u> | <u>Number of units</u> |
|-----------------------------|------------------------|
| Four persons or less        | 445                    |
| Five persons or more        | <u>545</u>             |
| Total                       | 990                    |

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 a/</u> |
| Efficiency            | --                     | 380            | 150                | 150               |
| One bedroom           | 35                     | 120            | 220                | 115               |
| Two bedrooms          | 95                     | --             | 320                | --                |
| Three bedrooms        | 65                     | --             | 215                | --                |
| Four bedrooms or more | <u>40</u>              | <u>--</u>      | <u>85</u>          | <u>--</u>         |
| Total                 | 235                    | 500            | 990                | 265               |

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

Source: Estimated by Housing Market Analyst.

Table III

Nonagricultural Wage and Salary Employment  
Hartford, Connecticut, Labor Market Area, 1965-March 1969

|                                  | <u>1965</u>    | <u>1966</u>    | <u>1967</u>    | <u>1968</u>    | <u>First three months</u> |                |
|----------------------------------|----------------|----------------|----------------|----------------|---------------------------|----------------|
|                                  |                |                |                |                | <u>1968</u>               | <u>1969</u>    |
| Total nonagricultural employment | <u>270,570</u> | <u>292,350</u> | <u>304,880</u> | <u>312,870</u> | <u>308,750</u>            | <u>314,050</u> |
| Manufacturing                    | <u>97,910</u>  | <u>110,460</u> | <u>114,830</u> | <u>112,990</u> | <u>115,140</u>            | <u>110,860</u> |
| Food                             | 3,630          | 3,630          | 3,610          | 3,550          | 3,450                     | 3,630          |
| Textiles & apparel               | 4,890          | 4,840          | 4,610          | 4,620          | 4,520                     | 4,710          |
| Furniture, wood & paper          | 2,550          | 2,860          | 2,970          | 2,910          | 2,960                     | 2,880          |
| Printing & publishing            | 3,430          | 3,570          | 3,840          | 4,030          | 3,870                     | 4,160          |
| Chemicals, rubber & plast.       | 1,520          | 1,450          | 1,580          | 1,610          | 1,570                     | 1,670          |
| Primary metals                   | 1,120          | 1,160          | 1,130          | 1,060          | 1,060                     | 1,090          |
| Fabricated metals & aircraft     | 51,630         | 60,180         | 63,730         | 63,710         | 64,980                    | 62,840         |
| Machinery                        | 18,020         | 20,560         | 20,820         | 19,000         | 20,560                    | 17,190         |
| Electrical equipment             | 5,070          | 5,620          | 5,680          | 5,370          | 5,370                     | 5,390          |
| Measuring & controlling dev.     | 2,220          | 2,450          | 2,340          | 2,310          | 2,300                     | 2,210          |
| Other manufacturing              | 3,830          | 4,140          | 4,520          | 4,820          | 4,480                     | 5,100          |
| Nonmanufacturing                 | <u>172,660</u> | <u>181,890</u> | <u>190,050</u> | <u>199,880</u> | <u>193,600</u>            | <u>203,190</u> |
| Construction                     | 12,280         | 12,720         | 12,360         | 13,650         | 10,850                    | 12,100         |
| Trans., comm., & util.           | 9,860          | 10,230         | 10,780         | 11,100         | 10,930                    | 11,340         |
| Trade                            | 51,160         | 54,670         | 56,290         | 57,340         | 57,380                    | 58,990         |
| Finance & real estate            | 7,090          | 7,360          | 7,540          | 8,040          | 7,700                     | 8,370          |
| Insurance                        | 27,070         | 27,450         | 29,050         | 31,290         | 30,140                    | 31,190         |
| Services                         | 35,010         | 36,990         | 39,250         | 40,280         | 39,930                    | 42,950         |
| Government                       | 30,190         | 32,470         | 34,780         | 38,180         | 36,670                    | 38,250         |

Source: Connecticut Labor Department.

Note : Employment groups may not add to totals because of rounding.

