

728.1  
; 308  
F22  
Oswego, N. Y.  
1965

*Analysis of the*  
**OSWEGO, NEW YORK  
HOUSING MARKET**

**as of July 1, 1965**



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

**November 1965**

ANALYSIS OF THE  
OSWEGO, NEW YORK, HOUSING MARKET  
AS OF JULY 1, 1965

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, 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.

## Table of Contents

	<u>Page</u>
Summary and Conclusions	i
Housing Market Area	1
Map of Market Area	2
Economy of the Area	4
Character and History	4
Employment	4
Principal Employment Sources	6
Unemployment	6
Estimated Future Employment	7
Income	7
Demographic Factors	9
Population	9
Households	11
Housing Market Factors	13
Housing Supply	13
Residential Building Activity	14
Tenure of Occupancy	16
Vacancy	16
Sales Market	19
Rental Market	20
Mortgage Market	20
Urban Renewal	20
Public Housing	21
Demand for Housing	22
Quantitative Demand	22
Qualitative Demand	22
Demand for Nursing Home Accomodations	23

ANALYSIS OF THE  
OSWEGO, NEW YORK, HOUSING MARKET  
AS OF JULY 1, 1965

Summary and Conclusions

1. Nonagricultural employment in the Oswego HMA is judged to have averaged approximately 21,400 in 1964. Out-commutation has increased, however, from 5,350 in 1960 to approximately 6,750 currently, so that about 28,150 residents of Oswego County are employed at this time. Employment covered by the New York State Unemployment Insurance Law, about 65 percent of the total employment in the area, increased from about 13,300 in 1959 to a 1964 annual average of approximately 13,500. Manufacturing employment represents almost 55 percent of the total covered nonagricultural wage and salary employment in the area. The only other significant covered employment category is the trade segment, which has remained at approximately 3,000 workers from 1959 to 1964. Over the July 1965- July 1968 forecast period, total nonagricultural employment is expected to increase by about 300 (100 annually), while out-commutation should increase by 1,125 workers (375 annually).

Unemployment data in Oswego are available only for workers covered under the Unemployment Insurance Law. Insurance claims averaged about 1,450 in 1964, a decrease from 1,700 in 1963. The peak of the past five years was an average of nearly 1,800 in 1961.

2. The current median income of all nonfarm families in the HMA is approximately \$6,575 annually after deduction of Federal income tax, and the median income of renter families is about \$5,425. By July 1968, median annual after-tax incomes are expected to increase to \$7,075 for all families and \$5,825 for renter families.
3. As of July 1, 1965, nonfarm population in the Oswego HMA totals about 84,300, an increase of about 4,850 (six percent) over the April 1960 total of 79,450. The 1950-1960 annual nonfarm population growth of almost 1,770 was above the 1960-1965 average growth of about 920, partly because of the census definitional change in "farm population" between 1950 and 1960. This change is significant in an area like Oswego where many "farmers" were included in the 1960 definition of farm, but excluded in the 1950 enumeration. By July 1968, the nonfarm population of the HMA is expected to reach 87,400, an annual average increase of about 1,025.
4. Currently there are about 23,700 households in the HMA, an addition of about 1,140 (five percent), or about 215 a year since 1960. The 1950-1960 annual average household increase of 475 is above the 1960-1965 increase and, in part, is due to the census definitional change of "farm" between 1950 and 1960. Total households (farm and nonfarm)

in the HMA increased only by about 225 annually during the 1950-1960 decade. The number of households in the Oswego HMA is expected to reach 24,450 by July 1968, an increase of about 250 annually.

5. There are about 28,150 housing units in the HMA at the present time, a net addition of about 1,590, or 300 annually, since April 1960. Since January 1960, about 875 dwelling units have been authorized by permits in the Oswego HMA, of which 70 percent (615 units) were single-family units. In addition, about 825 units were built in non-permit issuing areas, mostly single-family. Currently, about 100 single-family and 30 multifamily units in the HMA are under construction. The 1964 and 1965 building rate has been about 160 units a year in permit issuing places, with a slightly larger number in other areas of the county.
6. The current number of vacant available units in the Oswego HMA is judged to have increased since April 1960. As of July 1, 1965, there are about 775 vacant available units in the HMA, including 300 available for sale (a homeowner vacancy rate of 1.7 percent) and 475 units available for rent (a renter vacancy rate of 7.5 percent).
7. The demand for new housing over the three-year forecast period approximates recent rates of new construction, 325 units a year, and includes a demand for about 40 rental units annually. Another 15 to 20 rental units may be absorbed, if provided with public benefits or assistance. The annual demand for new sales housing distributed by price classes is expected to approximate the pattern presented in the table on page 22.
8. There is an estimated demand for a maximum of about 280 additional "skilled care" proprietary nursing home beds in the Oswego HMA. New proprietary nursing homes should be in relatively small increments, however, in order to test the market inasmuch as differences in cost may inhibit rapid absorption.

