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DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410

JUL 19 1968

*Analysis of the*  
**LAWRENCE-HAVERHILL,  
MASSACHUSETTS-NEW HAMPSHIRE  
HOUSING MARKET**

**as of November 1, 1967**

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

July 1968

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ANALYSIS OF THE  
LAWRENCE-HAVERHILL, MASSACHUSETTS-NEW HAMPSHIRE HOUSING MARKET  
AS OF NOVEMBER 1, 1967

Field Market Analysis Service  
Federal Housing Administration  
Department of Housing and Urban Development

## Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science, the judgmental factor is important in the development of findings and conclusions. There will be differences of opinion, of course, in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst and the FHA Market Analysis and Research Section.

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ANALYSIS OF THE  
LAWRENCE-HAVERHILL, MASSACHUSETTS-NEW HAMPSHIRE, HOUSING MARKET  
AS OF NOVEMBER 1, 1967

Summary and Conclusions

1. Nonagricultural wage and salary employment in the HMA averaged 79,400 in the twelve-month period ending October 1, 1967, an increase of 6,900 (1,025 annually) over the 1960 average of 72,500. This increase was concentrated in the 1960 to 1962 period (an increase of 4,800) and in the 1964 to October 1, 1967 period (an increase of 4,200). Employment declined by 2,100 during the two intervening years. These fluctuations resulted mainly from changing employment levels in the ordinance, electrical machinery, leather, and government sectors. During the two years beginning November 1, 1967, the increase is expected to approximate 1,500 workers a year. Unemployment in the HMA averaged 4,700 (5.1 percent) in the twelve-month period ending October 1, 1967, the lowest level since 1960, and 1,800 below the peak reached in 1961.
2. Median family incomes, after deducting federal income taxes, were \$7,175 for all families and \$6,175 for renter households of two or more persons. By November 1, 1969, the median annual after-tax incomes are expected to rise to \$7,500 for all families and to \$6,450 for renter households of two or more persons.
3. The population of the Lawrence-Haverhill HMA totaled about 203,000 in November 1967. This was 15,400 greater than the 1960 Census count of 187,600 persons, an average increase of 2,050 yearly. By November 1, 1969, the population is expected to reach 209,600, an average gain of 3,300 a year over the November 1, 1967 estimate.
4. There were an estimated 64,000 households in the HMA in November 1967, reflecting a gain of 5,350, or 710 annually, over the 1960 total of 58,650 households. It is estimated that the number of households will increase by an annual average of 1,075 during the two years of the forecast period to a total of 66,150 in November 1969.
5. The housing inventory of the HMA contained approximately 69,500 units in November 1967, indicating a net gain of 6,450 units, or 860 annually, since April 1960. The net additions to the inventory resulted from the construction of 8,800 units, the addition of 250 units through conversion and the removal of 2,600 units through demolition and other causes. As of November 1, 1967,

there were 290 single-family structures and 760 units in multifamily structures being built in the HMA.

6. Vacancies available for sale or rent totaled 2,200 units in November 1967, equal to 3.3 percent of the available housing inventory. The vacancies available for sale numbered 460 units (1.3 percent vacancy) and those available for rent numbered 1,740 units (5.9 percent vacancy). These vacancy levels were slightly higher than those in April 1960. The sales and the rental markets, however, were considered to be in generally balanced condition in November 1967.
7. It is estimated that a total of 1,450 units of additional new housing will be in demand yearly in the Lawrence-Haverhill HMA during the 1967-1969 forecast period, excluding low-rent public housing and rent-supplement accommodations. Of the annual total, 800 units represent demand for single-family houses and 650 units represent demand for multifamily units, including 250 units at rents achievable only with the aid of below-market-interest-rate financing, or assistance in land purchase or financing. Demand for new single-family housing by price ranges is shown on page 20. Annual demand for new rental units by gross monthly rent and unit size is expected to approximate the pattern on page 21.

ANALYSIS OF THE  
LAWRENCE-HAVERHILL, MASSACHUSETTS-NEW HAMPSHIRE, HOUSING MARKET  
AS OF NOVEMBER 1, 1967

Housing Market Area

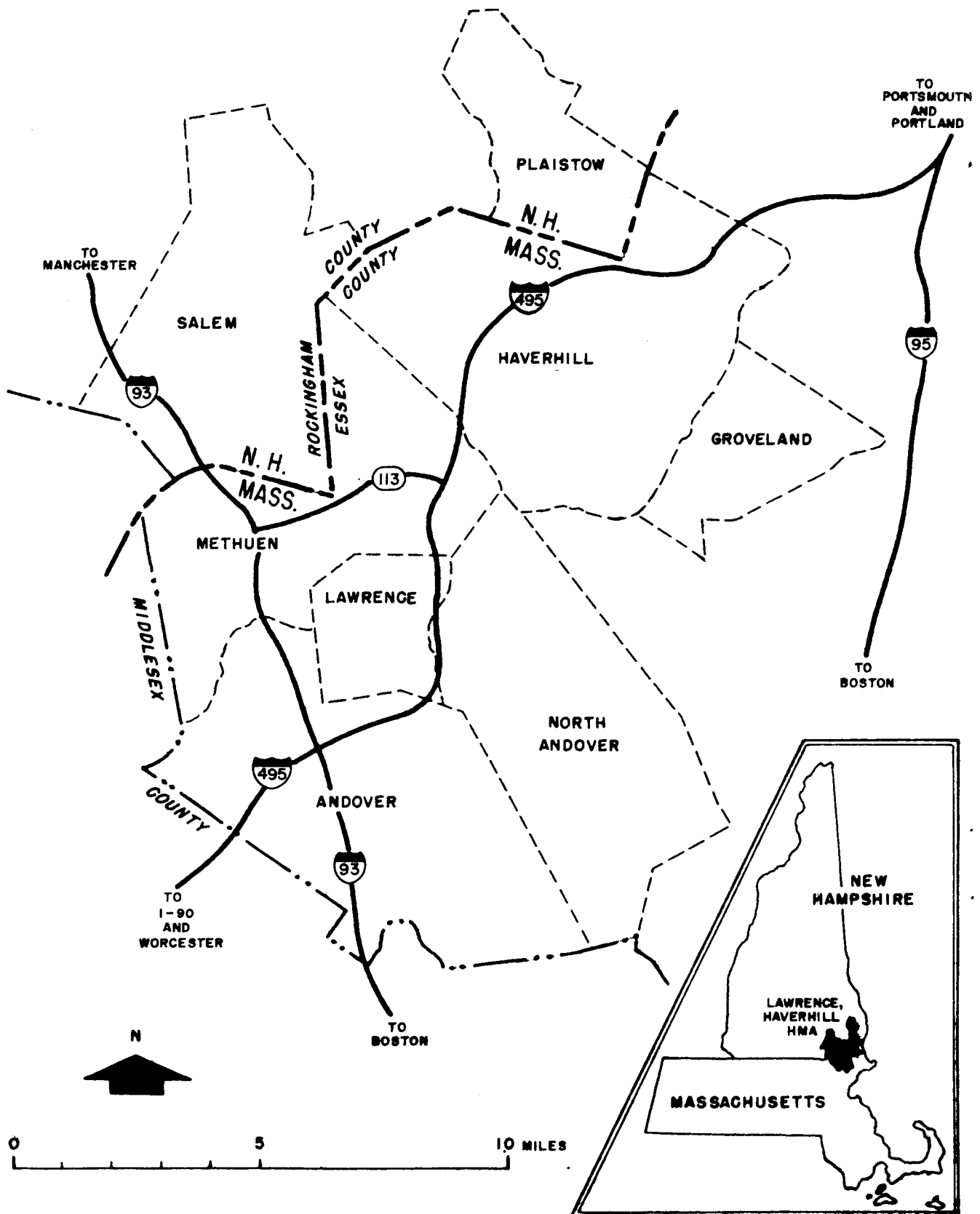
The Lawrence-Haverhill Housing Market Area (HMA) consists of two cities (Lawrence and Haverhill) and four towns (Andover, Groveland, Methuen, and North Andover) in Essex County, Massachusetts and two towns (Plaistow and Salem) in Rockingham County, New Hampshire. This is the area included in the Lawrence-Haverhill Standard Metropolitan Statistical Area (SMSA) as defined in 1960. In October 1963, the U.S. Bureau of the Budget expanded the SMSA definition by adding the towns of Georgetown, Merrimac, and West Newbury in Massachusetts and the town of Newton in New Hampshire. Housing and other data for these four towns are not readily available, so the SMSA as defined in 1960 will be used as the HMA for this report. The 1960 population of the HMA was 187,000.<sup>1/</sup>

