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*Analysis of the*  
**OGDEN, UTAH**  
**HOUSING MARKET**

**as of June 1, 1965**

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

**November 1965**

ANALYSIS OF THE  
OGDEN, UTAH, HOUSING MARKET  
AS OF JUNE 1, 1965

FIELD MARKET ANALYSIS SERVICE  
FEDERAL HOUSING ADMINISTRATION  
Housing and Home Finance Agency

## 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, of course, be differences of opinion 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.

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ANALYSIS OF THE  
OGDEN, UTAH, HOUSING MARKET  
AS OF JUNE 1, 1965

Summary and Conclusions

1. The economy of the Ogden, Utah, Housing Market Area (HMA) is heavily dependent upon defense oriented employment, both private and governmental. Civilian employment at the three major military installations in the Ogden area presently constitutes about 29 percent of total nonagricultural wage and salary employment.

Nonagricultural wage and salary workers totaled 47,800 in 1964, a drop of 1,100 from the 1963 figure of 48,900. For the first five months of 1965 nonagricultural wage and salary employment averaged 47,300, representing a decline of about 400 jobs from the January-May 1964 average of 47,700. As a result of anticipated large increases in civilian employment at Hill Air Force Base, employment is expected to rise by 1,825 jobs a year during the next two years, virtually all of it representing increases at the base.

As of May 1965, unemployment in the Ogden HMA stands at about 3,000 (5.1 percent of the work force of 58,600). This is approximately the same level reached in May 1964. Unemployment has been increasing since 1959 at the rate of about 370 a year. Cutbacks in civilian employment at military bases, job losses in defense industries, and a declining railroad industry are the primary components of unemployment increases since 1957.

2. The current median annual family income, after deducting Federal income tax, is approximately \$6,725 for all families and \$5,175 for renter families. The median annual incomes of all families and of renter families are projected to rise to \$6,925 and \$5,325, respectively, by June 1967.
3. The current population of the Ogden HMA is approximately 165,500, an increase of about 20,900 since April 1960. By June 1967, the population of the area is expected to increase by 8,500 to 174,000.

Presently there are approximately 43,650 households in the HMA, an annual increase of 960 (2.5 percent) over the April 1960 figure of nearly 38,700 households. Households are expected to total 45,950 by June 1967, an increase of about 1,150 annually (2.6 percent).

4. As of June 1, 1965, there are 47,000 housing units in the Ogden HMA, representing an increase of about 6,100 since April 1960. Approximately 6,450 new units have been constructed since 1960 and about 350 units have been removed through demolition. At present, about 290 units are under construction.
5. There are, currently, an estimated 1,025 vacant units available for sale and 1,300 vacant units available for rent for a total of 2,325 available vacancies. Homeowner and renter vacancy ratios are 3.0 percent and 10.9 percent, respectively. These vacancy levels are substantially above the levels that represent an acceptable relationship between demand and supply. Vacancy rates are particularly high in the new larger rental projects.
6. The volume of privately-owned net additions to the housing supply that will meet the requirements of anticipated growth during the next two years and result in an acceptable quantitative demand-supply relationship in the market is approximately 550 units annually. Realistically, a production level of 550 to 800 units may be anticipated during the next year or so. Continued production at or above the recent annual rate of 875 units would preclude the improvement of demand-supply relationships required for sound housing market conditions. Because of high rental vacancies and the demonstrated preference for homeownership in the area, new construction will be best suited to market requirements if it is provided as sales housing approximately according to the sales price distribution indicated on page 26.

ANALYSIS OF THE  
OGDEN, UTAH, HOUSING MARKET  
AS OF JUNE 1, 1965

The Housing Market Area

The Ogden, Utah, Housing Market Area (HMA) is delineated as Weber County (Ogden SMSA) and that part of Davis County which lies north of Farmington. This northern portion of Davis County is comprised of census tracts 207 to 216 and includes the towns of Clearfield, Layton, Kayville, Clinton, and Sunset. Although all of Davis County is now a part of the Salt Lake City SMSA, commutation patterns necessitate the inclusion of the northern part of the county in the Ogden HMA.

The HMA is situated in the northern part of the State of Utah, the city of Ogden being approximately 35 miles north of Salt Lake City, 65 miles south of the Idaho border, and 70 miles west of Wyoming. The HMA lies in a valley between the Wasatch Mountains on the east and the Great Salt Lake on the west (see map on page 3).

Seventy-five percent of the population of Utah resides in the "Wasatch Front," a four-county area (Utah, Salt Lake, Davis, and Weber) stretching 50 miles north and south of Salt Lake City. Within this area are located the three largest cities of the State, Salt Lake City, Ogden, and Provo. The region developed mainly because of the readily available supply of water which has its source in the Wasatch Mountains to the east. This entire region has been experiencing rapid economic growth, especially within the last twenty-five years.

The Ogden HMA is situated at the junction of three major Federal highways (30, 89, and 91) and five State highways (37, 38, 39, 40, and 109) which make the area easily accessible by motor transportation. Construction presently is proceeding on Interstate 15 which will parallel routes U.S. 91 and Utah 84 and, when completed, will facilitate motor travel south to Provo and north to Logan, Utah. Three major railroads serve the area--the Union Pacific, the Southern Pacific, and the Denver and Rio Grande Western--and furnish access to other major rail lines (see map on page 3). While there is a municipal airport in the Ogden area, major air service to all points in the Nation is provided by the Salt Lake City Airport, approximately 45 minutes from Ogden by interstate highway. Nine motor common carriers and three passenger bus lines also add to the accessibility of Ogden.

There is only one college in the Ogden HMA, Weber State College. Located in southeastern Ogden, Weber State College had a 1964 spring

quarter enrollment of about 4,300 students. College estimates have placed the 1965 autumn quarter enrollment at between 5,500 and 6,000 students. The college has on-campus facilities for 366 students and future plans call for additional units accommodating 600 more students. These units will not be completed before autumn 1968.



TO BRIGHAM CITY



## Economy of the Area

### Character and History

General Description. The history of Ogden began in 1824, when the area was discovered by the trappers and became a center of trapping operations. In 1850 the city of Ogden was laid out by Mormon colonizers from Salt Lake City and in 1861 the city was formally incorporated. Agriculture quickly became the primary activity of the area. In 1869, however, the Union Pacific Railway and the Central Pacific Railway met at a point west of Ogden known as Promontory. The completion of this railway link between east and west began the rise of Ogden as a rail and industrial center. Ogden, located in the center of the western United States, became the rail center of the west.

Principal Economic Activities. More recently, the economy of the HMA has shifted its emphasis from a railroad to a defense center. Since the outbreak of World War II, defense industries have become the most dynamic force in the industrial picture of the Ogden area. Civilian employment at the three military installations in the Ogden area as of March 1965, stood at about 13,700 workers which represents approximately 29 percent of total nonagricultural wage and salary employment. Total government employment was 49 percent of the March 1965 nonagricultural wage and salary employment figure of 47,560. Although in the past the economic base of the Ogden area has been characterized by a lack of diversification, in more recent years employment in defense-oriented firms has added some diversity and until recently, some stability to the economy. In the past two years, however, cutbacks by these plants have resulted in the loss of approximately 4,500 jobs. Employment gains proposed for Hill Air Force Base, the largest employer in the State, are expected to off-set these employment losses.

### Employment

Current Estimate. In 1964 the work force in the Ogden HMA, as reported by the Utah Department of Employment Security, totaled 58,800 persons of whom 55,390 were employed and 3,410 were unemployed, an unemployment ratio of 5.8 percent. Of the total employment, 53,360 were non-agricultural workers and 2,030 (3.7 percent) were agricultural workers. Nonagricultural wage and salary workers totaled 47,800 in 1964, down from about 48,900 in 1963 (see table I).

In May 1965, total employment was an estimated 55,600, declining from the May 1964 figure of 55,970, which was the highest May employment level recorded. Nonagricultural employment in May 1965 was an estimated 53,500 persons, down from 54,100 in May of 1964.

