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Mansfield, Ohio
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Analysis of the
**MANSFIELD, OHIO
HOUSING MARKET**

as of October 1, 1967

A Report by the
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
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ANALYSIS OF THE
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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
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Summary and Conclusions

1. The Mansfield, Ohio, Housing Market Area (HMA) is a manufacturing center, producing automobile components, household electrical appliances, and primary steel products. In September 1967, there were about 56,800 persons in the civilian work force of the Mansfield HMA; 54,500 were employed, up 1,800 over the previous September. In 1966, employment covered by the Ohio Unemployment Compensation Law averaged 38,681, reflecting a net gain of 7,085 (886 annually) over the average for 1958. Annual average covered employment declined in 1960 and 1961, but increased every year thereafter, at an average rate of 1,335 annually. A gain of about 1,800 in total employment (900 annually) appears to be a reasonable expectation for the October 1967-October 1969 period.
2. Unemployment declined from about 4.1 percent of the civilian work force in 1964 to 3.2 percent in 1965, and to a low of 2.8 percent in 1966. Reflecting a slow-down in the rate of expansion in the area economy, unemployment increased somewhat in 1967, to 3.9 percent of the work force.
3. The 1967 median after-tax annual income of all families in the Mansfield HMA is estimated at \$7,400, and the median after-tax income of all renter households (excluding one-person renter households) at \$6,300. By 1969, all family annual income will increase to a median of \$7,725 after taxes, and the median income of renter households will be \$6,675.
4. As of October 1, 1967, the population of the Mansfield HMA was about 134,600 persons, reflecting an increase of almost 16,850 (2,250 annually) since April 1960. Approximately 52,900 of the HMA population resided in Mansfield. During the October 1967-October 1969 period, the population of the Mansfield HMA is expected to increase by about 2,000 annually.
5. Households (occupied housing units) numbered about 39,400 in October 1967, reflecting an increase of 4,975 (660 annually) since April 1960. About 17,600 of the households were located in Mansfield. The number of households is expected to increase by around 600 a year during the October 1967-October 1969 period.
6. There were approximately 41,600 housing units in the Mansfield HMA in October 1967, reflecting a net gain of almost 5,025 since the 1960 Census. Housing unit construction starts numbered about 920 in 1960. Starts declined to 710 units in 1963, increased to 730 in 1964 and to 820 in 1965, and declined sharply to 500 in 1966. During the first eight months of 1967, construction was started on about 370 units. About 650 units have been demolished from all causes since the 1960 Census.

7. As of October 1, 1967, there were about 900 nondilapidated units available for rent or sale, an over-all available vacancy rate of 2.2 percent. Around 300 vacant units were available for sale only, a homeowner vacancy rate of 1.0 percent; 600 of the units were available for rent, a renter vacancy rate of 5.3 percent. About 200 of the available units (20 for sale and 180 for rent) were substandard in that they lacked one or more plumbing facilities. Both the homeowner and renter vacancy rates have decreased since the 1960 Census, from 1.3 percent and 8.0 percent respectively.
8. There will be an annual demand for about 750 units of privately-financed housing in the Mansfield HMA during the October 1967-October 1969 period. About 650 units of the demand will be for single-family housing and 100 of the units will be for units in multifamily structures. At the lower rents achievable with below-market-interest-rate financing or assistance in land acquisition and cost, there would be an additional demand for 75 multifamily units yearly, exclusive of public low-rent housing and rent-supplement accommodations.

Demand for single-family housing during the October 1967-October 1969 period is expected to approximate the price range distribution indicated on page 19.

ANALYSIS OF THE
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Housing Market Area

The Mansfield, Ohio, Housing Market Area (HMA) is defined as being coextensive with the Mansfield Standard Metropolitan Statistical Area (SMSA), which consists of Richland County, Ohio (see map on the following page). The HMA had a 1960 population of almost 117,800^{1/}. Richland County is located in north-central Ohio in the Lake Plains geographic region. The northern part of the county is comparatively level, but in the south there are chains of hills separated by narrow valleys.