Table IV

Estimated Percentage Distribution of Families by Annual Income  
After Deduction of Federal Income Tax  
Hartford, Connecticut, Housing Market Area, 1966 and 1969

| <u>Annual family income</u> | 1966                |                                     | 1969                |                                     |
|-----------------------------|---------------------|-------------------------------------|---------------------|-------------------------------------|
|                             | <u>All families</u> | <u>Renter families<sup>a/</sup></u> | <u>All families</u> | <u>Renter families<sup>a/</sup></u> |
| Under \$ 4,000              | 8                   | 16                                  | 6                   | 10                                  |
| \$ 4,000 - 4,999            | 6                   | 9                                   | 2                   | 5                                   |
| 5,000 - 5,999               | 7                   | 11                                  | 5                   | 9                                   |
| 6,000 - 6,999               | 11                  | 11                                  | 6                   | 11                                  |
| 7,000 - 7,999               | 10                  | 12                                  | 8                   | 11                                  |
| 8,000 - 9,999               | 17                  | 17                                  | 18                  | 17                                  |
| 10,000 - 11,999             | 16                  | 11                                  | 16                  | 15                                  |
| 12,000 - 13,999             | 9                   | 5                                   | 14                  | 9                                   |
| 14,000 - 15,999             | 6                   | (                                   | 8                   | 6                                   |
| 16,000 and over             | 10                  | ( <sup>8</sup>                      | 17                  | 7                                   |
| Total                       | <u>100</u>          | <u>100</u>                          | <u>100</u>          | <u>100</u>                          |
| Median                      | \$8,950             | \$7,225                             | \$10,675            | \$8,500                             |

a/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table V

Population Trends  
Hartford, Connecticut, Housing Market Area  
1960, 1966, and 1969

| Area                 | Number of persons |                 |                    | Average annual change |                          |                            |                          |
|----------------------|-------------------|-----------------|--------------------|-----------------------|--------------------------|----------------------------|--------------------------|
|                      | <u>April 1960</u> | <u>May 1966</u> | <u>August 1969</u> | 1960-1966             |                          | 1966-1969                  |                          |
|                      |                   |                 |                    | <u>Number</u>         | <u>Rate<sup>a/</sup></u> | <u>Number<sup>b/</sup></u> | <u>Rate<sup>a/</sup></u> |
| HMA total population | <u>525,207</u>    | <u>602,400</u>  | <u>636,100</u>     | <u>12,700</u>         | <u>2.3</u>               | <u>10,375</u>              | <u>1.8</u>               |
| East Hartford        | 43,997            | 54,350          | 57,900             | 1,700                 | 3.6                      | 1,100                      | 2.1                      |
| Enfield              | 31,464            | 41,600          | 45,800             | 1,675                 | 4.7                      | 1,300                      | 3.2                      |
| Hartford             | 162,178           | 161,000         | 164,000            | -195                  | -.2                      | 925                        | .6                       |
| Manchester           | 42,102            | 45,700          | 48,900             | 590                   | 1.4                      | 975                        | 2.3                      |
| West Hartford        | 62,382            | 68,600          | 72,800             | 1,025                 | 1.6                      | 1,300                      | 2.0                      |
| Wethersfield         | 20,561            | 25,350          | 27,900             | 780                   | 3.5                      | 775                        | 3.2                      |
| Remainder of area    | 162,543           | 205,800         | 218,800            | 7,125                 | 4.0                      | 4,000                      | 2.0                      |

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

b/ Rounded.

Sources: 1960 Census of Population. 1966 and 1969 estimated by Housing Market Analysts.

Table VI

Household Trends  
Hartford, Connecticut, Housing Market Area  
1960, 1966, and 1969

| Area               | Number of households |          |             | Average annual change |                    |                      |                    |
|--------------------|----------------------|----------|-------------|-----------------------|--------------------|----------------------|--------------------|
|                    | April 1960           | May 1966 | August 1969 | 1960-1966             |                    | 1966-1969            |                    |
|                    |                      |          |             | Number                | Rate <sup>a/</sup> | Number <sup>b/</sup> | Rate <sup>a/</sup> |
| Hartford HMA total | 157,097              | 182,900  | 200,200     | 4,250                 | 2.6                | 5,300                | 3.0                |
| East Hartford      | 12,656               | 16,250   | 18,700      | 590                   | 4.2                | 750                  | 4.7                |
| Enfield            | 8,463                | 11,000   | 11,900      | 420                   | 4.4                | 275                  | 2.6                |
| Hartford           | 54,635               | 56,500   | 59,100      | 310                   | .6                 | 800                  | 1.5                |
| Manchester         | 12,421               | 13,750   | 15,300      | 220                   | 1.7                | 475                  | 3.5                |
| West Hartford      | 18,813               | 21,150   | 22,050      | 390                   | 2.0                | 275                  | 1.4                |
| Wethersfield       | 5,792                | 7,450    | 8,200       | 270                   | 4.2                | 225                  | 3.2                |
| Remainder of area  | 44,317               | 56,800   | 64,950      | 2,050                 | 4.2                | 2,500                | 4.5                |

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

<sup>b/</sup> Rounded.