ANALYSIS OF THE  
OSWEGO, NEW YORK, HOUSING MARKET  
AS OF JULY 1, 1965

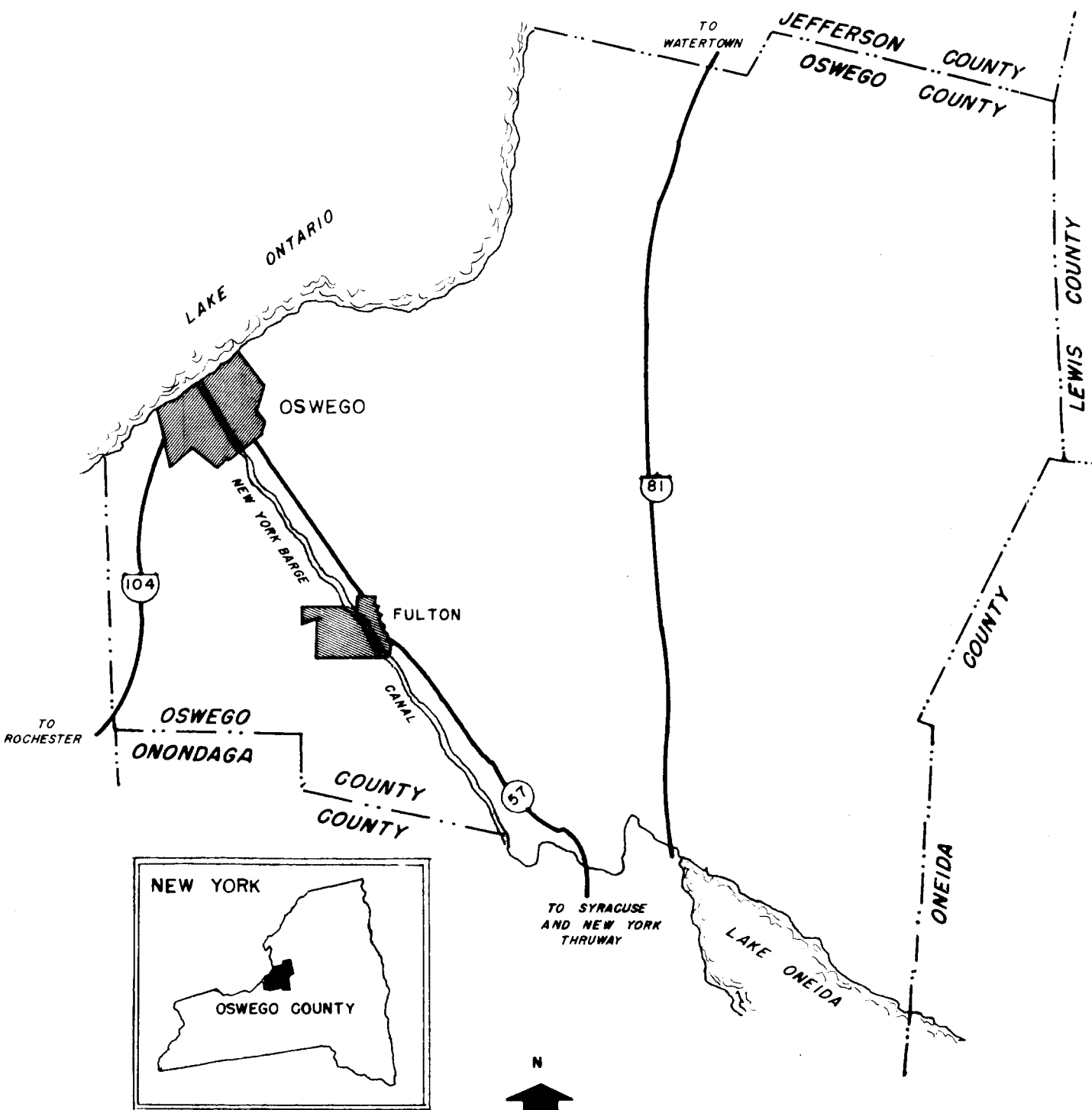
Housing Market Area

The Oswego, New York, Housing Market Area (HMA) is defined as being coterminous with Oswego County, New York. Although the county was added to the Syracuse, New York, Standard Metropolitan Statistical Area (SMSA) in June 1959, it is semi-autonomous and can be considered a separate housing market for the purpose of this report. The city of Oswego is located on the southern shore of Lake Ontario at the northern terminus of the New York State Barge Canal, about 35 miles north of Syracuse, approximately 70 miles east of Rochester, New York, and 150 miles west of Albany, New York (see map). The only other predominantly urban community in the county is the city of Fulton, also located on the New York Barge Canal about 15 miles south of Oswego.

Good highway facilities are available in or near Oswego County with New York State Routes 57 and 48 traversing the county in a north-south direction and Route 104 crossing the county in an east-west direction. In addition, the city of Oswego is 28 miles north of the New York State Thruway, (Interstate 90, east-west), and 17 miles west of the Penn-Can Highway, (Interstate 81, north-south). The New York Central Railroad and the Erie-Lackawanna Railroad provide adequate rail transportation, and the Port of Oswego supplies central New York State with water transportation. Although there are no commercial airlines operating out of Oswego County, American, Mohawk, and Eastern Airlines service the county daily from Hancock Field in Syracuse.

According to the United States Bureau of the Census, there was a net out-commutation of 5,348 workers from Oswego County in 1960, made up of 6,606 out-commuters and 1,258 in-commuters. About 75 percent of the out-commuters from the HMA work in the city of Syracuse or elsewhere in Onondaga County. Most of the out-commuters reside in the southern part of Oswego County, while local industry in Fulton and Oswego provides employment for many of the workers residing in the northern part of the county. On the basis of the industrial expansion of Onondaga County during the 1960-1965 period, it is estimated that current out-commutation from Oswego County to jobs in Onondaga County is above the 1960 level. The table below shows commutation patterns for Oswego County in 1960.

# OSWEGO, NEW YORK, HOUSING MARKET AREA





Commutation Patterns  
Oswego, New York, HMA  
April 1960

<u>Area</u>	<u>Out-commutation</u>	<u>In-commutation</u>
Total	<u>6,606</u>	<u>1,258</u>
Syracuse SMSA	<u>4,953</u>	<u>525</u>
Syracuse City	2,945	110
Rest of Onondaga County	1,988	391
Madison County	20	24
Other places	<u>1,653</u>	<u>733</u>
Jefferson County	119	116
Onedia County	251	283
Elsewhere	1,283	334

Source: 1960 Census of Population.

Unless otherwise noted, data on the rural farm population are excluded from this report. The rural farm segment of the population does not ordinarily constitute a part of the market for urban housing. In 1960, the rural farm population equaled about 8 percent of the total population in the HMA, while in 1950 approximately 20 percent of the population was classified in the rural farm segment.

## Economy of the Area

### Character and History

The city of Oswego was settled in 1775 as a military-support town surrounding Fort Ontario. After its capture by the United States in 1779, the fort was designated a U.S. Army Post and the city was made the first fresh water port in the United States. Throughout its history the economy of the county has been relatively dormant and has been aided only by its proximity to Syracuse and its facilities for providing water transportation to the industry of central New York State. Recent growth of the State University of New York College of Education at Oswego has, however, provided some impetus of the economy.

### Employment

Current Estimate. Current total nonagricultural employment in the Oswego HMA is approximately 21,400. Net-commutation has increased, however, from 5,350 in 1960 to about 6,750 currently, so that it is judged that approximately 28,150 residents of Oswego County are employed at this time. Oswego County is included in the Syracuse Labor Market Area. As a result, total work force data covering only the employment within the HMA are not available. The Division of Employment of the New York State Department of Labor maintains data, however, on the number of employees covered by the New York State Unemployment Insurance law. Total covered employment data for the years 1960 through 1964 are presented in detail in table I.

Past Trend. Insured employment in the HMA has declined since 1960. As the local economy felt the effects of the national recession in 1961, total covered nonagricultural wage and salary employment dropped from a 13,850 annual average in 1960 to below 13,200 in 1961, a decrease of almost 700, or about five percent. By 1964, however, insured employment totaled about 13,550, an increase of 350 (three percent) over the 1961-1964 period.