The Lawrence-Haverhill HMA is located in northeastern Massachusetts and southeastern New Hampshire. It is bounded by the Lowell, Massachusetts SMSA on the west and the Boston SMSA on the south. The city of Lawrence is about 25 miles north of Boston and 40 miles south of Manchester, New Hampshire. Three interstate highways provide excellent vehicular transportation routes. The HMA is adequately served by rail, bus, and air transportation facilities. Airline service is available at the Logan International Airport, which is 25 miles away in Boston.

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<sup>1/</sup> See Appendix A, paragraph 1.

# LAWRENCE - HAVERHILL, MASSACHUSETTS-NEW HAMPSHIRE HOUSING MARKET AREA





## Economy of the Area

### Character and History

Late in the 17th century, mills were established in the Lawrence-Haverhill area because of the abundance of water power on the Merrimack, Shawsheen, and Ipswich Rivers. In the mid-nineteenth century, shoe manufacturing emerged as the dominant industry in Haverhill and textiles as the dominant industry in Lawrence. Although shoe manufacturing has remained a major influence in the local economy, textiles have declined in importance since World War I. There was a brief resurgence in activity in the local textile firms during World War II and employment reached an all-time high of 32,000. The end of that war set the decline in motion again, however, and employment dropped to 21,000 in 1950 and to about 3,400 in 1960. Employment in textiles has remained relatively stable since 1960.

The decline in textiles has been partly offset by employment increases in the electrical machinery, the nonelectrical machinery, and the ordnance and accessories industries. The major firms in these industries are the Western Electric Co., Inc. and the Raytheon Company. These firms have added a degree of dynamism and diversification to the local economy.

### Employment

Current Estimate. Nonagricultural employment in the HMA averaged 86,900 in 1967,<sup>1/</sup> according to the Massachusetts Division of Employment Security. This total consisted of 79,400 nonagricultural wage and salary jobs and 7,500 other nonagricultural jobs. Agricultural employment averaged 900 during the twelve-month period (table I).

Past Trend. Nonagricultural employment increased by 5,700, or 840 a year between 1960 and 1967. Wage and salary employment increased by 6,900 and all other nonagricultural employment declined by 1,200. The increase of 6,900 wage and salary workers was concentrated in the 1960 to 1962 period, when the total rose by 4,800, and between 1964 and 1967, when employment rose by 4,200. During the two intervening years, employment declined by 2,100. The fluctuations were concentrated in manufacturing; employment in nonmanufacturing increased each year.

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<sup>1/</sup> As used in this section, "1967" refers to the twelve-month period ending September 30, 1967.

Major Industries. In 1967, manufacturing industries in the HMA provided 52 percent of nonagricultural wage and salary jobs, down from 60 percent in 1960. The latest ratio is 20 percentage points above the state average and 23 percentage points higher than the average for the nation as a whole.

Manufacturing employment rose from 43,400 in 1960 to 45,600 in 1962 and subsequently declined to an average of 41,400 in 1967, or an over-all decline of 2,000 over the 6 3/4 year period (see table II). Employment in durable goods industries increased by 500 during this period (from 19,700 to 20,200), while employment in nondurable goods declined by 2,500 (from 23,700 to 21,200). Major factors in these changes were declines of 3,000 in ordnance and accessories and 2,600 in leather, and increases of 2,500 in electrical machinery and 900 in nonelectrical machinery. Despite the long-term decline, employment in ordnance and accessories increased by 900 from 1966 to 1967 (see section entitled "Principal Employers" for more detail).

The level of nonmanufacturing employment has increased each year since 1960, as has the ratio of nonmanufacturing to total non-agricultural wage and salary employment (from 40 percent in 1960 to 48 percent in 1967). From 29,100 in 1960, the total increased by 8,900 to an average of 38,000 in 1967. Nearly half of the growth since 1960 has been concentrated in the past 2 3/4 years. Since 1960, growth in nonmanufacturing jobs has been greatest in trade (up 2,300), services (up 2,300), and government (up 4,100). Federal government employment expanded by 1,400 (1,000 between 1966 and 1967 alone), mainly because of expansion at the Northeast Service Center of the Internal Revenue Service. Growth in local and state government employment of 2,700 jobs since 1960 reflects the increased demand for government services, especially educational, in the rapidly growing suburban towns that surround the two central cities of the HMA.

Employment Participation Rate. The ratio of nonagricultural employment to the population of the HMA is termed the participation rate. Based on nonagricultural employment data of the Massachusetts State Bureau of Employment Security and the Census report of the 1960 population, the participation rate was 43.3 percent in 1960. The ratio was estimated at 42.8 percent as of November 1, 1967. The slight downward trend in the ratio is expected to continue throughout the two-year forecast period of this report.

### Principal Employers

The largest single employer in the Lawrence-Haverhill HMA is the Western Electric Co. Employment at Western Electric accounts for a large proportion of total employment in the electrical machinery industry. Large switching boards for central telephone exchanges are manufactured at this plant. This is a fairly steady business and employment has trended **moderately** upward.

Raytheon Company is the second largest employer in the HMA. A major portion of the work at the local facilities is dependent on government contracts for defense and space programs. Since these programs are dynamic in nature and the contract bidding is very competitive, employment has fluctuated sharply at Raytheon in recent years. Employment at Raytheon fell sharply from 1962 to 1965 and 1966. Employment increased in early 1967, however. A cut-back in government contracts would, of course, cause employment to decline just as sharply as it has risen.

The Northeast Service Center of the Internal Revenue Service is another significant employer in the HMA. The center processes all federal income tax returns for New England and New York State and forwards them to the central processing center in Martinsburg, West Virginia. Approximately 1,600 permanent full-time workers are employed at the center and a total of 2,200 part time and temporary workers are employed during the peak tax season of January through March. Even during the slack periods, the number of temporary and part-time employees at the center usually totals at least 500 workers.

The leather industry in the Lawrence-Haverhill HMA is made up of a number of relatively small firms which, in total, are a dominant influence on the economy of the area. Most of these firms are old-line family companies that are located in old five-to-eight story industrial plants in Haverhill. There has been virtually no modernization of physical plant or management technique in these firms. This fact and a scheduled 50 percent cut in the tariff on imported shoes that is to become effective on January 1, 1968, portend badly for the long-term future of the industry in the HMA. The rise in the national economy in recent years and the increased preference for the expensive speciality-type shoe that is made in the HMA have

been major factors in the stability of employment since 1963; between 1960 and 1963, employment declined by 2,200, however. The stability since 1963 is especially significant because two firms, Liberty Shoe Company and Fifth Avenue Shoe Company, went out of business in 1964 and 1965, respectively. Another shoe company, Lincoln Shoe Company went out of business in 1962.