Nonagricultural wage and salary employment has been increasing between January and May of this year, but the employment level for this period is below the level registered for the comparable period last year. Employment in the area over the past few years has tended to increase substantially during the first half of the year, hit a peak during September, and drop in October and November.

Past Trend. Nonagricultural wage and salary employment between 1957 and 1963 increased at an average annual rate of approximately 1,250 jobs a year. The year-to-year changes, however, varied widely. The greatest increase was recorded in 1959 when nonagricultural wage and salary employment rose by 3,300, or 7.9 percent over the 1958 level. The smallest increase occurred between 1962 and 1963 when the gain amounted to only about 600 jobs. Between 1963 and 1964, nonagricultural wage and salary employment declined by about 1,100 jobs. <sup>1/</sup>

Trend of Nonagricultural Wage and Salary Employment  
Ogden, Utah, HMA, 1957-1965  
(Annual Averages)

<u>Year</u>	<u>Number employed</u>	<u>Change from preceding year</u>	
		<u>Number</u>	<u>Percentage</u>
1957	41,372	-	-
1958	42,056	684	1.7
1959	45,361	3,305	7.9
1960	46,751	1,390	3.1
1961	47,435	684	1.5
1962	48,326	891	1.9
1963	48,914	588	1.2
1964	47,809	- 1,105	- 2.3

Five-month average:

1964 (Jan.-May)	47,725	-	-
1965 (Jan.-May)	47,328	- 397	- 0.8

Source: Utah Department of Employment Security.

Major Industries. A primary factor in the growth of employment during the 1957-1963 period has been increasing employment in the nonmanufacturing sector of the economy of the area. The 1964 decline was mainly due to a decrease of approximately 860 jobs in manufacturing industries, a major portion of which resulted from cutbacks in national defense oriented plants.

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<sup>1/</sup> Comparable employment data are available for the years 1957 to 1965 only.

Of the 47,800 employed nonagricultural wage and salary workers reported in 1964, 6,300 (13.2 percent) were employed in manufacturing and 41,500 (86.8 percent) were employed in nonmanufacturing industries.

Manufacturing employment increased from about 4,925 in 1957 to 7,150 in 1963, an annual average increase of approximately 370 jobs (7.5 percent). Manufacturing employment increased each year during the period with the exception of 1962, when it declined by about 75 from the 1961 level of 7,000. Increases in manufacturing employment during this period were mainly by firms engaged in the production of missile components. In 1964 manufacturing employment decreased by 860 workers principally because of cutbacks by firms oriented toward national defense production. Manufacturing employment has been fluctuating in the January-May 1965 period, declining in the first three months of the year, increasing to 5,400 in April and remaining at that level in May, 900 below the 1964 average.

Nonmanufacturing employment increased from 36,425 in 1957 to 41,750 in 1963--an annual average rate of increase of approximately 890 jobs (2.4 percent). Nonmanufacturing employment increased in each year of the 1957-1963 period with annual increases fluctuating from a high of 2,250 between 1958 and 1959 to a low of 370 between 1962 and 1963. Government employment, which represented 45 percent of all wage and salary employment in 1963, increased by approximately 2,700 in the 1957-1963 period. Trade and service employment also increased during the period, rising by 1,430 and 1,175 workers, respectively.

Employment in the transportation and in the finance, insurance, and real estate industries declined by 660 and 240 jobs, respectively, during the 1957-1963 period. In 1964, nonmanufacturing employment decreased to 41,500, a reduction of 250 jobs from the 1963 level of 41,750. A major portion of this decline was due to employment contractions in construction, a 290 job loss, and in transportation, a 160 job loss. With the exception of government employment which declined by only 20, all other categories demonstrated gains over levels attained in 1963.

The Utah Department of Employment Security estimates that in May 1965 nonmanufacturing employment totaled 43,000, or 88.8 percent of all nonagricultural wage and salary employment. Government employment remains the primary component of nonmanufacturing employment with 54.5 percent of the total. Trade, the next largest classification, represents only 19.4 percent of nonmanufacturing employment. Employment in nonmanufacturing industries has been increasing in the January-May 1965 period. After a decline of approximately 1,225 jobs in January, nonmanufacturing employment has increased at an average monthly rate of 580 jobs.

### Principal Employers

Principal manufacturers. Those firms in the Ogden, HMA employing 500 persons or more are shown in the following table which indicates their principal activity.

#### Leading Manufacturing Firms and Major Activity Ogden, Utah, HMA, 1965

<u>Company</u>	<u>Major activity</u>
The Boeing Company	Missile assembly
California Packing Corporation	Canned fruits and vegetables
Federated Dairy Farms	Fluid milk
The Marquardt Corporation	Aircraft engine parts

Source: Directory of Utah Manufacturers.

The Marquardt Corporation, producer of components for the first stage Polaris A-3 missile, currently employs approximately 500 employees. Prior to recent cutbacks, Marquardt employed as many as 4,500 in the forming, mating, hardening, and machining of metals and plastics. This employment decline is more or less indicative of recent cutbacks which have occurred in plants throughout the Ogden area engaged in defense production.

The Boeing Company has reduced its Minuteman missile assembly plant employment to 500 from a 1962 level of about 1,000 in order to align its missile production with the Air Force schedule for weapons delivery. The company predicts a stable level of employment over the next several years. The plant presently occupies a group of buildings at Hill AFB known as "Air Force Plant 77".

In 1962, the Thiokol Chemical Corporation employed approximately 6,100 persons. Recently, however, the Wasatch Division work force has been lowered to 2,935. Thiokol is located in Box Elder County outside the Ogden HMA, but recent cutbacks by the plant have affected the Ogden area indirectly because many of its workers lived in the Ogden area. Payroll declines at Thiokol between 1963 and 1964 indicate that the major portion of the employment decrease was in the lower pay grades.

Employment at the California Packing Corporation, as in the food processing and packing industry as a whole, has had a fluctuating employment pattern--dependent upon the season. Annual employment starts to increase around June or July and begins to taper-off during September and October.

Military Installations. The economy of the Ogden HMA is dependent heavily upon the civilian employment of the military installations of the area. Total civilian employment at these bases, however, has decreased from about 14,600 in 1957 to approximately 13,700 in March of this year, 29 percent of all wage and salary workers in the area. Employment trends for the three major military installations in the HMA are shown on table II.

Hill Air Force Base, the largest employer in the Ogden area, is located approximately five miles south of the city of Ogden, in Davis County. Civilian employment at Hill AFB has fluctuated around 11,000 since 1953, ranging between a low of 10,350 in 1954 and a peak of 11,800 in 1962. After declining in 1963 and 1964, employment increased during the latter half of 1964 and the first 5 months of 1965 to 11,750 as of May 1965. During 1964, Hill AFB paid its 14,000 military and civilian employees approximately \$101,850,000 in wages, a further indication of its effect upon the economy of the area.

The primary mission of Hill AFB is to provide logistic support in the form of procurement, supply, and maintenance to all air force units within the jurisdiction of the Ogden Air Material Area (AMA), a sub-command of the Air Material Command. Included within this area are air force installations in the States of Washington, Idaho, North Dakota, South Dakota, Wyoming, Utah, Colorado, and Alaska and western Canada. Missions were added during 1964 including the management role for all intercontinental missiles and space boosters, including Atlas, Titan, Minuteman, and Titan III.

The Department of Defense has announced plans to shift 5,550 jobs to Hill AFB from other installations over a four-year period. Approximately 2,880 civilian jobs will be transferred from San Bernardino, California (Norton AFB), 1,980 from Middletown, Pennsylvania (Glmsted AFB), and 690 from Mobile, Alabama (Brookley AFB). However, only about 1,900 persons now employed at those bases are expected to be transferred to Hill, indicating that 3,650 jobs will have to be filled through recruitment. It is estimated that, because of the large number of technical personnel now in the area, about one-half of the needed personnel can be obtained locally and that the remainder will be filled by out-of-area recruitment. About 1,750 jobs will be transferred to Hill by December 31, 1965. The remaining transfers will occur by July 1969. It is estimated that the increase at the base will result in the addition of 3,350 jobs in the Ogden HMA during the next two years.