Employment by Industry. Of the 13,550 covered nonagricultural wage and salary workers employed in the HMA during 1964, a total of about 7,500 (55 percent) were employed by manufacturing industries. The nondurable goods segment of the manufacturing industries experienced a decline from 6,625 in 1960 to 5,700 in 1964, a four-year decrease of over 900 or 225 (three percent) annually. The paper and allied products industry, a part of the nondurable goods segment,

decreased from an annual average employment of almost 3,900 workers in 1960 to 2,000 in 1964. The 1960-1964 annual decrease of about 225 (six percent) reflects the fact that some semi-skilled and unskilled jobs in the paper industry are being eliminated by automation. The only other significant change observed in the nondurable goods segment was in good and kindred products in which jobs increased about three percent annually from 1960 to 1964.

During the 1960-1964 period, the durable goods segment of manufacturing employment increased by almost 70 jobs (five percent) annually. After dropping from 1,500 in 1960 to about 1,400 in 1961, covered employment in the durable goods industries increased steadily to its 1964 four-year high of 1,775. Only one industry in the durable goods classification experienced a decline in employment over the 1960-1964 period. Fabricated metals dropped from 650 to 440, a four-year decrease of about 210, or 32 percent. The only notable increase in the durable goods segment occurred in primary metals, in which jobs rose from about 250 in 1962 to 580 in 1964, an increase of 330. This 66 percent annual increase is largely attributed to the 1962 opening of Allroll Incorporated, an aluminum rolling mill.

Nonmanufacturing industries accounted for about 41 percent of covered nonagricultural wage and salary jobs in 1960 and 45 percent in 1964. The low level of nonmanufacturing employment in the area reflects the fact that many nonmanufacturing employees are not covered by the New York State Unemployment Insurance Law, while a large proportion of employees in manufacturing industries are covered. In addition, the increasing availability of professional and nonprofessional services in Syracuse has kept nonmanufacturing employment at a low level in Oswego County. Employment in transportation, communication, and public utilities dropped from a 1960 total of 800 to almost 700 in 1964, a decrease of about 25 (three percent) annually. Despite increased utilization of the trade and services in Syracuse by Oswego County residents, the local trade segment increased from 2,900 in 1960 to 3,250 workers in 1964, a gain of about 85 (three percent) annually.

Employment Participation Rate. The participation rate (the number of persons working in the area per 100 population) is very low in the Oswego HMA. Currently, it is estimated that there are only about 25 jobs in Oswego County for every 100 people. The low rate reflects out-commutation of residents to the Syracuse area for employment. The employment participation rate has been declining since 1960 and is expected to continue to drop over the forecast period, because it is anticipated that the number of Oswego County residents working outside the county is expected to continue to increase.

### Principal Employment Sources

Considered as a unit, the Syracuse economy is the most important source of employment for residents of the HMA. Although some employment opportunities are available in Fulton and Oswego, the southern part of the HMA relies heavily on Syracuse employers. Of the 5,850 employed persons residing in the five southern towns of the HMA (Constantia, Hastings, West Monroe, Palerimo, and Schroepfel) in 1960, about 42 percent worked in Syracuse City or the rest of Onondaga County. This dependence upon the Syracuse economy is expected to increase with the rising out-commutation of HMA residents.

The State University of New York at Oswego is the only rapidly growing major employer in the HMA. According to school officials, the college currently employs approximately 675, including 300 faculty members. The college has expanded rapidly with a 1964 fall enrollment of 4,275 students, an increase of about 1,400 over the 1960 fall enrollment of 2,875.

The two remaining major employers in the area, both located in Fulton, have shown stability of employment in recent years. The Oswego Industrial Development Commission reports that the Sealright-Oswego Falls Corporation, a leading manufacturer of paper containers and closures, and the Nestle Chocolate Company, Incorporated, have both increased employment slightly since 1960 and currently employ a total of almost 4,500 workers.

### Unemployment

While unemployment is not estimated separately for Oswego County, the number of active unemployment insurance claims recorded in the HMA since 1960, presented in the following table, provides an indication of the trend of unemployment in the HMA. The number of claims averaged 1,442 in 1964, a decrease from 1,707 in 1963. The peak of the past five years was an average of 1,798 in 1961.

Active Unemployment Insurance Claims  
Oswego, New York, HMA  
1960-1964

<u>Year</u>	<u>Annual average</u>
1960	1,666
1961	1,798
1962	1,550
1963	1,707
1964	1,442

Source: New York State Department of Labor.

Not included in the figures above are temporary-extended benefit programs. Claims in this category averaged 407 a month in the period May 1961-December 1961 and 179 a month in the period January 1962-June 1962.

Estimated Future Employment

Total nonagricultural employment in the Oswego HMA is expected to increase by 300, or 100 annually, to a July 1968 level of 21,700. The main contribution to the employment growth will be increased employment at Oswego College. As enrollment at the school increases over the forecast period, employment undoubtedly also will increase. The manufacturing sector of the economy is expected to remain stable during the 1965-1968 period.

In addition, the Syracuse economy will provide employment opportunities to the Oswego HMA residents during the forecast period. Modest increases are expected in the nonmanufacturing sector in the HMA as most of the demand for more services and trade facilities is absorbed by the Syracuse economy.

Income

Current median annual family income in the Oswego HMA, after deducting Federal income tax, is approximately \$6,575. By 1968, it is estimated that median family after-tax income will rise to \$7,075 annually. These estimates cover all nonfarm families of two or more persons. At present, about 21 percent of all families receive annual after-tax incomes of below \$4,000 annually, while an estimated 18 percent of the families enjoy annual after-tax incomes of over \$10,000.

Median renter family after-tax income is about \$5,425 annually and is expected to increase to \$5,825 by 1968. Currently, 32 percent of these families have after-tax incomes below \$4,000 annually and 9 percent receive after-tax incomes above \$10,000. Distributions of area families by tenure and by income classes are presented table II.

# Demographic Factors

## Population

Current Estimate. As of July 1, 1965, nonfarm population in the Oswego HMA totals about 84,300, an increase of 4,850 over the April 1960 nonfarm total of 79,450, or an annual average increase of 920. During the April 1960-July 1965 period, an estimated 22 percent of the total population growth in the HMA occurred in Oswego, 14 percent in Fulton, and 64 percent in the rest of Oswego County. The following table shows the growth in the nonfarm population of the HMA and its major segments since April 1950.