### Unemployment

The level of unemployment seesawed between 1960 and 1963, with a peak of 6,500 in 1961 (an unemployment rate of 7.3 percent) and a low of 5,600 in 1962 (6.0 percent). After 1963, the level of unemployment declined steadily to an average of 4,700 in 1967, a rate of 5.1 percent (see table I). Sources in the local offices of the Bureau of Employment Security indicated that 55 percent to 60 percent of the claimants for unemployment compensation are women and many of the others are older men and disabled men. There are numerous standing orders for workers with a wide variety of skills, but many of these orders go unfilled because the supply of workers with the necessary skills is virtually exhausted.

### Future Employment Prospects

The outlook for growth of employment over the next two years is for continued moderate increases, provided the national economy continues to expand and Raytheon Company maintains at least a stable level of employment. Some continued expansion at Raytheon and Western Electric and only a minor decline in the leather industry may be anticipated. The growth of employment in nonmanufacturing will continue to be concentrated in trade, services, and government. Total nonagricultural wage and salary employment may be expected to rise to a 1969 average of 82,400, an average annual gain of about 1,500 over the 1967 level.

### Family Income

Median family incomes in the HMA, after deducting federal taxes, were \$7,175 for all families and \$6,175 for renter households of two or more persons in November 1967. Of all families in the HMA, 26 percent had median after-tax incomes below \$5,000 and 10 percent had after-tax medians above \$12,500. Approximately 35 percent of the renter households had after-tax median incomes below \$5,000 and three percent were in the \$12,500 and over income range. Median family after-tax incomes are expected to increase to \$7,500 for all families and to \$6,450 for renter households of two or more persons by November 1969 (table III).

The after-tax median incomes of all families and renter households of two or more persons in the HMA and three constituent areas are presented in the table below. It may be noted that the incomes in the two central cities are below the incomes for the entire HMA while the reverse is true for the town of Methuen. This reflects the tendency of families to move from the central city to suburban areas when the family income level is adequate to meet the higher expenses. The land area in Haverhill is nearly five times larger than in Lawrence; Haverhill has both a central city and a suburban character and a higher median income level.

Estimated Median Family Incomes  
After Deduction of Federal Income Taxes<sup>a/</sup>  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
November 1, 1967 and November 1, 1969

<u>Locality</u>	<u>All family</u>		<u>Renter family</u>	
	<u>1967</u>	<u>1969</u>	<u>1967</u>	<u>1969</u>
HMA	<u>\$7,175</u>	<u>\$7,500</u>	<u>\$6,175</u>	<u>\$6,450</u>
Haverhill	7,075	7,400	6,100	6,375
Lawrence	6,475	6,750	5,550	5,800
Methuen	7,300	7,550	6,275	6,550

a/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

## Demographic Factors

### Population

Current Estimate and Past Trend. The population of the HMA increased from 187,600 in April 1960 to 203,000 in November 1967, an average gain of 2,050, or 1.1 percent, a year. <sup>1/</sup> This annual rate of growth is nearly four times that of the 1950-1960 decade (see table IV). The decline in textile employment during that period and the growth in over-all employment since 1960 are the primary factors in the variance between growth in the two periods.

Population growth in the HMA was concentrated in the six suburban towns from 1960 to 1967. The population of Lawrence continued to decline at about the rate of the 1950-1960 decade (see table IV). The population of Haverhill is smaller than that of Lawrence, but the land area is significantly larger; as a result, population movements from central city areas to less densely populated areas can be accomplished within the city limits of Haverhill but not in Lawrence, which is reflected in the minor population loss in Haverhill.

The population of the suburban areas of the HMA in Massachusetts grew more rapidly between 1960 and 1967 than in the previous decade (see table IV). The rate of growth was greater in the New Hampshire portion of the HMA but the rate since 1960 was unchanged from that of the 1950-1960 decade. In the Massachusetts portion of the suburban area, the average annual rate of increase rose from 2.0 percent between 1950 and 1960 to 3.1 percent since 1960. The Massachusetts portion has benefited by the fact that the bulk of the added jobs have been at plants located in the southern portion of the HMA. The attraction of relatively low taxes in the New Hampshire portion has been decreased by the escalation of the cost of serving a rapidly growing population. Because of the rising taxes, especially in Salem, there appears to be a decreasing movement of population from Massachusetts to New Hampshire, and it is concentrated in the towns of Windham and Londonderry (west and north of Salem).

Estimated Future Population. Based on a continuation of employment growth at about the rate of the 1965-1967 period, the population of the HMA is expected to continue to increase at an increasing rate during the 1967-1969 period to a total of 209,600 in November 1969, an average growth of 3,300 (1.6 percent) persons a year. The population in the central cities should continue to decline to a total of 64,200 in Lawrence and 45,100 in Haverhill. Because of the increase in taxes in the New Hampshire portion of the HMA, population growth is expected to level out at about the average annual increase of the past 6 3/4 years (850 a year) and the population should total 20,300 in November

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<sup>1/</sup> See Appendix A, paragraph 2.

1969. Population growth in the Massachusetts portion of the suburban areas of the HMA is expected to continue to increase at an increasing rate; average annual increments of 3,300 will raise the total to 80,000 in November 1969.

### Households

Current Estimate and Past Trend. As of November 1, 1967, there were 64,000 households in the Lawrence-Haverhill HMA, an increase of 5,350 or 710 (1.2 percent) annually since April 1, 1960, when the census enumerated 58,650 households in the area. The recent rate of household growth represents a 56 percent increase over the average yearly growth of 450 households between 1950 and 1960 (see table V). <sup>1/</sup>

The number of households in Lawrence has been decreasing since April 1950 but the decline has not been as sharp as the decline in the city's population because of a drop in the size of the average household. In Haverhill, the number of households has increased moderately since 1950. In the suburban areas of the Massachusetts portion of the HMA, the rate of growth in the number of households was greater in the 1960-1967 period than in the previous decade. Household growth in the New Hampshire portion of the HMA has been occurring at a rapid rate since 1950, but the average annual rate of growth of 5.8 percent in the April 1960-November 1967 period was unchanged from the rate during the 1950-1960 intercensal period (see table V).

Estimated Future Households. Based on the anticipated increment in population in response to new job opportunities and on the assumption that the average household size will continue to decline slowly, it is expected that by November 1, 1969, there will be a total of 66,150 households in the Lawrence-Haverhill HMA. An increase of this magnitude would represent average annual gains of 1,075 households over the next two years and also represent a continuation of the increasing rate of household growth. The number of households is expected to continue to decline in Lawrence, to a November 1969 total of 21,800. In Haverhill, the total is expected to remain virtually unchanged at the November 1967 level of 15,150 households. The number of households in the Massachusetts suburban area should increase by about 950 a year to a November 1969 total of 23,250 households; an estimated average annual growth of 250 households in the New Hampshire portion would raise that total to 5,950 households in the next two years.

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<sup>1/</sup> See Appendix A, paragraph 5.