Sources: 1960 Census of Housing. 1966 and 1969 estimated by Housing Market Analysts.

Table VII

Number of Units Authorized by Building Permits  
Hartford, Connecticut, Housing Market Area, 1960-1969

| <u>Area</u>   | <u>1960</u>  | <u>1961</u>  | <u>1962</u>  | <u>1963</u>  | <u>1964</u>  | <u>1965</u>  | <u>1966</u>  | <u>1967</u>  | <u>1968</u>  | <u>First four<br/>months<br/>1969</u> |
|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------------------------|
| Avon          | 94           | 91           | 87           | 86           | 109          | 129          | 99           | 91           | 104          | 20                                    |
| Bloomfield    | 156          | 117          | 145          | 308          | 187          | 369          | 116          | 199          | 159          | 49                                    |
| Canton        | 50           | 55           | 46           | 46           | 61           | 46           | 55           | 36           | 39           | 123                                   |
| Cromwell      | 51           | 24           | 29           | 27           | 27           | 27           | 24           | 51           | 35           | 3                                     |
| East Hartford | 240          | 516          | 603          | 830          | 1,302        | 616          | 701          | 284          | 999          | 217                                   |
| East Windsor  | 25           | 28           | 32           | 38           | 18           | 82           | 17           | 68           | 79           | 10                                    |
| Enfield       | 700          | 327          | 487          | 439          | 393          | 246          | 325          | 306          | 289          | 484                                   |
| Farmington    | 101          | 72           | 95           | 82           | 420          | 92           | 99           | 350          | 110          | 128                                   |
| Glastonbury   | 112          | 224          | 161          | 386          | 173          | 225          | 218          | 182          | 203          | 33                                    |
| Hartford      | 336          | 353          | 707          | 810          | 1,116        | 917          | 517          | 964          | 1,390        | 319                                   |
| Manchester    | 152          | 306          | 137          | 199          | 323          | 516          | 156          | 539          | 414          | 481                                   |
| Newington     | 178          | 197          | 220          | 305          | 346          | 238          | 182          | 394          | 414          | 186                                   |
| Rocky Hill    | 62           | 51           | 60           | 121          | 222          | 347          | 170          | 285          | 151          | 3                                     |
| Simsbury      | 178          | 152          | 157          | 196          | 168          | 184          | 216          | 388          | 248          | 61                                    |
| South Windsor | 178          | 198          | 188          | 197          | 188          | 151          | 92           | 89           | 99           | 10                                    |
| Suffield      | 42           | 44           | 56           | 43           | 62           | 72           | 67           | 119          | 40           | 13                                    |
| Vernon        | 219          | 226          | 214          | 472          | 560          | 452          | 187          | 611          | 504          | 260                                   |
| West Hartford | 392          | 430          | 649          | 262          | 370          | 260          | 348          | 334          | 335          | 53                                    |
| Wethersfield  | 180          | 362          | 175          | 373          | 434          | 175          | 181          | 469          | 158          | 34                                    |
| Windsor       | 244          | 105          | 143          | 80           | 145          | 150          | 93           | 106          | 300          | 174                                   |
| Windsor Locks | 117          | 189          | 106          | 104          | 72           | 231          | 58           | 158          | 32           | -                                     |
| HMA total     | <u>3,807</u> | <u>4,067</u> | <u>4,497</u> | <u>5,404</u> | <u>6,696</u> | <u>5,525</u> | <u>3,921</u> | <u>6,023</u> | <u>6,102</u> | <u>2,661</u>                          |

Sources: Local permit issuing offices; Connecticut Department of Community Affairs; U.S. Department of Commerce, C-40 Construction Reports.