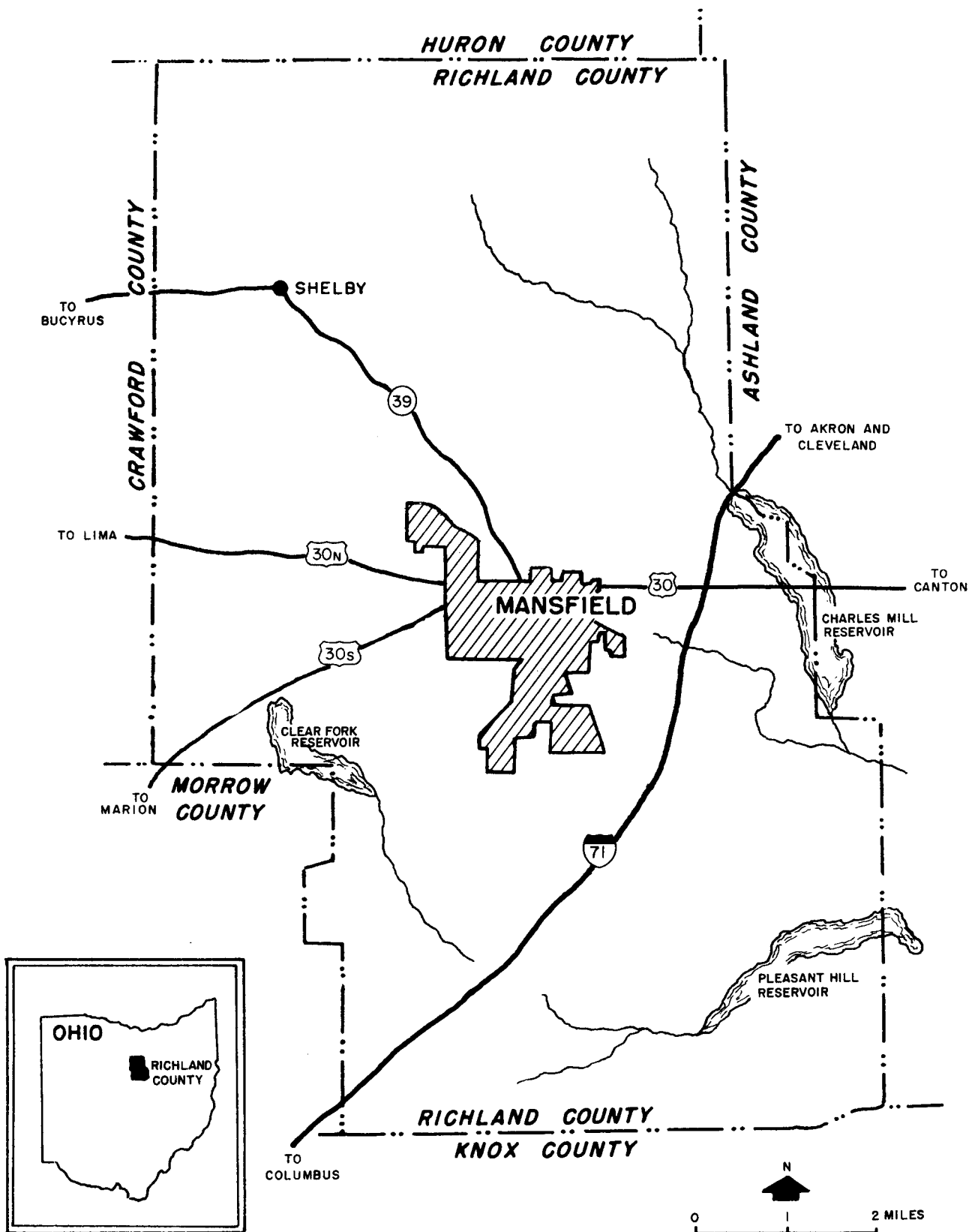
Mansfield is situated in the approximate center of the HMA and is about 65 miles west of Canton, 95 miles southeast of Toledo, and, via Interstate 71, about 75 miles southwest of Cleveland and 75 miles northeast of the Ohio State Capital, Columbus. The area has a full complement of rail, bus, and motor freight services.

The population of Mansfield was about 47,300 in 1960. The city has grown in recent years; in 1966 a special census was taken to establish the population at over 50,000, qualifying the area for classification as an SMSA.

^{1/} Inasmuch as the estimated rural farm population constituted only 4.1 percent of the total 1967 population of the HMA, all demographic and housing data used in this analysis refer to the total of farm and nonfarm data.

MANSFIELD, OHIO, HOUSING MARKET AREA

Richland County, Ohio



Economy of the Area

Economic Character

Industrial development of the Mansfield area began in the latter part of the nineteenth century when the first railroad was constructed through the area. The Mansfield HMA has developed into a manufacturing center, producing automobile components, household electrical appliances, and primary steel products.

Employment

Recent Estimates. In September 1967, there were about 56,800 persons in the civilian work force of the Mansfield HMA; 54,500 persons were employed, reflecting an increase of 1,800 over the previous September. The September 1965-September 1966 increase was somewhat larger (2,300 jobs).

Trend. Detailed information on trends in total employment by type of industry are not available for Richland County. Such data are obtainable for jobs covered by the Ohio Unemployment Compensation Law, however, which include about three-fourths of all nonagricultural employment in the HMA. Covered worker data include almost every important sector of employment in the area, and are an adequate indication of trends in the major industrial categories. The most recent industry-detailed data for a period of twelve consecutive months is for the year 1966.

In 1966, covered employment averaged 38,681, reflecting a net gain of 7,085 (886 annually) over the average for 1958. Covered employment increased in 1959, and decreased the following two years to average 32,006 at the 1961 recession low. Annual average covered employment increased every year after 1961, at an average rate of 1,335 annually. Buoyed by national economic prosperity (including demand for durable goods which was induced by the military build-up in Southeast Asia), the increases in 1965 and 1966 were especially large, amounting to 1,662 (4.8 percent) and 2,466 (6.8 percent), respectively. The rate of increase appears to have slowed somewhat in early 1967; in March 1967 there were 38,251 covered workers, up just 692 over the March 1966 level.

Employment Covered by Ohio Unemployment Compensation Law^{a/}
Mansfield, Ohio, HMA, 1958-1967

<u>Date</u>	<u>Manufacturing</u>		<u>Total</u>	<u>Nonmanu- facturing</u>	<u>Total covered employment</u>	<u>Change in total from preceding data</u>
	<u>Durable goods</u>	<u>Nondur- ables</u>				
1958	NA	NA	19,104	12,492	31,596	-
1959	16,967	4,005	20,973	13,120	34,092	2,496
1960	17,177	3,712	20,888	12,860	33,748	- 344
1961	15,875	3,395	19,270	12,697	32,006	-1,742
1962	16,996	3,325	20,321	13,142	33,463	1,457
1963	17,576	3,294	20,870	13,078	33,947	484
1964	17,607	3,266	20,874	13,681	34,553	606
1965	18,391	3,291	21,682	14,533	36,215	1,662
1966	20,005	3,513	23,518	15,164	38,681	2,466

As of March

1966	19,609	3,485	23,094	14,465	37,559	-
1967	NA	NA	23,148	15,103	38,251	692

a/ Averages; components may not add to totals because of rounding.

Source: Ohio Bureau of Unemployment Compensation.

Employment by Industry. Manufacturing employment is the mainstay of the Mansfield economy. In 1966, manufacturing accounted for 61 percent of covered employment, and an estimated 45 percent of all persons working in Richland County. Manufacturing employment in the Mansfield HMA is heavily concentrated in durable goods industries, which accounted for about 85 percent of all covered manufacturing jobs in 1966.