Household Size Trends. The size of the average household in the HMA was estimated at 3.11 persons as of November 1, 1967, a continuation of the long-term declining trend in household size from 3.27 persons in April 1, 1950. As shown in table V, the average household size declined sharply in the two central cities since 1950 and increased slightly in the suburban areas since 1960, after declining moderately between 1950 and 1960.



## Housing Market Factors

### Housing Supply

Current Estimate and Past Trend. As of November 1, 1967, there were approximately 69,500 units in the housing inventory of the Lawrence-Haverhill HMA (see table VI). The net increase of 6,450 units (860 annually) since 1960 resulted from the completion of 8,800 units, the addition of 250 units through conversion, and the demolition of 2,600 units. Between 1950 and 1960, the inventory of the HMA increased from 56,400 units to 63,050 units, or by 670 a year. A part of the intercensal increase probably resulted from the use of the more inclusive definition of "housing unit" in the 1960 census than that of "dwelling unit" used in 1950. This definitional change tended to have a greater impact in urban areas.

The housing inventory in Lawrence increased by 270 units between 1950 and 1960, but a decline of 410 units since 1960 lowered the total in November 1967 to 24,000 units, or 140 units below the 1950 total. In Haverhill, the inventory increased from 14,900 units in 1950 to 16,300 units in November 1967. In the Massachusetts portion of the suburban area of the HMA and the New Hampshire portion, the housing inventories increased respectively from 14,600 units and 2,775 units in 1950 to 22,250 units and 6,950 units in November 1967.

Units in Structure. As of April 1960, 49 percent of all housing units in the HMA were single-family structures, 40 percent were in two- to four-unit structures, and 11 percent were in structures containing five or more units. Because of the large-scale construction of single-family structures since 1960, the proportion of single-family units increased to 53 percent by November 1967. Units in two- to four-unit structures declined to 35 percent of the total number of units, because of demolition for urban renewal in Lawrence, and units in structures with five or more units increased to 12 percent of the total. The high proportion of two- to four-unit structures in the inventory reflects the type of construction that predominated in the area during the turn of the century, when the textile and leather industries were expanding.

Housing Inventory by Units in Structures  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
April 1960 and November 1967

<u>Units in structure</u>	<u>April 1960</u>		<u>November 1967</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
One <u>a/</u>	31,174	49.5	37,200	53.5
Two to four	25,155	39.9	24,250	34.9
Five or more	<u>6,709</u>	<u>10.6</u>	<u>8,050</u>	<u>11.6</u>
Total	63,038 <u>b/</u>	100.0	69,500	100.0

a/ Includes trailers.

b/ Differs slightly from the count of all units because units by type of structure were enumerated on a sample basis.

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

Year Built. Reflecting the age of the two central cities, the housing inventory of the Lawrence-Haverhill HMA is relatively old. Over 64 percent of the inventory on November 1, 1967 had been built prior to 1930. About 10 percent of the inventory was added between 1930 and 1949 and another 13 percent was added during the 1950-1959 decade. The increased rate of employment and population growth between 1960 and 1967 are reflected in the proportion of the inventory (13 percent) that was added in that period. The number of units added between 1960 and 1967 equalled the number added during the 1950-1959 decade.

Distribution of the Housing Supply by Year Built<sup>a/</sup>  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
As of November 1, 1967

<u>Year built</u>	<u>Number of units</u>	<u>Percent distribution</u>
April 1960-October 1967	9,050	13.0
1955 - March 1960	5,050	7.3
1950 - 1954	4,000	5.8
1940 - 1949	3,500	5.0
1930 - 1939	3,100	4.5
1929 and earlier	<u>44,800</u>	<u>64.4</u>
Total	69,500	100.0

a/ See Appendix A, paragraph 6.

Source: 1960 Census of Housing adjusted by Housing Market Analyst to reflect changes since 1960.

Condition of the Inventory. In 1960, the Census of Housing enumerated approximately 1,850 dilapidated units and 5,300 sound and deteriorating units which lacked some or all plumbing facilities. These substandard units accounted for about 11 percent of the housing inventory of the HMA. In Lawrence, the proportion of the substandard units was 14 percent and in Haverhill, it was 12 percent. Because of construction of new adequate units and demolition or rehabilitation of many substandard units since 1960, it is judged that the proportion of substandard units declined to eight percent in the HMA as a whole, to nine percent in Lawrence, and to 10 percent in Haverhill by November 1, 1967.

#### Residential Building Activity

New Construction. Residential building activity in the HMA totaled approximately 9,850 units<sup>1/</sup> between January 1960 and September 1967. The yearly volume of construction, as measured by building permit authorizations, increased from about 950 units in 1960 to a peak of 1,300 units in 1965 (see table VII). The number of permits fell off sharply to 910 units in 1966, but data for the first nine months of 1967 indicated that the full-year total for 1967 will approximate the peak level attained in 1965.

The trend of single-family authorizations was generally downward between 1960 and 1967. The tight mortgage market in 1966 had a decided impact on the volume of single-family authorizations during that year and the level of new construction of single-family housing continued to decline in the first nine months of 1967.

Multifamily unit authorizations increased steadily from just 14 units in 1960 to 449 units in 1965. The volume declined sharply in 1966, but the authorization of 757 multifamily units in the first nine months of 1967 exceeded the total for any previous year in the 1960-1967 period. In addition to the 2,401 units of privately-financed multifamily housing authorized in the HMA since 1960, a total of 410 units of public housing has been authorized in three municipalities of the HMA (see section on Public Housing).

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<sup>1/</sup> The total includes 410 units of public housing and 550 units that are estimated to have been added in the town of Groveland since 1960.

New Housing Units Authorized by Building Permits  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
1960-September 1967

<u>Year</u>	<u>Single-</u> <u>family</u>	<u>Multi-</u> <u>family</u>	<u>Total</u>
1960	934	14	948
1961	900	78	978
1962	956	142	1,098
1963	818	275	1,093
1964	879	378	1,257
1965	856	449	1,305
1966	599	308	907
1967(9 mos.)	<u>381</u>	<u>757</u>	<u>1,138</u>
Total	6,323	2,401	8,724

Sources: United States Bureau of the Census.  
Massachusetts State Department of Labor  
and Industries.

Units Under Construction. Based upon the number of units recently authorized by building permits and on the October 1967 postal vacancy survey, it is estimated that there were approximately 1,050 housing units under construction in the HMA on November 1, 1967. This total included 290 single-family units and 760 apartment units, of which 70 units were in public housing. An estimated 85 percent of the single-family units and 65 percent of the multi-family units were being built in the suburban areas of the HMA. Approximately 20 single-family units and 110 multifamily units were under construction in Lawrence on November 1, 1967 and 20 units and 150 units, respectively, were under construction in Haverhill.

Demolition. An estimated 2,600 housing units have been removed from the inventory of the HMA through demolition and other causes since 1960. The bulk of the losses (1,875 units, or 72 percent of the total) occurred in Lawrence where an extensive urban renewal program has been in effect throughout this period. Clearance for the right-of-way of Interstate 495 also was a factor in demolition activity in Lawrence, Haverhill, Andover, North Andover, and Methuen.

Tenure of Occupancy

As of November 1, 1967, about 56 percent (36,150 units) of the occupied housing inventory in the HMA was owner-occupied and 44 percent (27,850 units) was renter-occupied. There was a shift from renter-occupancy to owner-occupancy of four percentage points during the April 1960-November 1967 period. This shift was half that of the

1950-1960 intercensal period, when the proportion of owner-occupancy rose from 44 percent to 52 percent. Because of the increase in apartment construction during the past several years, the shift to owner-occupancy has slowed and may diminish even more during the forecast period (table VI).