The Clearfield Naval Supply Depot, located approximately 10 miles south of Ogden in the town of Clearfield, served as a secondary supply depot for Pacific coast naval bases and ships. While the depot had a peak civilian employment of 3,250 in 1951, operations were sharply curtailed in 1960 and 1962 (see table II). The supply depot was disestablished in 1961 and its facilities turned over to the

General Services Administration. The Naval Oceanographic Distribution Office now occupied two buildings as tenant. In order to facilitate communications, transportation, and administration, the personnel of this office (156) will be relocated to the Defense Depot, Ogden, by September 1967.

The Defense Depot, Ogden, had a peak civilian employment in 1951 of approximately 4,050. Civilian employment at the depot declined after the Korean Conflict until 1959, when it increased by 35 over the 1958 low of 1,740. Between 1959 and 1963 civilian employment continued to increase, but in 1964, dropped by 250 to a level of about 1,975. Current civilian employment (April 1965) stands at about 1,975 but will increase by September 1967 as operations of the Naval Oceanographic Distribution Office at Clearfield are transferred to Ogden.

Civilian employment at Hill AFB has been increasing since June 1957. However, this increase has been more than offset by employment declines at the Clearfield Naval Supply Depot. Employment at Hill increased by 270 civilian employees between June 1957 and March 1965. Employment at the Clearfield Naval Supply Depot, however, has decreased by 1,300 civilian employees during this period. While employment patterns at Hill AFB have tended to add stability to the economy of the area, fluctuations in overall military-connected employment have adversely affected employment levels.

Railroads. The railroad industry, once the basic support to the area economy, has been steadily declining. Railroad employment in the Ogden HMA was about 4,300 in 1950, 3,125 in 1962, and is currently estimated at about 2,600. Diminishing rail traffic and increased automation are among the primary causes for declines in railroad employment. The Union Pacific and the Southern Pacific railroads also have been reducing repair crews through regional transfers. National patterns seem to indicate that this downward trend in the railroad industry will continue with increased competition from air and motor carriers providing the downward impetus.

#### Unemployment

Current Estimate. As of May 1965, total unemployment in the Ogden HMA, as reported by the Utah Department of Employment Security, is estimated to be 3,000 (5.1 percent of the work force of 58,600). This is approximately the same level of unemployment reached in May 1964.

Past Trend. Average annual unemployment has increased, absolutely and relatively, over the 1957 level when unemployment was 2,100 or 4.2 percent of the workforce. Between 1957 and 1959 unemployment declined from 2,100 (an unemployment rate of 4.2 percent) to 1,550 (an unemployment rate of 2.9 percent). Since 1959, however, unemployment has been increasing at a rate of about 370 a year. In 1964, average

annual unemployment was about 3,400 (5.8 percent) the highest unemployment level in the Ogden area in the past two decades. Average annual unemployment data are presented in table I for the years 1957-1964.

Since 1957, as mentioned previously, military cutbacks have resulted in a net loss of approximately 900 civilian jobs in the Ogden HMA. Both the Boeing Company and the Marquardt Corporation also experienced sharp employment reductions during this period, dropping from a peak combined employment of approximately 5,500 to be the current employment level of about 1,000. Employment by the three major railroads serving the Ogden area has declined by about 1,700 since the 1950 employment level of 4,300. These losses have caused the increase in unemployment to reach the current relatively high level.

### Employment Forecast

Nonagricultural employment in the Ogden Housing Market Area is expected to increase by approximately 1,825 persons a year during the next two years. A major portion of this increase will be the result of expected expansion at Hill Air Force Base. By the end of July 1969 it is estimated that 5,550 civilian jobs will be added, through transfers from other bases, to the 11,750 currently at the base. Approximately 1,750 jobs will be transferred by December 31, 1965 and a total of 3,350 by June 1, 1967. The remainder of the employers in the area are expected to add only about 150 jobs a year to current non-agricultural wage and salary employment during the forecast period.

A number of employers in the HMA are planning to shift operations to other areas or to decrease employment within the immediate future. Compensating, in part, for these losses, a number of expansions and transfers will take place in the HMA within the next twelve months. The Bureau of Internal Revenue is expanding its facilities for personnel from 1,350 to 2,500. A major part of this expansion, however, will involve part-time workers, which will be added to the staff during "peak load" periods. By June 1967, the Internal Revenue Service anticipates a permanent strength of approximately 1,035, an increase of about 350 over the current permanent employment of 685. A number of smaller companies employing fewer than 50 persons each also are to locate within the area during the next two years. These specific increases are not expected to offset plant transfers and contractions mentioned above. This deficit, however, will be more than equalized by the long run growth of the economy in general.

There has been increased interest, in the past year, focused upon the mineral content of the Great Salt Lake. Proposals have been made to extract minerals from the lake brine. Presently, firms are conducting intensive surveys in order to determine the feasibility of production.



Passage of the Freeport Proposal <sup>1/</sup> should have a favorable effect upon the economy of the Ogden area as well as the entire State of Utah. The exact magnitude and timing of the development of the area as an industrial park and distribution center and its effect upon the level of employment in the area is as yet uncertain.

### Income

Average Wages. Monthly earnings in 1964 of covered workers in Weber County averaged \$400. In the northern portion of Davis County, monthly earnings of covered employees in 1964 averaged \$556. These represent respective increases of \$19 and \$59 over the 1963 levels of \$381 in Weber County and \$497 in north Davis County. Average monthly wages of nonagricultural wage and salary workers are presented in the table below.

Average Monthly Wage of Nonagricultural Wage and Salary Workers  
Weber County and North Davis County  
1960 - 1964

<u>County</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>
Weber County	\$360	\$370	\$372	\$381	\$400
North Davis County	438	471	478	497	556

Source: Utah Department of Employment Security.

Current Estimate. Currently, the median after-tax income of all families is about \$6,725, an increase of about 11 percent since 1959. Current median after-tax income of renter families is about \$5,175 a year. All family and renter family median incomes are projected to \$6,925 and \$5,325 a year, respectively, by May 1967.

The distribution of all families and renter families by income classes is shown in table III. Currently, about 24 percent of all families earn \$5,000 a year or less and 18 percent earn \$10,000 or more. By 1967 it is expected that the percentage of families earning \$5,000 or less will fall slightly to 23 percent; the percentage of families earning \$10,000

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<sup>1/</sup> The Freeport Proposal as passed by the Utah legislature amended the In-transit Law to exempt from the tangible property tax all materials brought into the State, and not detained longer than nine months, for assembly, manufacture, processing, or fabricating, and ultimately sold outside of the State.

or more will rise from 18 to 20 percent. The percentages of renter families in the various income categories shown in table III are expected to remain relatively stable during the forecast period with the largest gain (two percentage points) appearing in the \$10,000 to \$15,000 category.

Demographic Factors

Population

Current Estimate. As of June 1, 1965, the population of the Ogden, Utah, HMA is approximately 165,500. This is an increase of about 20,900 since the 1960 census and represents an annual growth rate of approximately 4,050 persons, or 2.8 percent. The current population of the city of Ogden is about 73,000, an increase of approximately 2,800 over the 1960 population of 70,200, or an annual average increase of 540 (0.8 percent). Current and past population levels, and annual rates of population change, of the primary constituent communities of Weber and north Davis Counties are shown in table IV.

Past Trend. The 1960 Census of Population reported that there were 144,600 persons in the Ogden HMA, representing an increase of 42,800 or 42.0 percent over 1950 when there were 101,800 persons in the area. The April 1960 population of the city of Ogden represented an increase of 13,100 over the 1950 population of 57,100. About 1,975 of the decennial increase was the result of territorial annexations by the city.

Estimated Future Population. The June 1967 population of the Ogden HMA is expected to approximate 174,000. This is a projected increase of 8,500 persons or 5.1 percent over the June 1965 figure of 165,500, representing a yearly increase of 4,250 persons and an annual growth rate of 2.6 percent. The employment increase expected at Hill AFB is the primary factor in the determination of the future population estimates for the Ogden area. Past, current, and projected populations and annual changes for the HMA are shown in the following table.