### Nonfarm Population Trend Oswego, New York, HMA April 1950-July 1965

<u>Area</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>July</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>
Oswego	22,647	22,150	23,200	-50	-0.2	200	0.9
Fulton	13,922	14,261	14,950	34	.2	130	.9
Rest of HMA	<u>25,185</u>	<u>43,042</u>	<u>46,150</u>	<u>1,786</u>	<u>7.1</u>	<u>590</u>	<u>1.4</u>
HMA total	61,754	79,458	84,300	1,770	2.9	920	1.2

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

Past Trend. During the April 1950-April 1960 period, the nonfarm population of the HMA grew from 61,750 to 79,450. The 1960-1965 annual growth of 920 (one percent) reflects the sluggishness of the local economy since 1960 and is well below the 1950-1960 average annual nonfarm population growth of 1,770 (three percent). In addition, a portion of the reported population gain between 1950 and 1960 results from a change in the census definition of "farm" and "nonfarm". Those persons living on places considered farms in 1950 but from which agricultural products were not sold or from which sales were below a specified minimum were not classified as farm population in 1960. Hence, some of the 1950-1960 increase in nonfarm population is caused by the change in classification of these "farm residents".<sup>1/</sup>

<sup>1/</sup> The average annual addition of 225 households (farm and nonfarm) compared with the average annual increase of 475 in nonfarm households suggests that an average nonfarm growth of about 250 households a year was attributable to definitional change between 1950 and 1960. This is a maximum, however, since an unknown number of households deriving their principal income from farm pursuits in 1950 may have driven their major income from nonfarm occupations by 1960.

During the 1950's, the population of the city of Oswego decreased from 22,650 to 22,150, a loss of 500 (two percent). Rapidly increasing enrollment at Oswego College since 1960 has reversed the gradual decline between 1950 and 1960 to a 1960-1965 annual increase in population of about 200 (one percent). With the exclusion of the annual student enrollment increase of 350 during the 1960-1965 period, however, it is evident that the non-student segment of the population in the city of Oswego actually experienced an annual population decrease. Population in Fulton increased from approximately 13,900 in 1950 to a 1960 total of 14,250.

The major increase in nonfarm population during the 1950-1960 decade occurred in the rest of Oswego County, which increased from 25,200 in 1950 to about 43,050 in 1960. Although the rise in population reflects the emergence of the southern section of the HMA as a suburb of Syracuse, much of the increase can be attributed to the census definitional change in "farm" between 1950 and 1960.

Estimated Future Population. Based on employment increases, including job opportunities within the HMA and increasing out-commutation by Oswego County residents to Syracuse, and on an increase in college enrollment, the nonfarm population of the Oswego HMA is expected to reach 87,400 in July 1968, an annual increase of about 1,025 or one percent. The major population increases are expected to take place in the southern part of the HMA, contiguous to Onondaga County. Some growth also will be evident in Oswego as the local college increases employment and enrollment over the forecast period.

Net Natural Increase and Migration. It is necessary to consider the total population of Oswego County, including rural farm, to determine migration and net natural increase (resident live births less resident deaths) because separate farm and nonfarm vital statistics are not available. Between April 1950 and April 1960, the total population of Oswego County increased by 8,950, while net natural increase totaled about 10,350, indicating a net out-migration of 1,400 persons during the period. The 1950-1960 out-migration pattern is judged to have increased from 1960 to the present. Net natural increase in Oswego County was approximately 5,850 during the 1960-1965 period, and, when compared with the total population increase of 4,750, indicates a net out-migration of about 1,100 persons (210 annually).

Age Distribution. A comparison of the April 1950 and April 1960 nonfarm population distributed by age groups, as seen in the following table, reveals significant changes in the 5 to 19 and 20 to 29 age groups. Population



in the 5 to 19 age group jumped from 13,950 (23 percent of the nonfarm population) in 1950 to about 23,000 (29 percent) in 1960. Many of the persons in this age group in 1960 were born during the post-World War II and Korean Conflict boom periods, times of relatively low unemployment and rapidly rising wages. Population in the 20 to 29 age group, however, declined by 530 between April 1950 and April 1960, a drop of about six percent. This decrease reflects not only the low birth rate of the 1930's, but also out-migration caused by a decline in employment opportunities in the HMA during the latter half of the 1950's.

Nonfarm Population Distributed by Age  
Oswego, New York, HMA  
April 1950 and April 1960

<u>Age group</u>	<u>April 1950</u>		<u>April 1960</u>		<u>April 1950 to</u> <u>April 1960 change</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
	6,804	11.0	9,510	12.0	2,706	39.8
5 - 19	13,949	22.6	22,982	28.9	9,033	64.8
20 - 29	9,344	15.1	8,810	11.1	-534	-5.7
30 - 39	8,791	14.3	9,923	12.5	1,132	12.9
40 - 54	10,325	16.7	13,308	16.8	2,983	28.9
55 - 64	5,878	9.5	6,395	8.0	517	8.8
65 and over	<u>6,663</u>	<u>10.8</u>	<u>8,530</u>	<u>10.7</u>	<u>1,867</u>	<u>28.0</u>
Total	61,754	100.0	79,458	100.0	17,704	28.7

Source: 1950 and 1960 Censuses of Population.

Households

Current Estimate. As of July 1, 1965, there are approximately 23,700 nonfarm households (occupied dwelling units) in the Oswego HMA, an addition of about 215 annually since April 1960. Currently, there are about 6,250 households in Oswego and 4,700 in Fulton, representing annual increases of less than one percent in each of the two communities since 1960. Nonfarm households in the rest of the HMA currently number about 12,750, a 1960-1965 annual increase of about one percent. The following table shows the growth in nonfarm households in the HMA and its major components since 1950.

Nonfarm Household Trends  
Oswego, New York, HMA  
1950 to 1965

<u>Area</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>July</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>
Oswego	6,187	6,192	6,250	-	-	10	0.2
Fulton	4,235	4,485	4,700	25	0.6	40	0.9
Rest of HMA	<u>7,375</u>	<u>11,883</u>	<u>12,750</u>	<u>451</u>	<u>6.1</u>	<u>165</u>	<u>1.4</u>
HMA total	17,797	22,560	23,700	476	2.7	215	1.0

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

Past Trend. Between April 1950 and April 1960, the number of nonfarm households in the Oswego HMA increased by about 27 percent, an average addition of over 475 units annually. This change, however, partially was due to a census conceptual change from "dwelling units" in 1950 to "housing units" in 1960. While households in the city of Oswego remained virtually unchanged and Fulton experienced an annual household addition of only 25 (one percent) during the decade, nonfarm households in the rest of the Oswego HMA increased by about 450 (six percent) annually from 1950 to 1960. This 1950-1960 annual average household increase in the rest of the HMA is well above the 1960-1965 annual addition of about 165 and is partially due to the census definitional change of "farm" from 1950 to 1960. Total households (farm and nonfarm) in the HMA increased by only about 225 annually during the 1950-1960 decade.