### Vacancy

1960 Census. There were 1,851 vacant available housing units in the HMA in April 1960, equal to 3.1 percent of the available housing inventory. Vacancies available for sale numbered 357 units, a home-owner vacancy rate of 1.2 percent, and vacancies available for rent totaled 1,494 units, a renter vacancy rate of 5.1 percent. Eleven percent of the sales vacancies and 30 percent of the renter vacancies lacked some or all plumbing facilities. 1/

Postal Vacancy Survey. A postal vacancy survey conducted in October 1967 included four post offices in the HMA (see table VIII). The survey covered nearly 65,700 possible deliveries, or about 95 percent of the estimated current housing supply. At the time of the survey, 2,250 units (3.4 percent) were vacant. Of this total, 450 units were residences, a vacancy ratio of 1.4 percent, and 1,800 units were apartments, a vacancy ratio of 5.5 percent. An additional 1,100 units (340 residences and 760 apartments) were reported to be under construction at the time of the survey. 2/

Current Estimate. Based on the postal vacancy survey, on information from local sources, and on personal observation, it was estimated that there were 2,200 vacant housing units available for sale or rent in the HMA in November 1967, equal to 3.3 percent of the available housing inventory. Of this total, 460 units were for sale and 1,740 units were available for rent, equal to vacancy ratios of 1.3 percent and 5.9 percent, respectively. It is judged that the proportion of vacant units lacking some or all plumbing facilities has declined somewhat since 1960, because of demolition or rehabilitation of many substandard units.

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1/ See Appendix A, paragraph 8.

2/ See Appendix A, paragraph 7.

It may be seen in table VI that the number of vacant units available for sale and rent increased in most areas of the HMA between April 1960 and November 1967 (a decline in the number of renter vacancies in Lawrence was the only exception). The size of the total inventory also increased, of course, and vacancy ratios did not rise significantly; in some areas, vacancy ratios declined. The increase in renter vacancies between 1960 and 1967 reflects increased vacancy in old tenements and third floor flats in three-family structures, for the most part. Vacancy levels in more modern rental structures were, in most instances, well below five percent.

### Sales Market

General Market Conditions. The market for single-family housing was in a balanced condition in November 1967. The market had loosened only slightly, as indicated by the increase in the sales vacancy ratio since 1960, but even a slight loosening in the market is somewhat of a surprise, considering the decline in the volume of single-family authorizations in 1966 and the first nine months of 1967. There were indications that many families had postponed buying houses because of the shortage of mortgage money and rented apartments instead. This has created new optimism among builders of rental housing which is reflected in 1967 multifamily permit volume.

There were indications that the single-family market in the new Hampshire portion of the HMA was losing some of the dynamism that had been evident in the past. This is suggested by a greater decline in the number of single-family authorizations in this portion of the HMA than in the HMA as a whole or in the Massachusetts portion since 1960, and on movements of families within the HMA and from the HMA to surrounding areas. The major reason for the reduced building activity was an increase in property taxes equal to or greater than those in the Massachusetts portion of the HMA; so that families moving to New Hampshire go west and north of Salem to Windsor and Londonderry, where taxes still were relatively low and land relatively inexpensive. There were indications also that families that had moved from Massachusetts to New Hampshire some years ago (especially older families near retirement age) were moving back to Massachusetts because taxes are roughly comparable, but the services provided are considerably greater in Massachusetts.

Unsold Inventory of New Houses. In January 1967, the Boston Insuring Office and the Manchester Insuring Office conducted the annual survey of new houses in all subdivisions in the HMA in which five or more sales houses were completed during the preceding 12 months. The results of this survey are presented in table IX. Of 265 houses completed in 1966, 203, or 77 percent, were built speculatively and 31 of these (15 percent) were unsold at the time of the survey.

Data for the New Hampshire portion of the HMA are available only for 1966, so that comparison of recent surveys can only be made for the Massachusetts portion of the HMA. There was a decline in total completions and the proportion of houses built speculatively increased from 55 percent of the total in 1964 to 88 percent in 1965 and 1966, indicating that the decline in completions in 1965 and 1966 was proportionally greater in pre-sold houses than in speculatively-built houses. Although speculative construction increased subsequent to 1964, the percentage of houses still unsold at the time of the surveys declined from 37 percent in January 1965, to 21 percent in January 1966, and to just five percent in January 1967.

#### Rental Market

General Market Conditions. The market for multifamily housing was also considered to be in a balanced condition. All apartment projects surveyed in conjunction with this analysis, except one, were operating at a sustaining level. Several projects were operating at 100 percent occupancy and several small conventionally-financed rental projects in Lawrence reportedly rented out in two to three months and all have remained fully occupied.

Rental Housing Under Construction. There were an estimated total of 760 multifamily housing units being built in the HMA in November 1967, including several conventionally-financed walk-up projects in Lawrence; in Haverhill, a project for the elderly being built with HUD-assisted financing was in the initial construction stage. A 70-unit public housing project was being built in Methuen. The other multifamily units that are under construction were in garden-type projects in North Andover, Andover, Methuen, Salem, and Plaistow.

#### Urban Renewal Activity

As of November 1967, there were four urban renewal projects in the execution stage in the Lawrence-Haverhill HMA. A total of about 1,200 units had been removed from these areas and approximately 1,250 families and individuals were relocated. There were about 925 units remaining to be demolished and 150 families and individuals left to be relocated. The bulk of the impending demolition and relocation will occur in The Plains project area in Lawrence. The clearance of the sites for the Common-Valley-Concord project in Lawrence and in the Pentucket project in Haverhill was completed and development in the first mentioned had been virtually completed. The fourth project, Broadway Essex in Lawrence, had just entered the execution stage and relocation and demolition activities had begun. The proposed Merrimack Street project in Haverhill is the only project in the planning stage that may be in execution within the forecast period.

Public Housing

There are 1,926 units of public housing in operation in five municipalities in the Massachusetts portion of the HMA. A total of 1,053 units are operated under state-financed programs and 873 units are operated under federal-sponsored programs. A total of 731 units are for elderly occupancy; all 410 units of public housing placed under construction since 1960 have been designated for elderly occupancy. In addition to the units in operation, about 70 units for the elderly are under construction and another 550 units for the elderly are in planning.

Public Housing Units  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
As of November 1, 1967

<u>Municipality</u>	<u>State-aided</u>			<u>Federal-aided</u>			<u>Total</u>
	<u>Veteran</u>	<u>Elderly</u>	<u>Under constr.</u>	<u>Regular</u>	<u>Elderly</u>	<u>Under constr.</u>	
Andover	56	40	-	-	-	-	96
Haverhill	104	132	-	-	-	-	236
Lawrence	451 <sup>a/</sup>	-	-	500	373	-	1,324
Methuen	60	104	72 <sup>b/</sup>	-	-	-	236
North Andover	24	82	-	-	-	-	106
Total	695	358	72	500	373	-	1,998

<sup>a/</sup> These units are not designated as veteran or elderly.

<sup>b/</sup> All units are for elderly.

Source: Local Housing Authorities.