Expansion of employment in durable goods industries accounted for 62 percent of the covered job gain during the 1961-1966 period. With two minor exceptions, employment in every durable goods industry increased each year during the period. The leading growth industries have been fabricated metals (mostly kitchen stoves and automobile bodies), electrical machinery (principally household laundry equipment and appliances), and instruments (automatic heat regulators). Employment in durable goods industries classified as "miscellaneous manufacturing" in table I have made substantial gains since 1961, especially the production of vitreous china plumbing fixtures and glass manufacturing.

Nondurable goods manufacturing industries are relatively unimportant in the Mansfield HMA, and growth in these industries has not been steady. Although the 3,513 covered workers in the nondurable goods sector during 1966 represented a small net gain (118 jobs) over the 1961 total,

the gain was the result of increases which took place during 1965 and 1966; employment in nondurable goods production had been trending downward previously. Most of the job losses in the early 1960's were caused by declines at a tire manufacturing firm.

Covered employment in nonmanufacturing averaged 15,164 in 1966. The Mansfield HMA receives little basic economic support from nonmanufacturing; most employment is of a local service and supply nature. Except for a small decline in 1963, however, covered employment in nonmanufacturing industries increased during the 1961-1966 period, with gains averaging almost 500 jobs annually.

Covered employment data tend to exclude workers in nonmanufacturing industries rather than in manufacturing. The principal nonfarm industry excluded from coverage (government) is not now particularly important to the Mansfield economy. In the late 1950's, over 3,000 civilian civil service workers were employed at the air force station at Shelby. A phase-out of the installation was completed in 1963. Almost all of the remaining employment in government is in local government activities.

Principal Employment Sources

Seven employers in the Mansfield area provide about half of all manufacturing jobs. The most important local employer is the Westinghouse Electric Corporation; the Mansfield plant produces household laundry equipment and other electrical appliances. Decentralization during the late 1950's reduced the work force substantially, but Westinghouse remains the largest employer in the HMA.

The Fisher Body Division of the General Motors Corporation (automobile bodies) began operations in Mansfield during the mid-1950's. Fisher is the second-largest employer in the HMA.

Employment at the Empire-Reeves Steel Company (primary steel) is similar to that in past years despite recent large capital investments. Most of the plant expansions have increased productive capacity considerably, but the more modern facilities require little added work force for operation.

The level of employment at the Mansfield Tire and Rubber Company, a manufacturer of automobile tires and tubes, is below the 1950's. The work force at the company declined until the mid-1960's, but increased somewhat during 1965 and 1966.

Other important employers (over 1,000 employees) are the Ohio Brass Company (brass valves and equipment), the Dominion Electric Corporation (electrical household appliances), and the Tappan Stove Company (kitchen stoves). Employment at each of these companies is up somewhat over the levels of several years ago.

None of the large firms in the Mansfield area report final plans for substantial additions to their work force requirements during the two-year forecast period of this analysis. Subsequent developments could alter plans, however. Much of the employment gain of recent years has been in firms employing fewer than 1,000 workers each. Employment increases at such companies will contribute some growth during the forecast period.

Unemployment

Estimates of unemployment in the Mansfield HMA have been available for selected months of each year (January, May, and September) since May 1963. Based on averages of these monthly estimates from the Ohio Bureau of Unemployment Compensation, unemployment declined from 4.1 percent of the civilian work force in 1964 to 3.2 percent in 1965, and to a low of 2.8 percent in 1966. Reflecting the slow-down in economic expansion, unemployment increased somewhat in 1967, to average 3.9 percent of the work force. The September 1967 rate of unemployment (4.0 percent) was higher than any September in the available series.

Future Employment Prospects

Forecasts of employment are hazardous in an area with a heavy concentration of jobs in durable goods industries. Generally, a local economy of this type is tied directly to the national economy, but reactions to changes in the national economic climate are usually severe. Even a slight change in the rate of growth of the national economy could change completely what appears to be a reasonable expectation of employment growth in a specific local economy.

The economy of the Mansfield area was carried upward on the crest of growth in demand for durable goods of near-boom proportions during the mid-1960's. A slow down in national economic growth was reflected in the plateau reached in the area economy during 1967. Given the known plans for expansion of existing firms, the forecasts of national economic expansion at a rate somewhere between the growth of the 1965-1966 period and the near-static conditions of the first months of 1967, and barring further unforeseeable developments, the economy of the Mansfield HMA should expand at a moderate rate during the two-year forecast period of this analysis.

Based on the trend in nonmanufacturing employment of past years, on known plans of plant expansion, and on the expected continued demand for products manufactured in the Mansfield area, a gain of about 1,800 in total nonagricultural employment (900 annually) appears to be a reasonable expectation during the October 1967-October 1969 period. This annual gain is less than half that of the 1963-1966 period, when gains averaged an estimated 2,100 annually. The forecast represents a recovery from the slowed growth during early 1967, however.

Family Income

The 1967 median after-tax income of all families in the Mansfield HMA is estimated at \$7,400, and the median after-tax income of renter households 1/ at \$6,300. About 24 percent of all families and 34 percent of the renter households have after-tax incomes of less than \$5,000. Approximately 14 percent of all families and seven percent of the renter households have annual after-tax incomes in excess of \$12,000. By 1969, all family annual income will increase to a median of \$7,725 after taxes, and renter households will have a median income of \$6,575. Percentage distributions by income are contained in table II.

1/ Excludes one-person renter households.

Demographic Factors

Population

October 1, 1967, Estimate. The population of the Mansfield HMA was about 134,600 persons in October 1967, reflecting an increase of almost 16,850 (2,250, or 1.8 percent^{1/}, annually) since April 1960. About 52,900 (39 percent) of the HMA population resided in Mansfield. About 9,450 persons lived in Shelby.

Past Trend. The rate of population increase between 1960 and 1967 was somewhat below that of the 1950 decade, when gains averaged 2,650 (2.6 percent) annually. The table below summarizes trends in population since 1950, and includes a projection to October 1969. Separate data for Mansfield, Shelby, and the remainder of the HMA are presented in table III.