Population Changes  
Ogden, Utah, HMA  
1940-1967

<u>Date</u>	<u>Weber</u> <u>County</u>	<u>North</u> <u>Davis</u>	<u>HMA</u> <u>total</u>	<u>HMA annual change</u>	
				<u>Number</u>	<u>Percentage</u>
1940	56,714	7,878	64,592	-	-
1950	83,319	18,469	101,788	3,720	5.8
1960	110,744	33,836	144,580	4,280	4.2
1965	121,350	44,150	165,500	4,050	2.8
1967	125,700	48,300	174,000	4,250	2.6

Source: 1940, 1950, and 1960 Censuses of Population.  
1965 and 1967 estimated by Housing Market Analyst.

Net Natural Increase and Migration. Of the 20,900 total increase in population between April 1960 and June 1965, about 77 percent, or 16,150 persons, resulted from net natural increase, while the remaining 23 percent is attributed to in-migration. There has been an average of approximately 4,075 births a year and an average of 950 deaths a year since April 1960. Between 1950 and 1960 the population of the Ogden HMA increased by about 42,800 as a result of a net natural increase of about 30,800 and a net in-migration of 12,000 persons.

In-migration was responsible for a greater proportion of the population increase during the 1950-1960 period than from 1960-1965. This was primarily due to the large cutbacks in defense-oriented employment in the latter half of the 1960-1965 period. The rate of in-migration is expected to rise during the forecast period as employment openings at Hill AFB are filled by out-of-area recruitment.

In-migration and population growth in general have been greater in north Davis County than in any other portion of the HMA. This has been mainly due to the fact that Hill AFB, the largest employer in the area, is located in Davis County. Davis County also enjoys greater accessibility to Salt Lake City as well as being adjacent to the city of Ogden. This trend of greater proportionate growth in north Davis County is expected to continue for the reasons mentioned above.

Age. Between 1950 and 1960 the 19 years and under age group increased numerically more rapidly than any other, increasing by approximately 24,800 persons and by 60 percent (see following table). The 65 years and over age group, as may be expected in light of increased longevity and because of the general aging of the population, experienced the greatest proportionate increase during the period, 61 percent. The 30 to 44 years of age group, a major part of the home buying group, rose by 32 percent and the 45 to 64 age group increased by 39 percent. The lowest percentage gain recorded during this period was registered by the 20 to 29 age group (5 percent). The distribution of the population of the Ogden HMA by age groups is presented in the following table.

Distribution of Population by Age  
Ogden, Utah, HMA  
1950-1960

<u>Age group</u>	<u>1950</u>	<u>1960</u>	<u>Change</u>	
			<u>Number</u>	<u>Percentage</u>
0 to 19	41,427	66,218	24,791	59.8
20 to 29	16,083	16,916	833	5.2
30 to 44	20,765	27,470	6,705	32.3
45 to 64	17,304	24,000	6,696	38.7
65 and over	<u>6,209</u>	<u>9,976</u>	<u>3,767</u>	<u>60.7</u>
Total	101,788	144,580	42,792	42.0

Source: 1960 Census of Population; North Davis County estimated by Housing Market Analyst.

Military Strength. The military strength of the three military installations in the Ogden HMA is currently 3,045, 3,020 at Hill AFB, and 25 at Clearfield Naval Supply Depot and the Ogden Defense Depot. The number of military personnel at Hill AFB, with the exception of 1964, has been increasing each year since 1956, at which time there were 1,570 military stationed at the base. Military strength at Clearfield has been declining since the 1953 peak level of 155. The number of military personnel at the Defense Depot has declined to 24 since 1951, when 357 were stationed at the Ogden depot. The proposed expansion at Hill will not significantly affect the number of military stationed at the base because the expansion will involve principally civilian personnel.

Households

Current Estimate and Past Trend. As of June 1965, there are about 43,650 households in the HMA, indicating an annual increase of about 960 (2.5 percent) since 1960. The number of households increased from approximately 28,300 in 1950 to about 38,700 in 1960, or a decennial increase of 10,400 or 36.7 percent. This represents an annual increment of about 1,040 or 3.7 percent. Currently there are about 21,450 households in the city of Ogden. This is an average annual increase of about 120 households since 1960. In the 1950-1960 decade households grew by approximately 390 a year (2.3 percent). Household trends for the city of Ogden and the constituent counties of the Ogden HMA are shown in table V.

Future Households. By June 1967, households in the Ogden HMA are expected to total approximately 45,950, an annual average increase of about 1,150 (2.6 percent).

Household Size. Antithetical to the national trend, the average household size in the Ogden HMA, as reported by the census, increased from 3.54 persons per household in 1950 to 3.69 persons per household in 1960. The increase would have been somewhat greater except for the fact that in 1960 a number of small households were created by a change in definition which occasioned the inclusion of a number of furnished-room type of units as housing units and their occupants as households. Since 1960 there has been a slight further increase in household size to about 3.72, but no significant additional increases are anticipated during the next two years.

## Housing Market Factors

### Housing Supply

Current Estimate. As of June 1965, there are approximately 47,000 housing units in the Ogden HMA, representing a net increase of about 6,100 units since April 1960. Approximately 6,450 new units have been completed, while 350 units have been removed from the market through demolition.

About 60 percent (4,025) of the new housing units constructed since 1960 have been built in Weber County. Over 1,400 units have been erected in the city of Ogden and 940 units have been constructed in Roy. There have been about 2,425 residential units constructed in north Davis County since 1960. Approximately 830 of these units were built in Laydon and about 470 were constructed in Sunset. The number of units authorized, by permit issuing place, are shown in table VI.

Past Trend. According to the census, there were 40,900 housing units in the Ogden HMA in 1960, compared with 29,800 in 1950. While the decennial increase totaled about 11,100, part of this increase was due to a change in the concept from "dwelling unit" used for the 1950 census to "housing unit" used for the 1960 census.

Type of Structure. Currently, there are about 37,400 single-family units in the Ogden HMA, which represent approximately 80 percent of the total housing stock of 47,000 units. Out of a total of 40,900 housing units in April 1960, 32,900 (80 percent) were single-family. Since 1960, 80 percent of all construction has been single-family houses. Approximately 1,350 new multifamily units were built out of a total of 6,450. The 1960 and 1965 housing inventory by type of structure is presented in the table below.

Housing Inventory by Units in Structure  
Ogden, Utah, HMA  
April 1960 and June 1965

<u>Type of structure</u>	<u>April 1960</u>		<u>June 1965</u>	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
1 family	32,899 <sup>a/</sup>	80.4	37,950 <sup>a/</sup>	80.7
2 family	2,947	7.2	3,660	7.8
3 or more family	<u>5,059</u>	<u>12.4</u>	<u>5,390</u>	<u>11.5</u>
Total	40,905	100.0	47,000	100.0

a/ Includes trailers.

Source: 1960 Census of Housing; Bureau of the Census, C-40 Construction Reports; and estimates by Housing Market Analyst.

Age of Structure. As of June 1965, approximately 21,900 (46.6 percent) of the dwelling units in the HMA were less than 15 years old. About 7,850 (16.7 percent) of the structures were between 15 and 25 years old and 17,250 (36.7 percent) were 25 or more years old.

Distribution of the Housing Inventory by Year Built a/  
Ogden, Utah, HMA  
June 1, 1965

<u>Year built</u>	<u>Weber County</u>		<u>North Davis County</u>		<u>Total</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1950 - June 1965	15,125	41.9	6,775	62.1	21,900	46.6
1940 - 1949	5,400	15.0	2,450	22.5	7,850	16.7
1939 & earlier	15,575	43.1	1,675	15.4	17,250	36.7
Total	36,100	100.0	10,900	100.0	47,000	100.0

a/ The basic data 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.

Source: Estimates by Housing Market Analyst based on 1960 Census of Housing.