Estimated Future Households. Based on the population increase projected to July 1968 and on the household size trends noted in the area, the number of nonfarm households in the Oswego HMA is expected to reach 24,450 by July 1968, an increase of 750 (three percent) or about 250 annually.

Average Household Size. Average household size in the Oswego HMA increased from 3.36 to 3.43 persons during the 1950-1960 decade. An increase in the proportion of small households because of rising school enrollment and increasing elderly population is judged to have halted the 1950-1960 trend of a rise in household size, keeping the average size of Oswego area households near the 1960 level.

## Housing Market Factors

### Housing Supply

Current Estimate. The nonfarm housing inventory in the Oswego HMA totals 28,150 units currently. This represents a gain of about 1,590 (six percent) since April 1960, or an average annual addition of about 300 units. About 70 percent of the housing stock growth since 1960 has occurred in the suburban areas of Oswego County, primarily around the city of Fulton and in the southern section of the HMA contiguous to Onondaga County.

Past Trend. During the April 1950-April 1960 decade, the nonfarm housing supply in the HMA increased from about 20,200 units to over 26,550, a net addition to the housing stock of approximately 6,350 (31 percent). About 94 percent of this increase occurred in that part of the HMA outside Fulton and Oswego, especially in areas contiguous to the two cities. The large increase, in part, was due to the conceptual change in definition from "dwelling units" in 1950 to "housing units" in 1960. Also, the 1950-1960 census change in the definition of "farm" tended to overstate the actual housing stock increase between 1950 and 1960. <sup>1/</sup>

Type of Structure. As of July 1, 1965, about 83 percent (23,450 units) of all housing units in the Oswego HMA are in one-unit structures (including 750 trailers). The number of units in structures of two to four units currently totals about 3,600, or 13 percent of the total nonfarm inventory. In addition, only about four percent (1,100 units) currently are in structures containing five or more units. The low proportion of multifamily structures in the HMA reflects the fact that many tenants in the Oswego HMA currently prefer renting single-family dwelling units.

Age of Structure. Approximately 19,050 units in the Oswego HMA were built in 1929 or earlier, according to the 1960 Census of Housing, indicating that over two-thirds of the current housing stock in the HMA is at least 36 years old. A distribution of the housing supply by age of structure is shown in the following table. 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. The data do reflect the 1960 definition of "nonfarm"; however, and are not subject to errors introduced by comparing one census with another.

---

<sup>1/</sup> See note on page 9.

Distribution of the Nonfarm Housing Supply by Year Built  
Oswego, New York, HMA  
July 1965

<u>Year built</u>	<u>Number of units</u>	<u>Percentage distribution</u>
April 1960 - July 1965	1,575	6
1955 - March 1960	2,200	8
1950 - 1954	1,950	7
1940 - 1949	1,900	7
1930 - 1939	1,475	5
1929 or earlier	<u>19,050</u>	<u>67</u>
Total	28,150	100

Source: Estimated by Housing Market Analyst, based on 1960 Census of Housing and adjusted to reflect demolitions.

Condition of the Inventory. Of the 28,150 nonfarm housing units in the Oswego HMA as of July 1, 1965, 5,950 (21 percent) are considered to be either dilapidated or lacking one or more plumbing facilities. The relatively poor condition of the inventory reflects the large number of old nonfarm units in the HMA. The condition of the inventory has improved since 1960, because some deteriorating and dilapidated units have been demolished and because some existing units have been up-graded. The current proportion of substandard units is a slight improvement in the quality of the inventory since 1960. At that time, the Census of Housing indicated that about 23 percent of the nonfarm housing inventory was either dilapidated or lacking one or more plumbing facilities.

Value and Rent. In 1960, the median value of owner-occupied dwelling units in the Oswego HMA was \$8,700. Median values in Oswego and Fulton were \$8,000 and \$10,400, respectively. The current median value of owner-occupied units in the HMA is judged to be slightly above the 1960 median, reflecting the construction of units in \$12,500 to \$17,500 price range since that time. The median gross rent in 1960 was \$69 a month and is somewhat above \$70 a month currently.

Residential Building Activity

Recent Trend. Since January 1, 1960, some 1,700 dwelling units (an average of 325 a year) have been built in the Oswego HMA, of which an estimated 825 units were constructed

in areas of Oswego County outside of permit-issuing places. About 875 dwelling units have been authorized by building permits since 1960 in the cities of Oswego and Fulton and in 12 small incorporated areas of Oswego County (table III). The number of new dwelling units authorized in permit issuing places is summarized in the following table by type of structure since 1960.

New Dwelling Units Authorized by Building Permits  
Oswego, New York, HMA  
1955 - 1965

<u>Year</u>	<u>Total</u>	<u>Single-family</u>	<u>Multi-family</u>	<u>Year</u>	<u>Total</u>	<u>Single-family</u>	<u>Multi-family</u>
1955	94	NA	NA	1960	97	95	2
1956	135	NA	NA	1961	111	109	2
1957	77	NA	NA	1962	116	108	8a/
1958	72	NA	NA	1963	179	113	66b/
1959	75	NA	NA	1964	164	126	38
				1965c/	80	NA	NA

a/ Excludes 70 units of public housing.

b/ Excludes 60 units of public housing.

c/ Through June.

Source: Bureau of the Census, C-40 Construction Reports.

Only about 17 percent of the privately-financed construction authorized in the HMA by building permits in the 1960-1964 period has been of the multifamily type. The 130 units of State-aided public housing exceeded the 116 units of privately-financed multifamily housing constructed in the HMA since 1960. All of the privately financed units were in duplexes or three- to six-unit structures and were primarily in the northern section of the county. Of the 130 units of public housing constructed in the HMA since 1960, 70 units were in Fulton and 60 units in Oswego.

Single-family construction, which has accounted for the bulk of the dwelling units added since 1960, has been rising during the last five years, an indication of the increasing importance of the southern part of Oswego County as a suburban area of Syracuse city.

Units Under Construction. Based on building permit data and on the postal vacancy survey conducted in the HMA, it is estimated that there are approximately 130 housing units under construction in the Oswego HMA in June 1965. The total includes about 100 single-family units and 30 multifamily units (in two to six unit structures).

### Tenure of Occupancy

Current Estimate. The current number of nonfarm occupied dwelling units in the HMA, about 23,700, includes approximately 17,850 owner-occupied units (75 percent) and 5,850 renter-occupied units (25 percent).

Past Trend. Reflecting the high level of sales-type new construction during the 1950-1960 decade, owner-occupancy increased from about 67 percent (12,000 units) in 1950 to almost 75 percent (about 16,900 units) in 1960. Since 1960, however, the owner-occupancy ratio in the HMA has remained virtually unchanged because of the increase in multifamily construction over 1950 - 1960 levels. The following table shows occupancy characteristics for 1950, 1960, and 1965.