Population Trends
Mansfield, Ohio, HMA, 1950-1969

<u>Date</u>	<u>Population</u>	<u>Average annual change</u> <u>from preceding date</u>	
		<u>Number^{a/}</u>	<u>Percent</u>
April 1950	91,305	-	-
April 1960	117,761	2,650	2.6
October 1967	134,600	2,250	1.8
October 1969	138,600	2,000	1.5

a/ Rounded.

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

^{1/} All average annual percentage changes, as used in this section of the analysis, are derived through the use of a formula designed to calculate the rate of change on compound basis.

Annexations. During the 1950's, the suburban growth rate exceeded Mansfield's annexations. As a result, the proportion of the total HMA population which resided inside Mansfield decreased from 48 percent in 1950 to 40 percent in 1960. Since 1960, suburban areas containing about 4,400 persons (at the time of annexation) have been annexed to the city. The proportion of the HMA total population which is in Mansfield has continued to decline at a very slow rate, however, to 39 percent in 1967.

Estimated Future Population. Based on anticipated increases in employment opportunities and changes in employment patterns and migration trends, the population of the Mansfield HMA is expected to increase by about 4,000 (2,000, or 1.5 percent, annually) during the two-year forecast period. While the expected rate of population gain is below the average of the 1960-1967 period, continued in-migration is assumed (see below).

Net Natural Increase and Migration. Between April 1950 and April 1960, the net natural increase (excess of resident births over resident deaths) of the Mansfield HMA population amounted to an average of about 1,725 annually (2,650 births and 925 deaths). Since the population increased by an annual average of 2,650 during the decade, net in-migration amounted to about 925 persons a year. Net natural increase declined to average about 1,550 a year (2,625 births and 1,075 deaths) in the 1960-1967 period. The rate of in-migration decreased to an average of 700 yearly (see following table).

Net natural increase declined throughout the 1960-1967 years. At the end of the period, the rate was around 1,400 annually. The expected annual population increment during the two-year forecast period (2,000) suggests an in-migration of about 600 persons yearly.

Components of Population Change
Mansfield, Ohio, HMA, 1950-1967

<u>Source of increase</u>	<u>Average annual change ^{a/}</u>	
	<u>April 1950- April 1960</u>	<u>April 1960- October 1967</u>
Net natural increase	1,725	1,550
Resident births	(2,650)	(2,625)
Resident deaths	(925)	(1,075)
In-migration	<u>925</u>	<u>700</u>
Net increase	2,650	2,250

^{a/} Rounded.

Sources: U.S. Bureau of the Census, State of Ohio Department of Health, and estimates by Housing Market Analyst.

Households

October 1, 1967, Estimate. Households (occupied housing units) numbered about 39,400 in October 1967, reflecting an increase of about 4,975 (660 annually) since April 1960. About 17,600 of the households were located in Mansfield and 3,000 were in Shelby.

Past Trend. During the 1950's, the number of households increased by about 800 a year. A small part of the gain in this period was caused by the census change in concept from "dwelling unit" in 1950 to "housing unit" in 1960, which tended to increase the 1960 household count. Household trends are summarized in the table below, including a projection to 1969.

Household Trends
Mansfield, Ohio, HMA, 1950-1969

<u>Date</u>	<u>Number of households</u>	<u>Average annual change from preceding date</u>	
		<u>Number^{a/}</u>	<u>Percent</u>
April 1950	26,417	-	-
April 1960	34,420	800	2.6
October 1967	39,400	660	1.8
October 1969	40,600	600	1.5

a/ Rounded.

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

Estimated Future Households. Based on the expected increase in population, it is expected that the number of households will increase by about 600 annually during the two-year forecast period.

Household Size. The average number of persons per household in the Mansfield HMA has remained quite stable. In 1950, there was an average of 3.32 persons in each household. The definitional inflation in the household count in 1960 (without a proportionate increase in household population) tended to decrease average household size from the levels of 1950. The in-migration of young, growing families during the 1950 decade offset the definitional change, however, and the average number of persons per household increased very slightly, to 3.33 in 1960. The 1967 average is estimated at about 3.32 persons per household.

Housing Market Factors

Housing Supply

October 1, 1967, Estimate. As indicated in table IV, there were about 41,600 housing units in the Mansfield HMA in October 1967, reflecting a net gain of almost 5,025 since the 1960 Census. The increase in number of units reflects the construction of about 5,475 units and the net in-movement of a number of house trailers. About 650 units were demolished during the period.

Past Trend. The rate of growth in the number of housing units during the 1960-1967 period was somewhat below that of the 1950's. According to census data, an annual average of almost 950 units was added to the inventory between 1950 and 1960. A small part of the apparent growth during the 1950's was a definitional increment attributable to the census change in concept from "dwelling unit" in 1950 to "housing unit" in 1960.

Units in Structure. According to the 1960 Census, over 84 percent of the housing units in the Mansfield HMA were in single-family structures, and the proportion has increased since. The number of units in duplex structures increased slightly between 1960 and 1967, and the number of units in structures of larger size increased by 13 percent. The addition of single-family units was at a higher rate (15 percent), however, increasing the proportion of the total housing inventory in single-family structures to 85 percent (see following table).

Housing Inventory by Units in Structure
Mansfield, Ohio, HMA, 1960 and 1967

<u>Units in</u> <u>structure</u>	<u>April 1960</u>		<u>October 1967</u>	
	<u>Number</u> <u>of units</u>	<u>Percent</u> <u>of total</u>	<u>Number</u> <u>of units</u>	<u>Percent</u> <u>of total</u>
1 unit ^{a/}	30,820	84.2	35,400	85.1
2 units	2,631	7.2	2,650	6.4
3 or more units	<u>3,130</u>	<u>8.6</u>	<u>3,550</u>	<u>8.5</u>
Total	36,581	100.0	41,600	100.0

^{a/} Includes trailers.