Most of the growth in north Davis County has taken place in the post-war period. This fact is reflected in the relative ages of the housing inventory of the area as shown in the table above. Approximately 22 percent of the residential units in north Davis County were constructed in the 1940-1949 period. Between 1950 and 1965 about 62 percent of the 10,900 dwelling units in north Davis were erected and only 15 percent of the units were built prior to 1940. By contrast, over 40 percent of the housing stock of Weber County was built prior to World War II.

Condition of Inventory. Of the 47,000 housing units currently in the Ogden HMA, about 2,050 (4.4 percent) are dilapidated or are lacking one or more plumbing facilities. This indicates an improvement in the quality of housing in the HMA since 1960, when nearly 2,400 housing units, or 5.9 percent of the inventory, were dilapidated or lacked some plumbing facility. In 1950 approximately 16.5 percent of the inventory was so classified, indicating a rather significant improvement in the housing stock in the 1950-1960 decade, although partially caused by a conceptual change from "dwelling unit" in 1950 to "housing unit" in 1960.

Value and Rent. The median value of owner-occupied houses in the Ogden HMA was \$12,900 according to the 1960 Census of Housing. The median values of owner-occupied houses in Weber County and in north



Davis County were approximately equal. The median gross monthly rent for renter-occupied units in April 1960 was \$67 for the entire HMA. The median gross monthly rents for Weber County and north Davis County were \$66 and \$71, respectively.

### Residential Building Activity

Annual Trend. As measured by building permits issued, annual residential construction totaled about 2,000 units in 1959, fell to 1,400 in 1960, rose again in 1961 to over 1,600, and has been declining since to a six year low of 690 in 1964. For the first five months of this year approximately 365 units have been authorized, an annual rate of 875 units. Approximately 1,350 units out of a total of about 6,450 units authorized since 1960 have been in multifamily structures, 20 percent of the total. However, 500 of the multifamily units are appropriated-fund units built in 1962 and 1963 at Hill AFB. The 860 private units authorized in multifamily structures represent less than 13 percent of all units authorized.

There are about 290 dwelling units currently under construction in the HMA, 140 in Weber County and 150 in north Davis County. Present construction is almost exclusively single-family dwelling units, which reflects the relatively high rates of rental vacancy.

### Building Authorizations by Type of Structure Ogden, Utah, HMA 1960-May 1965

<u>Type of structure</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>Jan.-May 1965</u>	<u>1960-May 1965</u>
						<u>1965</u>	<u>total</u>
Single family	1,344	1,391	898	785	601	361	5,380
Duplex	36	42	376 <sup>a/</sup>	280 <sup>a/</sup>	28	4	766
3 - 4 family	8	62	61	62	32	-	225
5 or more family	<u>12</u>	<u>114</u>	<u>154</u>	<u>58</u>	<u>27</u>	<u>-</u>	<u>365</u>
Total	1,400	1,609	1,489	1,185	688	365	6,736

<sup>a/</sup> Includes 500 units of military on-base duplexes at Hill AFB.

Source: Bureau of the Census, C-40 Construction Reports; "Utah Economic and Business Review," University of Utah; estimates by Housing Market Analyst.

Demolitions. There are no definite demolition or conversion data available for the Ogden HMA. With the exception of the city of Ogden, there is no organized demolition activity within the area. Local officials, however, approximate the rate of demolition at about 70 units a year since 1960. There has been an average of approximately 50 demolitions a year in Ogden in the past five years. In 1964 there were 66 permits.

authorizing demolitions in the city. Thus far this year there have been 19 demolition permits issued. There are no planned demolitions during the next two years, but losses approximating 50 to 75 a year may be expected from fire and scattered demolitions.

### Tenure of Occupancy

Approximately 75 percent of all occupied housing units in the HMA are owner occupied. The current ownership ratio represents a slight increase over 1960 when 72 percent of all occupied dwellings were owner-occupied. Between 1950 and 1960 owner occupancy increased significantly from 59 percent in 1950 to 72 percent in 1960, conforming to the national trend of increasing owner occupancy. Since 1960, however, there has been a reduction noted in the rate of tenure shift.

#### Tenure Ogden, Utah, HMA 1950-1965

<u>Dwelling</u> <u>units</u>	<u>1950</u>		<u>1960</u>		<u>1965</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Total occupied	<u>28,331</u>	<u>100.0</u>	<u>38,681</u>	<u>100.0</u>	<u>43,650</u>	<u>100.0</u>
Owner occupied	16,674	58.9	27,936	72.2	32,975	75.5
Renter occupied	11,657	41.1	10,745	27.8	10,675	24.5

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

The number of housing units which were renter occupied decreased significantly in the 1950-1960 period. The primary factor responsible for this rather unusual trend was the shift from renter to owner status of 1,400 Lanham Act homes and the demolition of 2,400 such units. This downward trend has continued, although at a lesser rate since 1960.

### Vacancy

April 1960 Census. The 1960 Census of Housing reported that there were 1,200 nonseasonal, nondilapidated vacant housing units available in the Ogden HMA, 475 for sale and 725 for rent. The homeowner vacancy rate was 1.7 percent and the rental vacancy rate of 6.3 percent. Of the vacant units available for sale, about 20 lacked one or more plumbing facilities. Of the vacant units available for rent, about 100 lacked one or more plumbing facilities. The city of Ogden accounted for 150 of the units available for sale (1.1 percent homeowner vacancy ratio) and 440 of the vacant available rental units (5.8 percent renter vacancy ratio).

Postal Vacancy Survey. A postal vacancy survey of the Weber County portion of the HMA was conducted on June 24, 1965 (see table VII). The survey revealed a total of 34,135 possible deliveries (including 883 served by the Hill AFB Branch Post Office) with a total of 1,741 vacancies (5.1 percent of possible deliveries). There were 757 (2.7 percent) vacant residences and 984 (17.2 percent) vacant apartments. A survey conducted in September of 1964 in the Salt Lake City area included a total of 9,373 possible deliveries in the areas served by the Clearfield, Kaysville, and Layton Post Offices in north Davis County. There were 433 vacant dwelling units (4.6 percent of total units), of which 320 (3.6 percent) were vacant residences and 113 (26.7 percent) were vacant apartments.

In July 1963, a postal vacancy survey covering Weber County and the northern portion of Davis County indicated a total of 1,324 vacant units out of 41,874 possible deliveries, a vacancy ratio of 3.2 percent. Of the 1,324 vacancies, 796 were residential vacancies (2.1 percent of residential deliveries), and 528 were apartment vacancies (13.2 percent of apartment deliveries). Comparison of these surveys and the vacancy reported by the 1960 Census of Housing indicates a substantial increase in vacancies, proportionately as well as numerically, since 1960.

Postal vacancy survey data are not strictly comparable with vacancy data published by the Bureau of the Census, because of differences in definition, area delineations, and methods of enumeration. The census reports units and vacancies by tenure, whereas the postal vacancy surveys report 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 mail box). These are principally single-family homes, but they include some duplexes and structures with additional units created by conversion. "Apartments" include all stops where more than one delivery of mail is possible. When used in conjunction with other vacancy data, the postal surveys serve a valuable function in the derivation of estimates regarding local market conditions.

Current Estimate. Adjusting for the aforementioned factors and correcting for incomplete coverage, there are currently about 1,025 vacant units available for sale and 1,300 vacant units available for rent, a total of 2,325 available vacancies in the Ogden HMA. The present net available homeowner and rental vacancy ratios are 3.0 percent and 10.9 percent, respectively. The current homeowner and rental vacancy ratios are substantially above those which represent an acceptable relationship between demand and supply in an area with the growth characteristics of the Ogden area. Vacancies in multifamily projects are high.

Trend of Vacancies in the  
Ogden, Utah, HMA, 1950-1965

<u>Item</u>	<u>April 1950</u>	<u>April 1960</u>	<u>June 1965</u>
Total vacant	<u>1,482</u>	<u>2,224</u>	<u>3,350</u>
Available vacant	<u>740</u>	<u>1,202</u>	<u>2,325</u>
Percent of avail. inv.	2.5%	3.0%	4.9%
Available for sale	95	477	1,025
Homeowner vacancy rate	.6%	1.7%	3.0%
Available for rent	605	725	1,300
Rental vacancy rate	5.1%	6.3%	10.9%
Other vacant	783	1,022	1,050

Source: 1950 and 1960 Censuses of Housing.  
1965 estimated by Housing Market Analyst.