#### Tenure of Occupied Nonfarm Housing Inventory

Oswego, New York, HMA  
April 1950 - July 1965

<u>Tenure</u>	<u>April 1950</u>	<u>April 1960</u>	<u>July 1965</u>
All occupied units	<u>17,797</u>	<u>22,560</u>	<u>23,700</u>
Owner occupied	11,987	16,909	17,850
Percent	67%	75%	75%
Renter occupied	5,810	5,651	5,850
Percent	33%	25%	25%

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

### Vacancy

Census. According to 1960 census data, the Oswego HMA contained about 590 vacant housing units available for sale or rent, a net vacancy rate of 2.5 percent. Of this number, 215 were available for sale and 375 were available for rent, representing net homeowner and renter vacancy ratios of 1.3 percent and 6.2 percent, respectively. Included in these net vacancies, however, were 72 vacant sales units (about 33 percent of the available vacant sales units) and 145 rental vacancies (about 39 percent of the available vacant rental inventory) that lacked one or more plumbing facilities.

The 1960 census listed 69 available vacant units in the city of Oswego, 16 available for sale (0.4 percent) and 53 available for rent (3.0 percent). Available vacancies in Fulton were slightly higher than in Oswego, however, with 23 vacant sales units (a homeowner vacancy rate of 0.8 percent) and 114 vacant rental units (a renter vacancy rate of 6.2 percent), or a 1960 total of 137 available vacancies.

Postal Vacancy Surveys. A postal vacancy survey conducted in the Oswego HMA on June 16, 1965 covered 17,663 total possible deliveries, or about 63 percent of the current nonfarm housing inventory (see table IV). The survey revealed an over-all vacancy rate of 3.2 percent, with 344 vacant residences (2.3 percent) and 223 vacant apartments (7.6 percent). An additional 85 units (67 homes and 18 apartments) were reported to be under construction, but these units were not enumerated as vacancies. Also included in the Oswego area postal survey were a reported 402 house trailers, with 25, or 6.2 percent, in place and vacant.

Previous Oswego area postal vacancy surveys were conducted in March 1962 and July 1964. The table below compares results of the three postal surveys conducted in Oswego County.

Postal Vacancy Surveys  
Oswego, New York, HMA  
1962 - 1964 - 1965

<u>Date</u>	<u>Total residences and apartments</u>		<u>Residences</u>		<u>Apartments</u>	
	<u>Total units</u>	<u>Percent vacant</u>	<u>Total units</u>	<u>Percent vacant</u>	<u>Total units</u>	<u>Percent vacant</u>
March 1962	9,979	2.3	NA	NA	NA	NA
July 1964	15,664	3.4	12,658	2.4	3,006	7.6
June 1965	17,663	3.2	14,724	2.3	2,939	7.6

Source: FHA postal vacancy survey conducted by collaborating postmasters in Oswego and Fulton in 1962; in Oswego, Fulton, and Pulaski in 1964; and in Oswego, Fulton, Pulaski, and Phoenix in 1965.

Although the surveys differ in the number of areas and the number of units covered, certain trend analyses can be made. It is evident that vacancy rates in units covered increased between 1962 and 1964, but since that time have remained relatively constant. The similarity between the number of apartments covered and the percent vacant in 1964 and 1965 indicates a somewhat stagnant rental market. It should be noted that postal vacancy data are not entirely comparable with those reported by the Census of Housing because of differences in definition, area delineation, and methods of enumeration. The postal vacancy survey classifies vacancies only by type of structure (residence or apartment),

while the Census Bureau reports vacancies by the intended tenure of the unit. This difference is especially significant in an area like the Oswego HMA where about 3,000 single-family units were renter-occupied in 1960. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail. These are primarily single-family homes, but they also include some duplexes and structures with extra units created by conversion. An "apartment" includes all stops where more than one delivery of mail is possible. When used in conjunction with other vacancy data, however, the postal survey serves as a valuable tool in formulating estimates regarding local market conditions.

Current Estimate. As of July 1, 1965, there are approximately 775 vacant nonfarm units available for sale or rent in the Oswego HMA. Of this number, 300 are vacant sales units, representing a current homeowner ratio of 1.7 percent, and 475 are vacant available rental units, indicating a current renter vacancy rate of 7.5 percent. It is estimated, however, that about 10 percent of the available vacant sales units and 20 percent of the available renter units are unacceptable, that is, lacking one or more plumbing facilities. In a small, moderately growing area such as Oswego, it is judged that, after the deduction of the unacceptable available vacant units, the current vacancy situation appears to be in quantitative balance. Comparative homeowner and renter vacancy rates are shown in the following table for 1960 and 1965.



Vacant Nonfarm Housing Units  
Oswego, New York, HMA  
April 1960 and July 1965

<u>Item</u>	<u>April 1960</u>	<u>July 1965</u>
Total housing units	26,561	28,150
Total vacant units	<u>4,001</u>	<u>4,450</u>
Available vacant units	<u>589</u>	<u>775</u>
For Sale	<u>215</u>	<u>300</u>
Homeowner vacancy rate	1.3%	1.7%
For Rent	<u>374</u>	<u>475</u>
Rental vacancy rate	6.2%	7.5%
Other vacant <u>a/</u>	3,412	3,675

a/Includes vacant seasonal units, dilapidated units, units sold or rented and awaiting occupancy, and units held off the market for absentee owner and for other reasons.

Source: 1960 Census of Housing.  
1965 estimated by Housing Market Analyst.

Sales Market

Current Conditions. The over-all sales market in the Oswego HMA appears to be reasonably sound. Local builders report that most new residential construction in the HMA is done on a contract basis, although a few builders are active in small, speculatively-built subdivisions. Since 1960, most of the new sales units have been built in the area surrounding Fulton and in the southern sector of Oswego County which borders on Onondaga County. The new sales housing built in this area since 1960 generally has been priced in the \$15,000 to \$20,000 price range. Scattered new construction of housing in the \$12,500 to \$15,000 price range is in evidence in many of the smaller towns in the HMA and in the area surrounding the city of Oswego.

Foreclosures. Since 1950, the level of foreclosures in the Oswego HMA has been about 15 to 20 a year according to the Registrar of Deeds. This low level of foreclosures is not unreasonable and is expected to continue during the forecast period.