Sources: 1960 Census of Housing and estimates by Housing Market Analyst.

Year Built. Although Mansfield is a long-established city, about one-half of the 1967 HMA housing inventory was built after 1939. The 1950's were especially active construction years; about one-fourth of the October 1967 inventory was built during the 1950 decade. Fourteen percent of the October 1967 inventory was built after March 1960 (see table below).

Housing Inventory by Year Built
Mansfield, Ohio, HMA, October 1967

<u>Year built</u> ^{a/}	<u>Housing units</u>	
	<u>Number</u>	<u>Percent</u>
April 1960-Sept. 1967	5,650	14
1950-March 1960	10,400	25
1940-1949	4,775	11
1930-1939	3,625	9
1929 and earlier	<u>17,150</u>	<u>41</u>
Total	<u>41,600</u>	<u>100</u>

a/ The basic data reflect an unknown degree of error in "year built" occasioned by inaccuracies in response to enumerators' questions as well as errors caused by sampling.

Source: 1960 Census of Housing, adjusted by Housing Market Analyst.

Condition. According to the 1960 Census, about 4,800 units (12 percent of the housing inventory) were substandard in that they were dilapidated or lacked plumbing facilities. It is estimated that about eleven percent of the October 1967 inventory was substandard.

Residential Building Activity

Trends. Only about 56 percent of the total construction activity in the Mansfield HMA since 1960 has been reflected in building permits issued and reported to the U.S. Census Bureau. Because more villages and townships are now zoned and report building permit activity than in 1960, census reports of building permits are not a valid measure of area trends in construction activity. In 1960, only about 25 percent of all construction starts were reflected in building permits reported. The proportion reporting increased to about 77 percent in 1966. The inclusions of Ontario Village and Springfield, Mifflin, Washington townships during the interim period did much to increase coverage (see table V).

Based on estimates of construction activity in areas not reporting building permits and on available reports of permits issued, total construction starts amounted to about 920 units in 1960. The number

of starts declined to 710 units in 1963. Starts increased in 1964 and 1965 but declined sharply in 1966. During the first eight months of 1967, construction was started on about 370 units. The table below is a summary of building permit activity in the Mansfield HMA, and includes annual estimates of total housing unit construction starts.

Trends in Privately-Financed Housing Construction
Mansfield, Ohio, HMA, 1960-1967

<u>Year</u>	<u>Building permit authorizations</u>			<u>Estimated total construc- tion starts</u>
	<u>Single- family</u>	<u>Multi- family</u>	<u>Total units</u>	
1960	210	17	227	920
1961	245	22	267	810
1962	377	91	468	790
1963	368	27	395	710
1964	452	65	517	730
1965	493	151	644	820
1966	312	75	387	500

First eight months

1966	NA	NA	290 ^{a/}	380
1967	NA	NA	270 ^{a/}	370

^{a/} Estimated.

Sources: U.S. Bureau of the Census, local building records and officials, and estimates by Housing Market Analyst.

Units Under Construction. Based on a postal vacancy survey conducted during August and September 1967 and on information obtained locally, there were about 250 units of housing under construction in the Mansfield HMA as of October 1967, including 35 units in multifamily structures.

Demolitions. There have been relatively few demolitions resulting from the enforcement of municipal housing code regulations in the Mansfield HMA. However, the government of the city of Mansfield wishes to speed conformity with the housing code, major portions of which were enacted as recently as 1965. Enforcement may result in a number of demolitions during the forecast period of this report, depending on the availability of rehousing resources for dislocated families and individuals. One area in the northern part of the city has been selected for concentrated code enforcement. Urban renewal activities may result in a number of demolitions during the forecast period of this analysis also.

Tenure of Occupancy

As shown in table IV, the proportion of the occupied housing inventory occupied by owners has been increasing, but at a decreasing rate. About 68 percent of all occupied units were occupied by owners in 1950. The number of owner-occupied units increased by an average of 690 a year during the 1950's, and the owner-occupied ratio increased to 72 percent in 1960. Owner-occupant households increased in number somewhat more slowly during the 1960-1967 period (520 annually) than during the 1950's, and renter-occupied households increased more rapidly (140 yearly compared to 110 in the 1950's), slowing the shift toward owner-occupancy. About 73 percent of all occupied units in October 1967 were occupied by owners.

Vacancy

Last Census. As of April 1960, there were about 2,150 vacant housing units in the Mansfield HMA. About 1,150 of the vacancies were nondilapidated units available for rent or sale, representing an over-all available vacancy rate of 3.2 percent. About 320 units were available for sale only, representing a homeowner vacancy rate of 1.3 percent, and 840 units were available for rent, a renter vacancy rate of 8.0 percent. Thirty-five of the available sales vacancies and almost 290 of the rental vacancies lacked one or more plumbing facilities. If the large number of substandard vacancies are removed from consideration, the 1960 available sales vacancy rate is reduced to 1.1 percent and the rental rate to 5.4 percent.

Postal Vacancy Surveys. The results of a postal vacancy survey conducted in the Mansfield area during August-September 1967 are summarized in table VI. Post offices in Mansfield, Plymouth, and Shelby participated in the survey. Over 37,400 units (excluding trailers) were covered by the survey, 90 percent of the estimated October 1967 inventory. About 770 vacancies in residences and apartments were enumerated by the survey, 2.1 percent of the total units covered. Vacancies in residences, as reported by the survey, amounted to 1.7 percent of the total possible deliveries to residential units. Apartment vacancies amounted to 12.8 percent of the reported apartment units.

A previous postal vacancy survey was conducted in the Mansfield HMA during April-May 1965. That survey covered over 35,000 possible deliveries. About 1,150 (3.3 percent) of the units were reported as vacant, almost 50 percent more vacancies than in the 1967 survey. It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineation, and methods of enumeration. The census reported units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by types of structure, according to the judgment of the mail carriers.