Sales Market

General Market Conditions. It is the consensus of the major contractors and realtors in the Ogden HMA that the sales market has definitely slackened in the past two years. Employment cutbacks by a number of firms in the area and an excessive rate of new construction relative to households added since 1960, have resulted in a "buyers market". There are currently, about 500 homes registered for sale on the multiple listing of local real estate, a substantial increase over previous years.

The price of sales units in the area has increased moderately in the past five years. This increase has been the result of increased construction costs, rising land costs, and the increased construction of dwellings in the higher price ranges.

An analysis of about 250 homes sold through "multiple listings" last year indicates a preference on the part of buyers, for homes with three or more bedrooms, a basement, and at least 950 square feet of floor space. There seemed to be no relationship between the age of structure and the number of months the unit remained on the listing before sale.

Subdivision Activity. Presently, there is very little subdivision activity in the area. Most of the new subdivision construction has been taking place in northern and southeastern Ogden and in the towns of Roy and Layton. Construction has been increasing in the past two months because of the expected employment increases at Hill AFB. Activity, however, has been relatively scattered with few area concentrations. Construction has been mainly on a contract basis with most of the speculative building taking place in the larger subdivisions.

Sales Market Outlook. The sales market will strengthen considerably in the next two years as a result of a 3,650 job increase at Hill AFB. Both price and construction increases will be limited by the fact that a substantial number of vacant units exist north of Ogden in Brigham City. A large inventory of vacant houses developed in the Brigham City area as a result of recent employment declines at Thiokol Chemical, a producer of missile components. Thiokol currently employs approximately 2,935 workers, a decline of over 3,100 from the 1961 peak of 6,100. As cutbacks in the defense industries increased, prospects of local employment decreased, resulting in substantial out-migration. Brigham City is now 30 to 40 minutes travel time from Hill AFB, the primary employer in the area. Commuting time will be reduced when Interstate 15 between Brigham City and the base is completed. The availability of the excess sales houses in the Brigham City area at favorably competitive prices is expected to meet at least a part of the demand for housing in the Ogden area.

Unsold Inventory. In January 1965, the Salt Lake City Insuring Office conducted the annual FHA Unsold Inventory Survey of subdivisions in Weber County having five or more completions during the preceding 12 months (see table VIII). A total of 13 subdivisions were surveyed in which 98 homes had been completed in 1964. Approximately 53 percent of the total were sold prior to the start of construction. Of the remaining 46 homes, 11 (24.0 percent) were unsold at the time of the survey. An additional sixteen homes, 14 of which were in the \$15,000 to \$17,499 price category, were completed prior to 1964 and remain unsold. Approximately 73 percent of the units completed were in the \$15,000 to \$20,000 price range.

A similar survey for all of Davis County revealed that of 318 units completed in 1964, 132 units were sold before construction began and 186 were built speculatively. Of the 186 speculative units, 113 have been sold and 73 (39 percent) remain unsold. An additional 11 homes were completed prior to 1964 and remain unsold. Thirty-six percent of the total completions in 1964 were priced between \$20,000 and \$25,000.

Foreclosures. In 1960 there were approximately 20 foreclosures in the Ogden HMA. The number of foreclosures has been increasing in the past few years. Last year there were approximately 100 foreclosures registered for the Weber-north Davis area.

FHA acquisitions also have been increasing since 1960, when there were only two homes acquired in Weber and Davis Counties. In 1964, there were 47 acquisitions. The Property Management Division of FHA, as of May 13, 1965, listed a total of 32 properties for sale or rent in north Davis and Weber Counties. All of these units are in Ogden and Layton. The Veterans Administration, in their May 25, 1965 list, recorded 59 homes for sale in the Ogden HMA--49 in Weber County and 10 in north Davis County.

### Rental Market

The rental market in the Ogden HMA has been softening in recent years. Rental vacancy rates have increased from 6.3 percent in 1960 to 10.9 percent in June 1965. Although approximately 1,350 rental units have been constructed since 1960, 500 were appropriated-fund units at Hill AFB. The majority of the existing rental units are single-family homes. The rental market in the north Davis area was rather severely affected by the construction of the 500 on-base units at Hill AFB. Rentals are especially difficult in the luxury units, which have high vacancy rates. The rental market is expected to tighten considerably during the forecast period. It is anticipated, however, that much of the rental demand, as it has in the past, will be satisfied through existing single-family units.

### Mortgage Market

Mortgage funds in the Ogden HMA are primarily provided by local sources--the Prudential Federal Savings, Federal Building and Loan Association, United Savings and Loan Corporation, and the Commercial Security Bank as well as a number of other local savings and loan associations. The average term of a conventional loan is between 20 and 25 years with an interest rate of 6 percent and a loan-to-value ratio of approximately 75 percent. There is an abundant supply of local funds. Therefore, although the housing market has been somewhat slow, there has been little difficulty experienced in obtaining mortgage funds for those projects deemed economically sound.

FHA Participation. FHA participation in the new and existing home mortgage market has been fluctuating over the past few years. As of December 1964, there were over 4,300 dwelling units insured under the home mortgage program in Weber County and about 4,075 in Davis County.

Home Mortgages  
Insured by FHA  
Weber and Davis Counties, 1960-1964

<u>Section</u>	<u>1960</u>		<u>1961</u>		<u>1962</u>		<u>1963</u>		<u>1964</u>	
	<u>Exist</u>	<u>New</u>	<u>Exist</u>	<u>New</u>	<u>Exist</u>	<u>New</u>	<u>Exist</u>	<u>New</u>	<u>Exist</u>	<u>New</u>
203	360	556	395	387	483	288	586	236	557	215
222	19	56	31	51	34	47	38	19	16	8

Source: FHA Division of Research and Statistics.

Military Housing

As of March 1964 there were approximately 1,900 families assigned to Hill AFB residing in the Ogden HMA. About 875 families are housed in on-base housing, while the remainder occupy private housing in the area. In 1964 the last 200 units of 500 units of appropriated-fund housing were occupied. This raised the total base housing capacity to 875 units. The distribution of the base housing, by type of occupancy, is presented in the following table.

Occupancy of On-Base Housing at Hill Air Force Base  
by Grade of Occupant  
June 1965

<u>Type</u>	<u>Number of units</u>
General's quarters	3
Senior grade officer	16
Field grade officer	92
Company grade officer	94
Enlisted grade	<u>670</u>
Total	875

Source: Hill Air Force Base Housing Office.

The addition of 500 units to the on-base housing at Hill in the past two years significantly affected the private housing sector as these units were filled by families which previously had occupied private housing in Ogden. At this time, expansion of on-base housing facilities at Hill is not planned.

Demand for Housing

Quantitative Demand

Quantitative demand for additional housing during the two-year period from June 1, 1965 to June 1, 1967 derives from an expected increase of about 1,150 households annually, from the need to replace housing units that will be lost through demolition, and from the adjustment of both sales and rental vacancies to levels that reflect the long-term needs of the Ogden area. Consideration is given, also, to current and anticipated tenure shifts from owner to renter occupancy. Giving consideration to these factors, it is estimated that there will be an annual demand for approximately 550 additional housing units during the June 1, 1965-June 1, 1967 period, all of which will represent demand for sales units.

Qualitative Demand

Sales Housing. The approximate distribution of the demand for new sales housing according to price range is indicated in the table below. This distribution is based upon the capacity of households to pay as measured by family incomes and typical ratios of income to sales price, and on current and recent past market experience.