Demand for Housing

Quantitative Demand

The estimated demand for additional new privately-financed housing in the Lawrence-Haverhill HMA during the two-year forecast period from November 1, 1967 to November 1, 1969 is based on an increment of 1,075 households yearly and annual demolition of 375 residential units. Consideration also is given to the current tenure of occupancy and to the continued shift from renter-occupancy to owner-occupancy. On the basis of these considerations, demand for additional non-assisted, privately-owned housing units is estimated at 1,450 units annually over the two-year forecast period. The annual total includes 800 single-family units and 650 multifamily units, including 250 privately-owned multifamily units that probably can be absorbed only if provided at the lower rents achievable by the use of public benefits or assistance in land purchase or in financing. These demand estimates do not include low-rent public housing or rent-supplement accommodations.

The projected volume of single-family construction represents a continuation of the past downward trend. The projected total of 800 units a year is below the average of the past 7 3/4 years and is below the volume for each of the years between 1960 and 1965. It is, however, considerably higher than the number of units authorized in 1966 and in 1967. The increase in single-family construction can be realized only if there is an improvement in the supply of funds for residential mortgages and if the confidence of builders and homebuyers is bolstered by the increase in the availability of these funds. The projected annual demand for 650 units of rental housing, including 250 units at rents achievable with some form of assistance, is more than double the average annual authorization of 310 units since 1960 and was exceeded only by the nearly 760 units authorized in the first nine months of 1967.

As in 1966 and 1967, the availability of mortgage funds will have a profound effect on the type of housing that will be built during the next two years. If interest rates remain at the present levels (6 1/2 to 7 percent on conventional loans) and restrictive credit practices continue, the single-family market may remain somewhat depressed and multifamily housing may continue at the rapid pace set in 1967. If credit conditions in the single-family market become easier, there may be some slackening of demand for multifamily accommodations.

Qualitative Demand

Single-family Housing. Based on the distribution of family incomes in the HMA in July 1967, on the proportion of income that families in the area typically pay for single-family housing, and on recent market experience, the annual demand for 800 new single-family houses is expected to approximate the distribution in the following table. Considering the prevailing costs of land and construction in the Lawrence-Haverhill area, it is judged that new acceptable single-family housing cannot be produced to sell in the area for less than \$15,000.<sup>1/</sup>

Estimated Annual Demand for New Single-Family Housing  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
November 1, 1967 to November 1, 1969

<u>Sales price</u>	<u>Number of units</u>	<u>Percentage distribution</u>
\$15,000 - \$15,999	120	15
16,000 - 17,999	170	21
18,000 - 19,999	140	18
20,000 - 24,999	190	24
25,000 - 29,999	100	12
30,000 and over	<u>80</u>	<u>10</u>
Total	800	100

Multifamily Housing. The monthly rentals at which 400 privately-owned net additions to the aggregate rental housing inventory (exclusive of housing aided with public benefits or assistance in financing) might best be absorbed in the rental market are indicated for various size units in the following table. <sup>2/</sup>

<sup>1/</sup> See Appendix A, paragraph 9.

<sup>2/</sup> See Appendix A, paragraph 10 and 11.

Estimated Annual Demand for New Multifamily Housing  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
November 1, 1967 to November 1, 1969

<u>Monthly</u> <u>gross rent</u> <sup>a/</sup>	<u>Number of units</u>			
	<u>Efficiency</u>	<u>One - bedroom</u>	<u>Two - bedroom</u>	<u>Three - bedroom</u>
\$105 and over	30	-	-	-
115 " "	20	-	-	-
125 " "	5	185	-	-
135 " "	-	140	-	-
145 " "	-	110	155	-
155 " "	-	70	110	-
165 " "	-	35	80	30
180 " "	-	10	40	15
200 " "	-	-	15	5

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

The 250 units of demand at rents achievable only with below market-interest-rate financing or other public benefits includes 65 one-bedroom units, 110 two-bedroom units, 60 three-bedroom units, and 15 four-bedroom units.<sup>1/</sup> The annual demand for 250 units at rents achievable under the below-market-interest-rate program would best be absorbed if 150 units are allocated to the city of Lawrence and 100 units to the city of Haverhill. Both estimates of annual demand would be increased by a corresponding number of units if some units are absorbed under the leasing program of the Housing Assistance Administration. Rent-supplement funds could support an additional volume of housing for low-income households in the Lawrence-Haverhill HMA.

<sup>1/</sup> See Appendix A, paragraph 12.

APPENDIX A  
**OBSERVATIONS AND QUALIFICATIONS**  
APPLICABLE TO ALL FHA HOUSING MARKET ANALYSES

1. When the rural farm population constitutes less than five percent of the total population of the HMA, all demographic and housing data used in the analysis refer to the total of farm and non-farm data; if five percent or more, all demographic and housing data are restricted to non-farm data.
2. All average annual percentage changes used in the demographic section of the analysis are derived through the use of a formula designed to calculate the rate of change on a compound basis.
3. Because of the change in definition of "farm" between 1950 and 1960 censuses, many persons living in rural areas who were classified as living on farms in 1950 would have been considered to be rural nonfarm residents in 1960. Consequently, the decline in the farm population and the increase in nonfarm population between the two census dates is, to some extent, the result of this change in definition.
4. The increase in nonfarm households between 1950 and 1960 was the result, in part, of a change in the definition of "farm" in the two censuses.
5. The increase in the number of households between 1950 and 1960 reflects, in part, the change in census enumeration from "dwelling unit" in the 1950 census to "housing unit" in the 1960 census. Certain furnished-room accommodations which were not classed as dwelling units in 1950 were classed as housing units in 1960. This change affected the total count of housing units and the calculation of average household size as well, especially in larger central cities.
6. The basic data in the 1960 Census of Housing from which current housing inventory estimates are developed reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.
7. Postal vacancy survey data are not entirely comparable with the data published by the Bureau of Census because of differences in definition, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family homes, but include row houses and some duplexes and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators, the survey serves a valuable function in the derivation of estimates of local market conditions.
8. Because the 1950 Census of Housing did not identify "deteriorating" units, it is possible that some units classified as "dilapidated" in 1950 would have been classified as "deteriorating" on the basis of the 1960 enumeration procedures.
9. The distribution of the qualitative demand for sales housing differs from any selected experience such as that reported in FHA unsold inventory surveys. The latter data do not include new construction in subdivisions with less than five completions during the year reported upon, nor do they reflect individual or contract construction on scattered lots. It is likely that the more expensive housing construction and some of the lower-value homes are concentrated in the smaller building operations, which are quite numerous. The demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.
10. Monthly rentals at which privately owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in the demand section of each analysis. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition. The production of new units in higher rental ranges than indicated may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result of the availability of an ample rental housing supply.
11. Distributions of average annual demand for new apartments are based on projected tenant-family incomes, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration also is given to the recent absorptive experience of new rental housing. Thus, they represent a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. However, individual projects may differ from the general pattern in response to specific neighborhood or sub-market requirements. Specific market demand opportunities or replacement needs may permit the effective marketing of a single project differing from these demand distributions. Even though a deviation from these distributions may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless a thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or sub-markets.
12. The location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships. Proximity to or quick and economical transportation to place of work frequently is a governing consideration in the place of residence preferred by families in this group.