October 1, 1967, Estimate. On the basis of postal vacancy survey results and information gained from local sources, it is judged that there were about 2,200 vacant housing units in the Mansfield HMA as of October 1, 1967. About 900 units were not dilapidated and were available for rent or sale--an over-all available vacancy rate of 2.2 percent. About 300 vacant units were available for sale only, a homeowner vacancy rate of 1.0 percent; 600 of the units were available for rent, a renter vacancy rate of 5.3 percent. About 200 of the available vacant units (20 for sale and 180 for rent) were substandard in that they lacked one or more plumbing facilities.

Sales Market

General Market Conditions. The market for new sales housing in the Mansfield HMA is good, partly because of the reduction in construction activity caused by the tight money situation which developed during 1966.

A number of the houses constructed in the Mansfield HMA during the 1950's and early 1960's were built speculatively. Because of the shortage of mortgage funds in 1966, many operative builders were unable to obtain interim financing for speculative construction, and the rate of building was depressed. Prospective purchasers of new housing were often not able to obtain mortgage money at terms and rates favorable enough to conclude a purchase agreement.

The difficulty of obtaining mortgage funds in recent years contrasts with the 1950's, when mortgages were available at liberal terms; many houses were sold on a "sweat equity" basis, whereby the buyer earned part of the down payment by doing his own landscaping and other finishing work. A shortage of units built for rental during the period reportedly encouraged many new households to purchase low-cost housing, with a minimal invested equity. Most of these houses were located in suburban areas of Richland County. Despite their relatively recent construction, some of these neighborhoods have deteriorated considerably.

Most of the foreclosures of recent years were on low-equity mortgages on houses located in these deteriorating areas. Foreclosures amounted to only about 10-15 each year during the mid-1950's. The rate of foreclosure increased substantially in the early 1960's, and amounted to about 100 a year by 1963. During 1965 and 1966, the number of foreclosures declined. The reduction in foreclosures may reflect, in part, a tightening in the sales market as the lowered rate of housing construction has caused shortages in some sales price ranges.

The number of sales vacancies has declined somewhat since the 1960 Census. Most of the reduction in vacancies took place during 1966 and afterward. Shortages of sales housing and increasing replacement costs have caused substantial price appreciation in recent years, especially for houses priced at \$15,000 or more. Demand for new sales housing has been concentrated in these higher ranges in recent years. Because of the abundance of the low-priced housing built during the 1950's, there has been little demand for new sales units in the lowest price ranges .

Rental Market

General Market Conditions. In summary, the market for rental housing in the Mansfield HMA is in sound condition. No surplus appears to exist in any rental range. The modest number of new apartments built since 1960 have met with market acceptance. A shortage of acceptable low- and moderate-rental housing is in evidence, however, and the shortage seems to have increased in recent years.

Characteristics of the Market. Until the 1960's, the rental market of the Mansfield HMA was accommodated by walk-up apartments and boarding houses (often converted single-family structures) in downtown Mansfield, and by transfers of single-family housing from the sales to the rental inventory. The latter sources of accommodation apparently were adequate in the 1950's. Since 1960, however, a number of multifamily units have been constructed--a total of around 500 units.

The multifamily units which have been constructed in recent years appear to be almost fully-occupied. Most of the newest units are in garden-type structures in Mansfield. Contract rents generally run from \$110 for one-bedroom units, from \$125 for two-bedroom units, and from \$150 for units with three bedrooms. The managements of most of the projects maintain waiting lists for occupancy.

The in-migration of workers to the growing Mansfield economy during the 1950's and 1960's included many potential renters. The housing needs of newly-formed households from the maturing population of the post-war "baby boom" also has tended to strengthen the market for rental housing. The availability of low-cost houses in developments constructed in the 1950's (and the subsequent surplus which developed), along with readily-available mortgage financing with easy terms and favorable interest rates, encouraged many households to enter the market for sales housing. Rental units thus vacated, along with the transfers of single-family units into the rental housing inventory, satisfied the demand for rental-type accommodations. In recent years, the net creation of rental accommodations (through single-family transfers and apartment construction) has not kept pace with gains in the number of renter households, and rental vacancies are below the 1960 level.

Urban Renewal

The first urban renewal project in the Mansfield HMA is Central Area (O.R-92). The 40-acre project area is located in downtown Mansfield, bounded by Fourth Street on the north, Adams Street on the east, First Street on the south, and Diamond Street on the west. Most of the area is commercial, but about 140 families and individuals reside there. Proposed re-use of the area is about 80 percent commercial, with a small portion in the south for residential redevelopment.

Application for survey and planning was made in late 1967 for the Hoffers Addition project in north Mansfield. The 25-acre residential area is north of the Mansfield Expressway (U.S. 30) and east of Main Street. About 60 families now living in the project area will be relocated when execution of the project is underway. Re-use will be industrial.

Mansfield is also the location of the Creveling Area Concentrated Codes Enforcement Project (O. E-2), consisting of 260 acres in the northern part of the city. The rehabilitation of existing structures is the primary aim of the project, but a few uninhabitable housing units will be demolished. Some of the low-income residents in the area are eligible for grants to complete the rehabilitation of their housing units. Other activities in the project area include street, sidewalk, and sewer repair. Seventy-five percent of the costs of the programs are being underwritten by the federal government. Another code-enforcement project is planned for the area adjoining the Central Area Urban Renewal Project, on and near East First Street.

Public Housing

There is no public housing in the Mansfield HMA.

Demand for Housing

Quantitative Demand

The estimated demand for new privately-financed housing is based on the expected increase in the number of households during the two-year forecast period (600 annually) and on replacement requirements for presently-occupied units to be demolished. On the basis of these considerations, the demand for new privately-financed housing during the two-year forecast period of this analysis will approximate 750 annually, including 650 units of single-family housing and 100 units in multifamily structures. An additional 75 multifamily units may be marketed annually at the lower rents achievable with below-market-interest-rate financing or assistance in land acquisition and cost--such as the FHA Section 221(d)(3)(BMIR) program. This demand estimate is exclusive of public low-rent housing and rent-supplement accommodations.