Annual Distribution of the Prospective  
Demand for New Sales Housing in the  
Ogden, Utah, HMA  
June 1965 - June 1967

<u>Sales price</u>	<u>Number of units</u>
Less than \$12,000	70
\$12,000 - 13,999	35
14,000 - 15,999	90
16,000 - 17,999	140
18,000 - 19,999	80
20,000 - 24,999	90
25,000 - 29,999	35
30,000 and over	<u>10</u>
Total	550

The distribution shown above differs from that in table VIII, which reflects only selected subdivision experience during the year 1964. It must be noted that the 1964 data do not include new construction in subdivisions with fewer than five completions during the year, 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 foregoing demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

The 550-unit annual demand forecast during the next two years is predicated upon a reduction of the presently high homeowner vacancy rate (3.0 percent) and the current rental vacancy rate (10.9 percent) to more reasonable levels. Nevertheless, the pending employment increases at Hill AFB are likely to stimulate building activity and postpone the attainment of vacancy rates consistent with long-term demand. For example, although prospective demand on this basis is moderately below the 600 units authorized in 1964, authorizations in the first five months of 1965 suggest an annual rate of about 875 units. Realistically, a production level of 550 to 800 units may be anticipated during the next year or so. Continued production at or above the recent annual rate of 875 units would preclude the improvement of demand-supply relationships required for sound housing market conditions.

The large inventory of vacant housing in the Brigham City area is expected to supply a part of the housing demand generated by household increases in the Ogden HMA. Realtors have indicated that a number of employees at Hill AFB who have accelerated their job transfer dates have already relocated in Brigham City. If new construction in the Ogden area designed to attract in-migrating workers at the base is to be competitive with existing homes in Box Elder County, it should be located in areas near Hill AFB so as to maximize the advantage of proximity. As construction of Interstate 15 proceeds, areas of high vacancy in the Brigham City area, which are now from 30 to 40 minutes' commuting time to the base, will become increasingly attractive to prospective homeowners.

Rental Housing. Rental demand, including that generated by the employment increases at Hill AFB, is expected to be satisfied from the existing surplus of rental vacancies and from single-family homes which will shift from sales to rental status.

Table I

Trend of the Work Force and Employment  
Ogden, Utah, HMA a/  
1957 - 1964

<u>Industry</u>	<u>1957</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>
Work force <u>b/</u>	<u>49,790</u>	<u>50,470</u>	<u>53,650</u>	<u>55,650</u>	<u>56,710</u>	<u>58,140</u>	<u>58,870</u>	<u>58,800</u>
Unemployment <u>b/</u>	2,100	1,950	1,550	2,170	2,470	2,900	3,250	3,410
Percent unemployed	4.2%	3.9%	2.9%	3.9%	4.4%	5.0%	5.5%	5.8%
Employment <u>b/</u>	<u>47,690</u>	<u>48,520</u>	<u>52,100</u>	<u>53,480</u>	<u>54,240</u>	<u>55,240</u>	<u>55,620</u>	<u>55,390</u>
Agricultural employ.	1,947	1,900	1,870	1,785	1,653	1,740	1,590	2,030
Nonagr. wage & salary	<u>41,372</u>	<u>42,056</u>	<u>45,361</u>	<u>46,751</u>	<u>47,435</u>	<u>48,326</u>	<u>48,914</u>	<u>47,809</u>
Manufacturing	4,935	5,203	6,246	6,805	7,007	6,931	7,152	6,288
Nonmanufacturing	<u>36,437</u>	<u>36,853</u>	<u>39,115</u>	<u>39,946</u>	<u>40,428</u>	<u>41,395</u>	<u>41,762</u>	<u>41,521</u>
Mining	24	33	32	35	39	45	40	53
Construction	1,766	1,988	2,190	2,126	2,058	2,114	2,185	1,894
Transportation	<u>4,686</u>	4,348	4,683	4,634	4,330	4,153	4,028	3,869
Trade	6,688	6,688	7,232	7,713	7,832	7,969	8,116	8,250
Finance	372	926	1,021	1,056	1,094	1,177	1,111	1,131
Service	2,975	3,148	3,499	3,634	3,801	4,024	4,154	4,218
Government	19,426	19,722	20,458	20,743	21,274	21,913	22,128	22,106
All other nonagr. <u>c/</u>	4,369	4,510	44,850	4,935	5,148	5,176	5,120	5,550

a/ Weber and North Davis County.

b/ Detail may not add because totals are rounded.

c/ Includes self-employed, unpaid family workers, and domestics in private households.

Source: Utah Department of Employment Security.

Table II

Civilian and Military Employment at Military Installations  
Ogden, Utah, HMA, 1950-1965

<u>Year</u>	<u>Hill Air Force Base</u>			<u>Clearfield N.S.D.</u>			<u>Defense Depot, Ogden <sup>a/</sup></u>		
	<u>Total</u>	<u>Civilian</u>	<u>Military</u>	<u>Total</u>	<u>Civilian</u>	<u>Military</u>	<u>Total</u>	<u>Civilian</u>	<u>Military</u>
1950 <sup>b/</sup>	-	-	-	2,735	2,611	124	-	-	-
1951	-	-	-	3,373	3,244	129	4,405	4,048	357
1952	-	-	-	3,149	3,013	136	3,706	3,462	244
1953	N.A.	11,108	N.A.	2,718	2,563	155	2,828	2,509	319
1954	12,684	10,356	2,328	2,305	2,168	137	2,223	2,172	51
1955	13,664	10,683	2,981	2,091	1,965	126	2,245	2,181	64
1956	N.A.	N.A.	1,570	1,688	1,644	44	1,990	1,925	65
1957	12,924	11,319	1,605	1,507	1,468	39	1,880	1,820	60
1958	12,815	11,201	1,614	1,372	1,339	33	1,796	1,740	56
1959	12,973	11,267	1,706	1,293	1,260	33	1,837	1,774	63
1960	12,973	11,529	1,984	614	594 <sup>c/</sup>	20	1,886	1,819	67
1961	13,602	11,581	2,021	585	567	18	2,214	2,153	61
1962	14,174	11,781	2,393	159	158	1	2,270	2,209	61
1963	14,494	11,637	2,857	159	158	1	2,278	2,227	51
1964	14,064	11,264	2,800	155	154	1	1,996	1,972	24
1965	14,607	11,587	3,020	156	155	1	1,989	1,965	24

a/ Formerly Utah General Depot.

b/ Average monthly figures taken as representative of entire year.

c/ Major operations discontinued in 1960.

Source: U. S. Department of Defense.

Table III

Estimated Percentage Distribution of Families by Annual Income  
After Deduction of Federal Income Tax  
Ogden, Utah, HMA  
June 1, 1965 and June 1, 1967

<u>Annual income</u>	<u>1965 income</u>		<u>1967 income</u>	
	<u>All</u>	<u>Tenant</u>	<u>All</u>	<u>Tenant</u>
Under - \$2,000	6	18	5	18
\$2,000 - 2,999	4	8	4	7
3,000 - 3,999	5	10	6	9
4,000 - 4,999	9	12	8	12
5,000 - 5,999	14	16	12	16
6,000 - 6,999	16	12	16	12
7,000 - 7,999	12	8	12	8
8,000 - 8,999	9	5	10	6
9,000 - 9,999	7	4	7	4
10,000 - 14,999	15	4	17	6
15,000 and over	<u>3</u>	<u>3</u>	<u>3</u>	<u>2</u>
Total	100	100	100	100
Median	\$6,725	\$5,175	\$6,925	\$5,325

Source: Estimated by Housing Market Analyst.