Table I

Civilian Work Force Components <sup>a/</sup>  
Lawrence-Haverhill, Massachusetts-New Hampshire HMA  
1960-1967

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>12 mo. average end. Sept. 1967</u>
Civilian work force	<u>88.0</u>	<u>89.5</u>	<u>92.8</u>	<u>92.9</u>	<u>90.9</u>	<u>90.8</u>	<u>90.9</u>	<u>92.7</u>
Unemployment	5.8	6.5	5.6	6.4	6.2	6.0	4.8	4.7
Percent	6.6%	7.3%	6.0%	6.9%	6.8%	6.6%	5.3%	5.1%
Agricultural employment	1.0	1.0	.9	.9	.9	.9	.9	.9
Nonagricultural employment	<u>81.2</u>	<u>82.0</u>	<u>86.3</u>	<u>85.6</u>	<u>83.8</u>	<u>83.9</u>	<u>85.0</u>	<u>86.9</u>
Wage and salary	<u>72.5</u>	<u>73.1</u>	<u>77.3</u>	<u>77.0</u>	<u>75.2</u>	<u>75.8</u>	<u>77.3</u>	<u>79.4</u>
Manufacturing	43.4	43.2	45.6	43.7	41.6	40.5	40.8	41.4
Nonmanufacturing	29.1	29.9	31.7	33.3	33.6	35.3	36.5	38.0
All other	8.7	8.9	9.0	8.6	8.5	8.1	7.7	7.5
Involved in labor disputes	-	-	-	-	.1	-	.2	.2

<sup>a/</sup> Totals may not add, because of rounding.

Source: Massachusetts Division of Employment Security.

Table II

Nonagricultural Wage and Salary Employment by Type of Industry a/  
Lawrence-Haverhill, Massachusetts-New Hampshire HMA  
1960-1967

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>12 mo. average end. Sept. 1967</u>
Nonagricultural wage and salary	<u>72.5</u>	<u>73.1</u>	<u>77.3</u>	<u>77.0</u>	<u>75.2</u>	<u>75.8</u>	<u>77.3</u>	<u>79.4</u>
Manufacturing	<u>43.4</u>	<u>43.2</u>	<u>45.6</u>	<u>43.7</u>	<u>41.6</u>	<u>40.5</u>	<u>40.8</u>	<u>41.4</u>
Durable goods	<u>19.7</u>	<u>20.1</u>	<u>22.8</u>	<u>22.4</u>	<u>20.5</u>	<u>19.0</u>	<u>19.1</u>	<u>20.2</u>
Ordnance & accessories	7.1	6.8	7.5	6.9	5.3	3.2	3.2	4.1
Fabricated metals	1.2	1.1	1.1	1.1	.9	.8	.8	.9
Nonelectrical machinery	1.8	1.7	1.8	1.7	1.9	2.3	2.6	2.7
Electrical machinery	8.4	9.2	11.0	11.2	11.0	11.3	11.0	10.9
Misc. manufacturing	.3	.3	.2	.4	.4	.4	.5	.5
Other durable goods	.9	1.0	1.2	1.1	1.0	1.0	1.0	1.1
Nondurable goods	<u>23.7</u>	<u>23.1</u>	<u>22.8</u>	<u>21.3</u>	<u>21.1</u>	<u>21.5</u>	<u>21.7</u>	<u>21.2</u>
Food & kindred prod.	1.4	1.3	1.3	1.3	1.3	1.3	1.2	1.2
Textiles	3.4	3.2	3.5	3.3	3.1	3.3	3.4	3.3
Apparel	2.1	2.1	2.2	2.1	2.2	2.3	2.3	2.3
Paper	2.3	2.3	2.3	2.2	2.1	2.1	2.1	2.0
Rubber	2.3	2.3	2.4	2.4	2.5	2.9	2.8	2.6
Leather	11.3	11.0	10.1	9.1	8.9	8.7	8.9	8.7
Other nondurable prod.	.9	.9	1.0	.9	1.0	.9	1.0	1.0
Nonmanufacturing	<u>29.1</u>	<u>29.9</u>	<u>31.7</u>	<u>33.3</u>	<u>33.6</u>	<u>35.3</u>	<u>36.5</u>	<u>38.0</u>
Contract construction	1.8	2.0	2.2	2.2	2.1	2.0	2.0	1.9
Trans., comm., & util.	2.6	2.5	2.5	2.5	2.4	2.3	2.3	2.3
Trade	11.8	12.2	12.6	13.3	13.4	13.6	13.9	14.1
Fin., ins. & r. e.	1.9	2.0	2.0	2.1	2.1	2.1	2.1	2.1
Services	5.9	6.4	6.9	7.6	7.9	7.9	8.2	8.2
Government	5.0	4.7	5.4	5.5	5.6	7.3	7.8	9.1
All other nonmanufacturing	.1	.1	.1	.1	.1	.1	.2	0.2

a/ Totals may not add, because of rounding.

Source: Massachusetts Division of Employment Security.

Table III

Distribution of All Families and Renter Households  
by Annual Income After Deduction of Federal Income Taxes  
November 1, 1967 and November 1, 1969

Annual income after tax	Percentage Distribution				a/
	All Families		Renter Households		
	1967	1969	1967	1969	
Under \$3,000	11	10	15	14	
\$3,000-3,999	7	6	9	8	
4,000-4,999	8	8	11	11	
5,000-5,999	11	10	13	12	
6,000-6,999	11	11	12	12	
7,000-7,999	11	10	11	11	
8,000-8,999	10	10	10	10	
9,000-9,999	9	10	9	9	
10,000-12,499	12	13	7	9	
12,500-14,999	5	6	2	3	
15,000 and over	5	6	1	1	
Total	100	100	100	100	
Median	\$7,175	\$7,500	\$6,175	\$6,450	

a/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table IV

Population Trends  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
April 1950 - November 1967

Area	April 1950	April 1960	November 1967	Average annual change			
				1950-1960		1960-1967	
				Number <sup>a/</sup>	Rate <sup>b/</sup>	Number <sup>a/</sup>	Rate <sup>b/</sup>
HMA, total	182,442	187,601	203,000	516	.3	2,050	1.1
Lawrence	80,536	70,933	65,600	-960	-1.2	-710	-1.0
Haverhill	47,280	46,346	45,400	-93	-.2	-130	-.3
Rest of HMA	54,626	70,322	92,000	1,570	2.6	2,900	3.6
Mass. portion of HMA	175,555	175,476	184,400	-8	-	1,200	.7
Excluding Lawrence & Haverhill	47,739	58,197	73,400	1,046	2.0	2,025	3.1
New Hampshire portion	6,887	12,125	18,600	524	5.7	860	5.7

a/ Totals may not add, because of rounding.

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

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



Table V

Household and Household Size Trends  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
April 1950 - November 1967

<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>November 1967</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1967</u>	
				<u>Number</u>	<u>Percent a/</u>	<u>Number b/</u>	<u>Percent a/</u>
<u>Households</u>							
HMA, total	<u>54,115</u>	<u>58,655</u>	<u>64,000</u>	<u>454</u>	<u>.8</u>	<u>710</u>	<u>1.2</u>
Lawrence	23,828	22,922	22,050	-91	-.4	-120	-.5
Haverhill	14,453	15,050	15,150	60	.4	15	.1
Rest of HMA	15,834	20,683	26,800	485	2.7	820	3.5
Massachusetts portion	13,843	17,134	21,350	329	2.2	560	3.0
New Hampshire portion	1,991	3,549	5,450	156	5.8	250	5.8
<u>Household size</u>							
HMA, total	<u>3.27</u>	<u>3.14</u>	<u>3.11</u>				
Lawrence	3.26	3.03	2.91				
Haverhill	3.17	3.01	2.92				
Rest of HMA	3.36	3.35	3.38				
Massachusetts portion	3.36	3.35	3.38				
New Hampshire portion	3.40	3.39	3.40				

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

b/ Totals may not add, because of rounding.