This forecast demand is about equal to the average rate of construction starts since 1960. During the over-all January 1960-August 1967 period, construction was started on an average of almost 740 housing units annually. The demand forecast represents a recovery from the low level of construction during 1966, however, when housing starts amounted to only about 500 units.

The forecast for units in multifamily structures at rents achievable with market-interest-rate financing about equals the average rate of multifamily construction during the 1964-1966 period. The market experience of multifamily units built during the years since 1964 has been favorable, partially because the surplus supply of single-family housing available for rent has been exhausted..

It should be emphasized that the above is a forecast of effective demand, and should not be interpreted as a prediction of the number of construction starts which will occur during the forecast period.

Qualitative Demand

Single-Family Housing. Based on current family income, on typical ratios of income to purchase price, and on recent market experience, the annual demand for single-family units is expected to be distributed by price as shown in the following table.

Estimated Annual Demand for New Single-Family Housing
Mansfield, Ohio, HMA
October 1967-October 1969

<u>Sales price</u>	<u>Single-family units</u>	
	<u>Number</u>	<u>Percent</u>
Under \$15,000	45	7
\$15,000 - 19,999	140	22
20,000 - 24,999	160	25
25,000 - 29,999	110	17
30,000 - 34,999	70	11
35,000 - 39,999	45	7
40,000 and over	<u>80</u>	<u>12</u>
Total	650	100

Multifamily Housing. The minimum achievable monthly gross rents (including the cost of utilities) with market-interest-rate financing in the Mansfield area are about \$100 for efficiencies, \$120 for one-bedroom units, \$140 for two-bedroom units, and \$160 for units with three bedrooms. Most of the annual demand for 100 multifamily units will be at or near these minimums, in one- and two-bedroom accommodations. Part of the forecast demand for multifamily housing may be satisfied through the construction of units in multifamily structures for sale to owner occupants (cooperative or condominium).

The 75 units of additional annual demand at rents achievable only with below-market-interest-rate financing or other public benefits will be distributed by unit size as follows: 15 one-bedroom units, 35 two-bedroom units, and 25 units with three bedrooms or more.

Table I

Workers Covered by Ohio Unemployment Compensation Law
Mansfield, Ohio, Housing Market Area
1958-1967

<u>Population and Mansfield, Ohio, April 1950.</u>			<u>1958-1967</u>											
<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>		<u>Annual averages ^{a/}</u>								<u>As of March</u>		
				<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1966</u>	<u>1967</u>
			Total	<u>31,596</u>	<u>34,092</u>	<u>33,748</u>	<u>32,006</u>	<u>33,463</u>	<u>33,947</u>	<u>34,553</u>	<u>36,215</u>	<u>38,681</u>	<u>37,559</u>	<u>38,251</u>
			Manufacturing	<u>19,104</u>	<u>20,973</u>	<u>20,888</u>	<u>19,270</u>	<u>20,321</u>	<u>20,870</u>	<u>20,874</u>	<u>21,682</u>	<u>23,518</u>	<u>23,094</u>	<u>23,148</u>
HMA total population	<u>91,305</u>	<u>117,761</u>	Durable goods	NA	<u>16,957</u>	<u>17,177</u>	<u>15,875</u>	<u>16,996</u>	<u>17,576</u>	<u>17,608</u>	<u>18,391</u>	<u>20,005</u>	<u>19,609</u>	NA
Mansfield	43,564	47,325	Primary metals	"	21,153	2,059	1,970	2,072	2,133	2,188	2,254	2,266	2,309	"
Shelby	7,971	9,106	Fabricated metals	"	3,825	4,210	3,763	4,210	4,158	4,206	4,603	4,869	5,035	"
Remainder of HMA	39,770	61,330	Machinery, except elect.	"	885	855	815	843	933	987	1,039	1,186	1,115	"
			Electrical machinery	"	7,404	6,859	6,421	6,841	7,095	6,795	6,874	7,361	7,255	"
HMA total households	<u>26,417</u>	<u>34,420</u>	Instruments	"	696	763	798	921	1,027	1,150	1,296	1,532	1,459	"
			Misc. manufacturing	"	2,004	2,431	2,108	2,109	2,230	2,282	2,325	2,792	2,436	"
Mansfield	13,643	15,623	Nondurable goods	"	<u>4,005</u>	<u>3,712</u>	<u>3,395</u>	<u>3,325</u>	<u>3,294</u>	<u>3,266</u>	<u>3,291</u>	<u>3,513</u>	<u>3,485</u>	"
Shelby	2,502	2,879	Food and kindred	"	645	611	571	540	537	500	442	424	413	"
Remainder of HMA	10,272	15,918	Printing and publishing	"	798	814	811	814	830	860	919	920	908	"
			Rubber and plastic prod.	"	2,182	1,931	1,652	1,579	1,510	1,434	1,438	1,656	1,662	"
			Other nondurable and misc.	"	380	356	361	392	417	474	493	513	502	"
			Nonmanufacturing	<u>12,492</u>	<u>13,120</u>	<u>12,860</u>	<u>12,763</u>	<u>13,142</u>	<u>13,078</u>	<u>13,681</u>	<u>14,533</u>	<u>15,164</u>	<u>14,465</u>	<u>15,103</u>
			Construction	1,881	1,935	1,472	1,512	1,544	1,556	1,609	1,813	1,807	1,456	1,459
			Transportation and util.	1,576	1,715	1,732	1,719	1,751	1,663	1,555	1,597	1,689	1,630	1,750
			Trade	6,084	6,168	6,265	6,035	6,265	6,147	6,665	7,081	7,546	7,403	7,537
			Fin., ins., and real est.	1,316	1,373	1,445	1,501	1,522	1,546	1,544	1,575	1,616	1,592	1,628
			Services	1,531	1,832	1,852	1,866	1,976	2,081	<u>2,226</u>	2,377	2,460	2,352	2,696
			All other	104	97	94	103	84	85	82	90	46	32	33
^{a/} Derived through the use of a formula des														
^{b/} Rounded; may not add to totals.														