Table VIIA

Number of Units in Multifamily Structures Authorized by Building Permits<sup>a/</sup>  
Hartford, Connecticut, Housing Market Area, 1960-1969

|               | <u>1960</u> | <u>1961</u>  | <u>1962</u>  | <u>1963</u>  | <u>1964</u>  | <u>1965</u>  | <u>1966</u>  | <u>1967</u>  | <u>1968</u>  | <u>First four<br/>months<br/>1969</u> |
|---------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------------------------|
| Avon          | -           | -            | -            | -            | 6            | 60           | 6            | -            | -            | -                                     |
| Bloomfield    | 16          | 6            | 38           | 232          | 56           | 240          | 32           | 76           | -            | -                                     |
| Canton        | 2           | 4            | -            | -            | -            | 4            | 4            | -            | -            | 104                                   |
| Cromwell      | -           | -            | 2            | -            | -            | -            | -            | 24           | 21           | -                                     |
| East Hartford | 22          | 245          | 331          | 561          | 1,029        | 300          | 468          | 56           | 864          | 204                                   |
| East Windsor  | -           | -            | 2            | 4            | -            | 60           | -            | 40           | 54           | -                                     |
| Enfield       | 2           | 4            | 3            | 63           | 92           | -            | 40           | -            | 128          | 420                                   |
| Farmington    | 2           | 4            | 36           | -            | 352          | 34           | 44           | 265          | 32           | 86                                    |
| Glastonbury   | -           | 108          | -            | 197          | 50           | 84           | 100          | 32           | 12           | -                                     |
| Hartford      | 302         | 338          | 681          | 800          | 1,103        | 898          | 513          | 957          | 1,377        | 319                                   |
| Manchester    | 18          | 121          | 46           | 89           | 203          | 413          | 63           | 408          | 249          | 420                                   |
| Newington     | 7           | 40           | 29           | 40           | 28           | 6            | 6            | 179          | 214          | 132                                   |
| Rocky Hill    | -           | -            | 19           | 56           | 142          | 260          | 97           | 200          | 98           | -                                     |
| Simsbury      | -           | -            | -            | 54           | 14           | -            | -            | 120          | -            | -                                     |
| South Windsor | -           | -            | -            | -            | -            | -            | -            | -            | -            | -                                     |
| Suffield      | -           | -            | -            | -            | -            | -            | 20           | 84           | -            | -                                     |
| Vernon        | 2           | 3            | -            | 286          | 430          | 195          | 60           | 465          | 354          | 200                                   |
| West Hartford | 46          | 206          | 444          | 52           | 192          | 94           | 186          | 219          | 207          | 24                                    |
| Wethersfield  | -           | 200          | 12           | 197          | 268          | 8            | 2            | 262          | 2            | -                                     |
| Windsor       | 115         | -            | 61           | -            | -            | -            | -            | -            | 140          | 160                                   |
| Windsor Locks | -           | -            | 30           | 30           | 8            | 132          | 2            | 122          | 22           | -                                     |
| HMA Total     | <u>534</u>  | <u>1,279</u> | <u>1,734</u> | <u>2,661</u> | <u>3,973</u> | <u>2,788</u> | <u>1,643</u> | <u>3,509</u> | <u>3,774</u> | <u>2,069</u>                          |

a/ Includes 1,295 low-rent public housing units.

Sources: Local permit issuing offices; Connecticut Department of Community Affairs; U.S. Department of Commerce, C-40 Construction Reports.

Table VIII

Components of the Housing Inventory  
Hartford, Connecticut, Housing Market Area  
1960, 1966, and 1969

|                           | <u>April</u><br><u>1960</u> | <u>May</u><br><u>1966</u> | <u>August</u><br><u>1969</u> |
|---------------------------|-----------------------------|---------------------------|------------------------------|
| Total housing inventory   | <u>164,041</u>              | <u>189,500</u>            | <u>204,700</u>               |
| Total occupied units      | <u>157,097</u>              | <u>182,900</u>            | <u>200,200</u>               |
| Owner-occupied            | 93,334                      | 109,400                   | 117,900                      |
| Percent of total occupied | 59.4%                       | 59.8%                     | 58.9%                        |
| Renter-occupied           | 63,763                      | 73,500                    | 82,300                       |
| Percent of total occupied | 40.6%                       | 40.2%                     | 41.1%                        |
| Total vacant units        | <u>6,944</u>                | <u>6,600</u>              | <u>4,500</u>                 |
| Available units           | <u>4,606</u>                | <u>3,800</u>              | <u>2,100</u>                 |
| For sale                  | 1,348                       | 1,050                     | 700                          |
| Homeowner vacancy rate    | 1.4%                        | 1.0%                      | 0.6%                         |
| For rent                  | 3,258                       | 2,750                     | 1,400                        |
| Rental vacancy rate       | 4.9%                        | 3.6%                      | 1.7%                         |
| Other vacant              | 2,338                       | 2,800                     | 2,400                        |

Sources: 1960 Census of Housing. 1966 and 1969 estimated by  
Housing Market Analysts.

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