### Rental Market

The rental market in the Oswego area is comprised largely of single-family renter-occupied units. In 1960, about 51 percent of all renter households were in single-family structures. In addition, very few privately-financed multifamily units have been built in the area in the past several years. Total renter vacancy rates have increased since 1960. Nevertheless, after the exclusion of the filtered-down, unacceptable single-family units now in the market, net available renter vacancies do not seem to be in excess.

The new, privately financed, rental housing in the Oswego area built since 1960 is experiencing good occupancy. Monthly gross rent ranges are about \$120 to \$145. Renter-occupied single-family units, which are a large part of the rental market, are usually at least 10 to 15 years old and rent for slightly less than the new multifamily structures in the Oswego HMA.

### Mortgage Market

Despite the proximity of the area to the Syracuse mortgage market, local mutual savings and commercial banks are the principal sources of mortgage money in the Oswego HMA. Loans are typically made at six percent interest with 15 to 20 percent down and a 20 to 25 year term.

### Urban Renewal

At present, there is one active urban renewal project in the HMA, the East Central Project (N.Y. R-65) in Oswego. The project is bounded on the north by Bridge Street, on the east by East Second Street, on the south by Mohawk Street, and on the west by the Oswego River. The area is nonresidential and comprises part of the Oswego central business district. The future development of the land in the project area is a "mix" of institutional and commercial re-use. Execution of the project is under way and the first block of the three-section project should be completed by November 1965. The entire project should be completed by the fall of 1967. No residences were demolished, and no new residential development is planned for the project area.

Public Housing

There are two State-aided public housing projects in the HMA, Pathfinder Courts in Fulton (196 units) and Hamilton Homes in Oswego (186 units). Recent additions to these projects include 70 units in Fulton and 60 units in Oswego. No additional projects are currently in planning. Both projects report excellent occupancy.

Base rents in existing projects range from a low of \$40 for an efficiency to a high of \$70 for four-bedroom apartment. Maximum incomes for continued occupancy in the projects are \$4,464 for one-and two-person families and \$6,048 for seven-person families.

Demand for Housing

Quantitative Demand

An annual addition of approximately 250 households is forecast for the Oswego HMA during the July 1965-July 1968 period. The demand for new housing construction is derived from the projected level of household growth, the number of housing units expected to be demolished during the three-year forecast period, the anticipated shift in tenure of owned single-family homes, and the excess or deficiency of vacancies. Considering these factors, as well as the nominal unsold inventory held by builders and the successful marketing of an average of about 325 units a year, it is judged that the market is in sound condition. Thus, a continuation of recent rates of new construction will satisfy the anticipated demand and maintain reasonable demand-supply relationships.

Most of the demand will be for new sales housing, but about 40 units a year represent rental demand. In addition, 15 to 20 rental units may be marketed effectively each year if provided through public benefits or assistance. The provision of such units may accelerate the filtering process and assist in the elimination of substandard housing. Although most of the demand will be in the vicinity of incorporated places in Oswego County, a growing volume may be anticipated in the southwestern sector within commuting distance of Syracuse.

Qualitative Demand

Sales Housing. The distribution of demand for new sales housing annually is shown in the following table. The distribution is based on the proportion of annual after-tax income that families in the Oswego HMA typically allocate to sales housing and on recent market experience.

Estimated Annual Demand for New Sales Housing  
Oswego, New York, HMA  
July 1965 - July 1968

<u>Sales price</u>	<u>Percentage distribution</u>
\$12,000 - \$13,999	7
14,000 - 15,999	10
16,000 - 17,999	17
18,000 - 19,999	14
20,000 - 24,999	26
25,000 - 29,999	14
30,000 and over	<u>12</u>
Total	100

Because of current construction and land costs, it is judged that few, if any, adequate new sales houses can be built to sell below \$12,000 in the Oswego HMA. Therefore, all of the 210 units have been distributed at or above this minimum. The demand for sales housing priced below \$12,000 will be satisfied from the existing inventory.

Rental Housing. Under current building costs, minimum rents (including utilities) at which new privately-owned rental units can be produced in the area at market interest rate financing are \$100 a month for efficiencies, \$110 for one-bedroom units, \$125 for two-bedroom units, and \$135 for three-bedroom units. At or close to these minimum rents, there is a prospective annual demand for approximately 40 units. At the lower rents achievable with some form of public benefits or assistance, such as that provided by the New York State Mitchell-Lama program, an additional 15 to 20 units of rental housing could probably be absorbed annually. The 1965-1968 annual demand for 55 to 60 units of rental housing is expected to be primarily for low or moderate rent one- and two-bedroom units in duplex structures or garden-type apartments.

Net additions to the rental supply may be accomplished either by new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition.

#### Nursing Homes

Existing Nursing Homes. Currently, there are approximately 365 nursing home beds in the Oswego HMA. Of the total beds, 340 (93 percent) are in proprietary nursing homes and 25 (seven percent) are in the publicly-owned Oswego County Infirmary in the city of Oswego. About 265 (73 percent) of the beds in the area are classified as "skilled" care beds, or beds located in homes with a registered nurse on duty 24 hours a day.

Of the 365 nursing home beds in the Oswego area as of July 1965, approximately 20 are currently vacant, an occupancy rate of nearly 95 percent. This rate indicates a tight vacancy situation, in view of the fact that current available national data indicate that an 85 to 90 percent occupancy rate is typical for proprietary nursing care beds. Three of the homes, in response to this rising demand, have increased their facilities by converting private and semi-private rooms into ward accommodations.

None of the 365 beds in the Oswego HMA are in "suitable", fire-resistive structures, the criterion used by the State of New York to determine the suitability of a structure for nursing home use. All of the 17 homes in the area were converted from other residential usage and, therefore, do not meet the State specifications for building materials, sprinkler systems, and adequate fire escape facilities.

Weekly charges in most of the nursing homes in the Oswego area range between \$60 and \$70 for a semi-private room. The payments do not include any medical expenses which may be required by the patient. As of July 1, 1965, no additional beds have been approved for construction in the Oswego area.

Characteristics of Patients. The Syracuse Office of the New York State Department of Social Welfare reported that about 90 percent of all of the Oswego HMA nursing home patients are area residents. Of the 345 nursing home patients in the area 164 (48 percent) are State-aided welfare patients. Welfare rates in the Oswego HMA are about \$220 a month with separate payments made for physicians and medicines. Almost all of the nursing home patients in the area are at least 50 years of age, with a median age of about 80 to 83 years.

Nursing Home Bed Demand. Current State and national data suggest that 33 beds per 1,000 elderly persons is an appropriate formula for determining nursing home bed need. Applying this formula to the projected 1968 population of approximately 9,625 persons 65 years of age or over in the Oswego HMA, a total need of 320 nursing home beds in the area by 1968 is indicated. As no new beds are under construction or definitely approved for construction and no existing beds in the area are judged "suitable", the total need closely approximates the need for additional nursing home beds.