^{a/} Derived through the use of a formula des
^{b/} Rounded; may not add to totals.

^{a/} Details may not add to totals because of rounding.

source: Ohio Bureau of Unemployment Compensation.

Table II

Estimated Percentage Distribution of All Families and Renter Households
By Income After the Deduction of Federal Income Tax
Mansfield, Ohio, Housing Market Area, 1967 and 1969

Annual after tax incomes	Percentage distributions			
	1967		1969	
	All families	Renter households a/	All families	Renter households a/
Under \$2,000	7	8	6	7
\$2,000 - 2,999	4	7	4	6
3,000 - 3,999	6	7	5	6
4,000 - 4,999	7	12	6	11
5,000 - 5,999	10	13	9	13
6,000 - 6,999	12	12	12	12
7,000 - 7,999	10	10	10	10
8,000 - 8,999	9	9	9	10
9,000 - 9,999	9	7	9	8

Table IV

Components of the Housing Inventory
Mansfield, Ohio, Housing Market Area
April 1950-October 1967

Component	April 1950	April 1960	October 1967	Average annual changes			
				1950-1960		1960-1967	
				Number	Rate ^{a/}	Number ^{b/}	Rate ^{a/}
Total housing inventory	27,129	36,581	41,600	945	3.0	670	1.7
Occupied housing units	26,417	34,420	39,400	800	2.6	660	1.8
Owner occupied	17,853	24,758	28,650	690	3.3	520	2.0
Percent of all occupied	67.6%	71.9%	72.7%				
Renter occupied	8,564	9,662	10,750	110	1.2	140	1.5
Vacant housing units	712	2,161	2,200	145	11.1	.5	.2
Available vacant	204	1,159	900	96	17.4	-35	-3.4
For sale only	103	321	300	22	11.3	- 5	-1.0
Homeowner vacancy rate	.6%	1.3%	1.0%				
For rent	101	838	600	74	21.3	-30	-4.5
Renter vacancy rate	1.2%	8.0%	5.3%				
Other vacant	508	1,002	1,300	49	6.8	40	3.5

^{a/} Percentages derived through the use of a formula designed to calculate the rate of change on a compound basis.

^{b/} Estimates are rounded and may not add to total.

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

Table V

Privately-Financed Housing Units Authorized by Building Permits
Mansfield, Ohio, Housing Market Area
1960-1967

	Annual unit authorizations							First 8 months	
	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1966</u>	<u>1967</u>
HMA total	<u>227</u>	<u>267</u>	<u>468</u>	<u>395</u>	<u>517</u>	<u>544</u>	<u>387</u>	<u>290^{b/}</u>	<u>270^{b/}</u>
Single-family	(210)	(245)	(377)	(368)	(452)	(493)	(312)	NA	NA
Multifamily ^{a/}	(17)	(22)	(91)	(27)	(65)	(151)	(75)	NA	NA
Bellville	NA	NA	9	5	4	16	8	NA	NA
Jackson twp.	NA	NA	26	23	26	22	25	NA	NA
Lexington	75	85	69	41	40	37	22	19	23
Mansfield	110	154	198	102	133	224	109	68	70
Mifflin twp.	NA	NA	NA	NA	89	66	37	NA	NA
Ontario	NA	NA	31	37	32	23	25	19	21
Sharon twp.	16	5	7	10	6	25	10	NA	NA
Shelby	20	16	9	15	22	24	32	NA	NA
Springfield twp.	NA	NA	40	46	72	44	26	20	25
Washington twp.	NA	NA	71	87	89	118	72	63	39
Remainder of HMA ^{c/}	6	7	8	29	4	45	21	NA	NA

^{a/} Includes all units in structures containing two or more units.

^{b/} Total estimated on a pro rata basis.

^{c/} Includes Butler Lucas, Plymouth, and Shiloh villages and Blooming Grove, Monroe, Sandusky, and Weller townships.

Source: U. S. Bureau of the Census, local building officials and records, and estimates by Housing Market Analyst.

Table VI

Mansfield, Ohio, Area Postal Vacancy Survey

August 31-September 7, 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	37,427	768	2.1	704	64	244	36,086	597	1.7	536	61	211	1,341	171	12.8	168	3	33	880	21	2.4
Mansfield	32,019	661	2.1	608	53	198	30,947	527	1.7	477	50	165	1,072	134	12.5	131	3	33	804	17	2.1
Branches:																					
Lexington	2,333	40	1.7	21	19	50	2,305	36	1.6	17	19	46	28	4	14.3	4	-	4	30	-	0.0
Lincoln	5,255	121	2.3	114	7	17	5,156	93	1.8	86	7	15	99	28	28.3	28	-	2	535	5	0.9
Stations:																					
Parcel Post Annex	14,154	380	2.7	361	19	51	13,527	292	2.2	276	16	51	627	88	14.0	85	3	-	34	6	17.6
Sherman	5,467	82	1.5	77	5	35	5,394	72	1.3	67	5	35	73	10	13.7	10	-	-	201	5	2.5
Southwest	4,810	38	0.8	35	3	45	4,565	34	0.7	31	3	18	245	4	1.6	4	-	27	4	1	25.0
Other Cities and Villages	5,408	107	2.0	96	11	46	5,139	70	1.4	59	11	46	269	37	13.8	37	-	-	76	4	5.3
Plymouth	926	5	0.5	4	1	8	912	5	0.5	4	1	8	14	-	0.0	-	-	-	10	-	0.0
Shelby	4,482	102	2.3	92	10	38	4,227	65	1.5	55	10	38	255	37	14.5	37	-	-	66	4	6.1

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).