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

Table VI

Components of the Housing Inventory <sup>a/</sup>  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
April 1960 - November 1967

<u>Area and year</u>	<u>Housing inventory total</u>	<u>Occupied housing units</u>			<u>Vacant Units</u>				<u>Other <sup>b/</sup> vacant</u>
		<u>Total</u>	<u>Owner</u>	<u>Renter</u>	<u>Total</u>	<u>Available</u>		<u>Rental</u>	
						<u>Total</u>	<u>Sales</u>		
HMA, total: April 1960	63,039	58,655	30,635	28,020	4,384	1,851	357	1,494	2,533
November 1967	69,500	64,000	36,150	27,850	5,500	2,200	460	1,740	3,300
Average annual change	860	710	740	-25	150	45	15	35	100
Lawrence: April 1960	24,407	22,922	7,257	15,665	1,485	955	52	903	530
November 1967	24,000	22,050	7,100	14,950	1,950	900	75	825	1,050
Average annual change	-55	-120	-20	-95	60	-5	5	-10	70
Haverhill: April 1960	15,967	15,050	7,983	7,067	917	519	65	454	398
November 1967	16,300	15,150	8,350	6,800	1,150	800	125	675	350
Average annual change	45	15	50	-35	30	35	10	30	-5
Rest of HMA: April 1960	22,665	20,683	15,395	5,288	1,982	377	240	137	1,605
November 1967	29,200	26,800	20,700	6,100	2,400	500	260	240	1,900
Average annual change	870	820	710	110	55	15	5	15	40
Mass. portion <sup>c/</sup> April 1960	17,949	17,134	12,369	4,765	815	272	147	125	543
November 1967	22,250	21,350	15,900	5,450	900	300	150	150	600
Average annual change	570	560	470	90	10	5	-	5	10
N. Hampshire portion: April 1960	4,716	3,549	3,026	523	1,167	105	93	12	1,062
November 1967	6,950	5,450	4,800	650	1,500	200	110	90	1,300
Average annual change	300	250	240	15	45	10	-	10	30

<sup>a/</sup> Totals may not add, because of rounding.

<sup>b/</sup> Includes vacant seasonal units, dilapidated units, units rented or sold awaiting occupancy and units held off the market.

<sup>c/</sup> Excluding the cities of Lawrence and Haverhill.

Sources: 1960 Census of Housing.

1967 estimated by Housing Market Analyst.

Table VII

New Housing Units Authorized by Building Permits a/  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
1960 - September 1967

<u>Municipality</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> (Jan.-Sept.)
<u>Massachusetts portion</u>								
Andover town	119	171	152	166	229	227	150	95
Haverhill	149	106	192	89	83	98	54	194
Lawrence	92	94	122	236	306	149	112	131
Methuen town	159	181	234	203	210	274	271	223
North Andover town	143	138	142	71	121	210	92	279
<u>New Hampshire portion</u>								
Plaistow town	NA	42	38	36	51	NA	NA	NA
Salem town	286	246	218	292	257	347	228	216
HMA total	<u>948</u>	<u>978</u>	<u>1,098</u>	<u>1,093</u>	<u>1,257</u>	<u>1,305</u>	<u>907</u>	<u>1,138</u>

a/ Excludes 410 units in public housing.

Sources: United States Bureau of the Census.  
Massachusetts State Department of Labor and Industries.

Table VIII

## Lawrence-Haverhill, Massachusetts -New Hampshire, Area Postal Vacancy Survey

October 10-26, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	65,693	2,256	3.4	2,091	165	1,097	32,696	451	1.4	334	117	337	32,997	1,805	5.5	1,757	48	760	455	10	2.2
Massachusetts Portion	61,507	2,093	3.4	2,021	72	912	28,814	329	1.1	265	64	274	32,693	1,764	5.4	1,756	8	638	4	-	0.0
Lawrence	38,389	1,286	3.3	1,266	20	575	13,213	109	0.8	89	20	150	25,176	1,177	4.7	1,177	-	425	4	-	0.0
General Post Office	28,594	1,141	4.0	1,133	8	160	7,304	68	0.9	60	8	60	21,290	1,073	5.0	1,073	-	100	4	-	0.0
Branches:																					
Methuen	5,599	79	1.4	79	-	214	3,103	19	0.6	19	-	51	2,496	60	2.4	60	-	163	-	-	-
North Andover	4,196	66	1.6	54	12	201	2,806	22	0.8	10	12	39	1,390	44	3.2	44	-	162	-	-	-
Haverhill	16,718	709	4.2	674	35	226	9,966	155	1.6	128	27	62	6,752	554	8.2	546	8	164	-	-	-
General Post Office	11,051	604	5.5	581	23	161	5,494	95	1.7	80	15	9	5,557	509	9.2	501	8	152	-	-	-
Branches:																					
Georgetown	1,417	28	2.0	18	10	52	1,350	28	2.1	18	10	52	67	-	0.0	-	-	-	-	-	-
Groveland	1,330	14	1.1	13	1	-	1,240	13	1.0	12	1	-	90	1	1.1	1	-	-	-	-	-
Station:																					
Bradford	2,920	63	2.2	62	1	13	1,882	19	1.0	18	1	1	1,038	44	4.2	44	-	12	-	-	-
Andover	6,400	98	1.5	81	17	111	5,635	65	1.2	48	17	62	765	33	4.3	33	-	49	-	-	-
General Post Office	4,545	54	1.2	39	15	65	4,106	39	0.9	24	15	41	439	15	3.4	15	-	24	-	-	-
Stations:																					
Ballard Vale	339	3	0.9	3	-	25	337	3	0.9	3	-	-	2	-	0.0	-	-	25	-	-	-
Shawsheen Village	1,516	41	2.7	39	2	21	1,192	23	1.9	21	2	21	324	18	5.6	18	-	-	-	-	-
New Hampshire Portion																					
Salem	4,186	163	3.9	70	93	185	3,882	122	3.1	69	53	63	304	41	13.5	1	40	122	451	10	2.2

The distributions of total possible deliveries to residences, apartments and house trailers were estimated by the postal carriers. The data in this table, therefore, are not strictly comparable to the distribution of deliveries by structural type for surveys prior to 1966. The total possible deliveries for the total of residences, apartments and house trailers, however, are as recorded in official route records.

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

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

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

Table IX

New Houses Completed in Selected Subdivisions <sup>a/</sup>  
Lawrence-Haverhill, Massachusetts-New Hampshire, HMA  
as of January 1, 1967

<u>Sales price</u>	<u>Number completed</u>		<u>Presold</u>	<u>Speculative construction</u>			
	<u>Number</u>	<u>Percent</u>		<u>Total</u>	<u>Number sold</u>	<u>Number unsold</u>	<u>Percent unsold</u>
\$15,000-17,499	98	36	23	75	74	1	1.3
17,500-19,999	52	20	7	45	33	12	26.7
20,000-24,999	44	17	19	25	14	11	44.0
25,000-29,999	3	1	1	2	1	1	50.0
30,000-34,999	48	18	4	44	39	5	11.4
35,000 and over	20	8	8	12	11	1	8.3
<b>Total</b>	<u>265</u>	<u>100</u>	<u>62</u>	<u>203</u>	<u>172</u>	<u>31</u>	<u>15.3</u>

<sup>a/</sup> Covers all subdivisions in which five or more houses were completed during the previous twelve months.

Source: Annual survey of unsold inventory of new houses conducted by the Boston and Manchester Insuring Offices.