Table IV

Population Trend for Selected Communities

Ogden, Utah, HMA  
1950, 1960, & 1965

<u>Communities</u>	<u>April 1</u> <u>1950</u>	<u>April 1</u> <u>1960</u>	<u>June 1</u> <u>1965</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1965</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Weber County	<u>83,319</u>	<u>110,744</u>	<u>121,350</u>	<u>2,743</u>	<u>3.3</u>	<u>2,100</u>	<u>1.9</u>
Ogden	57,112	70,197	73,000	1,309	2.3	540	.8
Roy	3,723	9,239	11,860	551	14.8	505	5.5
South Ogden	3,763	7,405	8,700	364	9.7	250	3.4
Washington Terrace	5,841	6,441	6,765	60	1.0	60	.9
North Ogden	1,105	2,621	3,725	152	13.7	215	8.2
Riverdale	871	1,848	2,550	98	11.3	135	7.3
Plain City	829	1,152	1,400	32	3.9	50	4.3
Pleasant View	420	927	1,360	51	12.1	85	9.1
Huntsville	494	552	600	6	1.2	10	1.8
All Other	9,161	10,362	11,390	120	1.3	200	1.9
North Davis County	<u>18,469</u>	<u>33,836</u>	<u>44,150</u>	<u>1,537</u>	<u>8.3</u>	<u>2,000</u>	<u>5.9</u>
Layton	3,456	9,027	12,390	557	16.1	650	7.2
Clearfield	4,723	8,833	9,840	411	8.7	195	2.2
Sunset	993	4,235	6,115	324	32.7	380	9.2
Kaysville	1,896	3,608	5,145	171	9.0	300	8.3
Clinton	670	1,025	1,520	36	5.4	95	9.3
Syracuse	837	1,061	1,445	22	2.6	75	7.1
West Point	433	599	785	17	3.9	35	5.8
East Layton	217	444	575	23	10.6	25	5.6
South Weber	244	382	475	14	5.7	20	5.2
Fruit Heights	124	175	240	5	4.0	10	5.7
All other	<u>4,876</u>	<u>4,447</u>	<u>5,620</u>	<u>-43</u>	<u>-.9</u>	<u>225</u>	<u>5.1</u>
Total	101,788	144,580	165,500	4,279	4.2	4,050	2.8

Source: 1950 and 1960 from Censuses of Population  
1965 estimated by Housing Market Analyst.

Table V

Household Trend  
Ogden, Utah, HMA  
1950-1960

<u>Area</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>June</u> <u>1965</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1965</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Weber County	23,559	30,667	33,430	711	3.0	540	1.8
City of Ogden	(16,976)	(20,851)	(21,470)	(388)	(2.3)	(120)	(.6)
North Davis County	<u>4,745</u>	<u>8,014</u>	<u>10,220</u>	<u>327</u>	<u>6.9</u>	<u>425</u>	<u>5.3</u>
Ogden HMA	28 304	38 681	43 650	1 038	3.7	960	2.5

Source: 1950 and 1960 Censuses of Housing;  
1965 estimated by Housing Market Analyst.

Table VI

Building Authorizations  
Ogden, Utah, HMA  
1959-May 1965

<u>Area</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>Jan-May 1965</u> <sup>1/</sup>
Weber County							
Huntsville	6	3	2	1	2	5	2
North Ogden	100	58	94	106	65	49	18
Ogden	662	422	349	292	185	116	44
Plain City	18	20	14	12	12	18	13
Pleasant View	11	25	32	41	25	24	8
Riverdale	6	13	80	37	61	40	15
Roy	298	170	296	222	148	70	35
South Ogden	255	95	86	114	104	33	29
Washington Terrace	-	-	34	19	30	22	14
All other	<u>68</u>	<u>73</u>	<u>65</u>	<u>71</u>	<u>51</u>	<u>68</u>	<u>24</u>
County total	1,424	879	1,052	915	683	445	202
North Davis County							
Clearfield	92	69	29	57	57	28	13
Clinton	21	23	17	16	30	22	15
East Layton	6	2	12	4	7	5	2
Fruit Heights	-	-	3	2	4	2	4
Kaysville	89	93	63	74	69	53	29
Layton	127	126	222	220	151	57	58
South Weber	1	3	4	5	8	2	1
Sunset	181	128	131	110	74	16	8
Syracuse	6	11	25	15	23	15	5
West Point	4	8	2	11	14	7	3
All other	<u>64</u>	<u>58</u>	<u>49</u>	<u>60</u>	<u>65</u>	<u>36</u>	<u>25</u>
County total	<u>591</u>	<u>521</u>	<u>557</u>	<u>574</u>	<u>502</u>	<u>243</u>	<u>163</u>
HMA total	2,015	1,400	1,609	1,489	1,185	688	365

<sup>1/</sup> May 1965 estimated by Housing Market Analyst.

Source: Utah Construction Report; Bureau of the Census, C-40 Construction Reports; and estimates by Housing Market Analyst.

Table VII

Ogden, Utah, Area Postal Vacancy Survey

June 24, 1965

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	<u>34,135</u>	<u>1,741</u>	<u>5.1</u>	<u>1,596</u>	<u>145</u>	<u>140</u>	<u>28,418</u>	<u>757</u>	<u>2.7</u>	<u>694</u>	<u>63</u>	<u>138</u>	<u>5,717</u>	<u>984</u>	<u>17.2</u>	<u>902</u>	<u>82</u>	<u>2</u>	<u>171</u>	<u>5</u>	<u>2.9</u>
Ogden	<u>30,797</u>	<u>1,604</u>	<u>5.2</u>	<u>1,502</u>	<u>102</u>	<u>123</u>	<u>25,239</u>	<u>676</u>	<u>2.7</u>	<u>621</u>	<u>55</u>	<u>123</u>	<u>5,558</u>	<u>928</u>	<u>16.7</u>	<u>881</u>	<u>47</u>	-	<u>140</u>	<u>3</u>	<u>2.1</u>
Main Office	10,143	901	8.9	869	32	11	6,778	247	3.6	243	4	11	3,365	654	19.4	626	28	-	-	-	-
Branch: Hill Air Force Base	883	-	-	-	-	-	883	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stations: Ben Lomand	8,880	337	3.8	297	40	53	8,424	284	3.4	245	39	53	456	53	11.6	52	1	-	88	-	-
Gorder	10,891	366	3.4	336	30	59	9,154	145	1.6	133	12	59	1,737	221	12.7	203	18	-	52	3	5.8
Suburban Area																					
Roy	<u>3,338</u>	<u>137</u>	<u>4.1</u>	<u>94</u>	<u>43</u>	<u>17</u>	<u>3,179</u>	<u>81</u>	<u>2.5</u>	<u>73</u>	<u>8</u>	<u>15</u>	<u>159</u>	<u>56</u>	<u>35.2</u>	<u>21</u>	<u>35</u>	<u>2</u>	<u>31</u>	<u>2</u>	<u>6.5</u>

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 VIII

New Sales Houses Completed in the Past Twelve Months,  
Number Sold, and Number Unsold in  
Weber County and Davis County  
January 1, 1965

<u>Item</u>	<u>Sales price</u>					<u>Total</u>
	<u>\$12,500- 14,999</u>	<u>\$15,000- 17,499</u>	<u>\$17,500- 19,999</u>	<u>\$20,000- 24,999</u>	<u>\$25,000- 29,999</u>	
Completions						
Weber	3	43	29	12	11	98
Davis	<u>23</u>	<u>78</u>	<u>68</u>	<u>116</u>	<u>33</u>	<u>318</u>
Total	26	121	97	128	44	416
Units sold before construction start						
Weber	-	17	12	12	11	52
Davis	<u>3</u>	<u>44</u>	<u>26</u>	<u>46</u>	<u>13</u>	<u>132</u>
Total	3	61	38	58	24	184
Total speculative homes						
Weber	3	26	17	-	-	46
Davis	<u>20</u>	<u>34</u>	<u>42</u>	<u>70</u>	<u>20</u>	<u>186</u>
Total	23	60	59	70	20	232
Number spec. sold						
Weber	3	17	15	-	-	35
Davis	<u>15</u>	<u>27</u>	<u>29</u>	<u>35</u>	<u>7</u>	<u>113</u>
Total	18	44	44	35	7	148
Number spec. unsold						
Weber	-	9	2	-	-	11
Davis	<u>5</u>	<u>7</u>	<u>13</u>	<u>35</u>	<u>13</u>	<u>73</u>
Total	5	16	15	35	13	84
Percent spec. unsold						
Weber	-	35%	12%	-	-	24%
Davis	<u>25%</u>	<u>21</u>	<u>31</u>	<u>50%</u>	<u>65%</u>	<u>39</u>
Total	22%	26%	25%	50%	65%	36%

Source: FHA Salt Lake City Insuring Office.