The 320-bed need estimated for the Oswego area represents "medical need", not economic demand. Adjustment of the "medical need" must be made to reflect only the probable demand for additional proprietary beds, or a demand reflecting the ability to pay the medical care provided in nursing homes. On this basis, net demand may approach a maximum of approximately 280 additional proprietary beds. Any additions to the skilled nursing bed supply, however, should be in relatively small increments (about 50 beds each) to test the success of the progressive substitution of new, "suitable", accommodations for the existing nursing homes. Differences in the cost of care between the existing homes and new projects may inhibit the successful marketing of new facilities.

Table I

Nonagricultural Employment by Industry Group for Workers  
Covered under the New York Unemployment Insurance Law  
Oswego, New York, HMA, 1960-1964  
(Annual Averages)

<u>Industry</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1960-1964 change</u>	
						<u>Number</u>	<u>Percent</u>
Nonagricultural Wage and Salary	<u>13,867</u>	<u>13,176</u>	<u>13,413</u>	<u>13,389</u>	<u>13,529</u>	<u>-338</u>	<u>-2.4</u>
Manufacturing	<u>8,128</u>	<u>7,608</u>	<u>7,551</u>	<u>7,286</u>	<u>7,485</u>	<u>-643</u>	<u>-7.9</u>
Durable goods	<u>1,513</u>	<u>1,387</u>	<u>1,469</u>	<u>1,556</u>	<u>1,775</u>	<u>262</u>	<u>17.3</u>
Primary metals	244	218	252	379	583	339	138.9
Fabricated metals	646	542	528	472	440	-206	-31.9
Nonelectrical machinery	378	425	474	461	502	124	32.8
All other	246	202	214	244	250	4	1.6
Nondurable goods	<u>6,615</u>	<u>6,221</u>	<u>6,083</u>	<u>5,730</u>	<u>5,710</u>	<u>-905</u>	<u>-13.7</u>
Paper and allied products	3,896	3,605	3,457	3,124	2,995	-901	-23.1
All other	2,720	2,615	2,626	2,606	2,716	-4	-
Nonmanufacturing	<u>5,739</u>	<u>5,568</u>	<u>5,862</u>	<u>6,103</u>	<u>6,044</u>	<u>305</u>	<u>5.3</u>
Construction	693	610	763	838	641	-52	-7.5
Transportation, communication, public utilities	799	713	703	713	697	102	-12.8
Trade	2,894	2,876	3,020	3,120	3,234	340	11.7
Finance, insurance, and real estate	406	400	402	420	421	15	3.7
Services	916	936	934	969	1,011	95	10.4
Miscellaneous	30	32	39	42	40	10	33.3

Note: Subtotals may not equal totals, because of rounding.

Source: New York Department of Labor.

Table II

Percentage Distribution of Family Income by Tenure  
After Federal Income Tax Deduction  
Oswego, New York, HMA  
1965 and 1968

<u>Annual</u> <u>after-tax incomes</u>	<u>1965 incomes</u>		<u>1968 incomes</u>	
	<u>All</u> <u>families</u>	<u>Renter</u> <u>families</u>	<u>All</u> <u>families</u>	<u>Renter</u> <u>families</u>
Under \$2,000	8	12	6	11
\$2,000 - 2,999	5	9	6	8
3,000 - 3,999	8	11	7	10
4,000 - 4,999	10	12	8	12
5,000 - 5,999	12	14	11	11
6,000 - 6,999	12	13	12	12
7,000 - 7,999	11	9	10	11
8,000 - 8,999	9	7	9	7
9,000 - 9,999	7	4	8	6
10,000 -12,499	10	7	12	8
12,500 and over	<u>8</u>	<u>2</u>	<u>11</u>	<u>4</u>
Total	100	100	100	100
Median	\$6,575	\$5,425	\$7,075	\$5,825

Source: Estimated by Housing Market Analyst.



Table III

Geographic Distribution of  
Privately Financed Dwelling Unit Authorizations  
Oswego, New York, HMA  
1960-1965

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u> <sup>a/</sup>
Total permits	<u>97</u>	<u>111</u>	<u>116</u>	<u>179</u>	<u>164</u>	<u>80</u>
Central Square	5	10	6	8	5	6
<u>Fulton</u>	22	18	19	83	22	17
Granby town	0	0	0	1	0	0
Hannibal	2	2	1	1	1	2
Hastings town	20	23	28	25	30	11
Lacona	1	0	0	0	0	0
Mexico	2	2	1	2	6	3
<u>Oswego</u>	9	15	14	16	54	13
Parish town	0	0	3	7	6	4
Parish	0	0	1	0	0	0
Phoenix	5	0	2	4	2	0
Pulaski	5	7	5	1	14	8
Schroeppel town	16	15	24	17	12	7
Volney town	10	19	12	14	12	9

<sup>a/</sup> Through June.

Source: Bureau of the Census, C-40 Construction Reports and local building inspectors.

Table IV

Oswego, New York, Area Postal Vacancy Survey

June 16, 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	17,663	567	3.2	499	68	85	14,724	344	2.3	307	37	67	2,939	223	7.6	192	31	18	402	25	6.2
Oswego	8,417	221	2.6	189	32	37	6,930	136	2.0	123	13	27	1,487	85	5.7	66	19	10	178	5	2.8
City Routes	6,022	158	2.6	138	20	12	4,545	75	1.7	74	1	6	1,477	83	5.6	64	19	6	12	1	8.3
Rural Routes	2,395	63	2.6	51	12	25	2,385	61	2.6	49	12	21	10	2	20.0	2	-	4	166	4	2.4
Other Cities and Towns	9,246	346	3.7	310	36	48	7,794	208	2.7	184	24	40	1,452	138	9.5	126	12	8	224	20	8.9
Fulton	6,387	224	3.5	192	32	26	5,273	126	2.4	106	20	23	1,114	98	8.8	86	12	3	144	14	9.7
City Routes	3,972	126	3.2	116	10	8	2,901	41	1.4	37	4	5	1,071	85	7.9	79	6	3	3	-	-
Rural Routes	2,415	98	4.1	76	22	18	2,372	85	3.6	69	16	18	43	13	30.2	7	6	-	141	14	9.9
Phoenix	1,536	53	3.5	49	4	13	1,298	33	2.5	29	4	8	238	20	8.4	20	-	5	45	4	8.9
Pulaski	1,323	69	5.2	69	-	9	1,223	49	4.0	49	-	9	100	20	20.0	20	-	-	35	2	5.7

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).