Analysis of the
PITTSBURGH, PENNSYLVANIA, HOUSING MARKET

as of July 1, 1965

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

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FIELD MARKET ANALYSIS SERVICE
FEDERAL HOUSING ADMINISTRATION
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Foreword

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

Since market analysis is not an exact science the judgmental factor is important in the development of findings and conclusions. There will, 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 PITTSBURGH, PENNSYLVANIA, HOUSING MARKET AS OF JULY 1, 1965

Summary and Conclusions

The economy of the Pittsburgh SMSA is dominated by heavy industry, namely primary metals and heavy machinery manufacturing. However, since 1913, employment increases in research, headquarters staffing, government, and services, and employment declines in heavy industry have tended to reduce the dominance of the heavy industries. Because of the loss of employment in heavy industry, there has been a general downtrend of total employment during the past ten years. Increases in population and households since 1960 were substantially below the increases in the 1950's. Residential construction has fluctuated somewhat but the number of vacant units increased, resulting in a slight loosening in the sales and rental markets. The economy is expected to expand only slightly during the three-year forecast period and housing demand will increase nominally. A summary of the analytical findings is outlined below and more fully detailed in the text.

1. Total nonagricultural employment averaged 852,400 in 1964, an increase of 20,400 over the average in 1963, but 68,000 (6,200 annually) below the high of 920,400 in 1953. The total is expected to increase to 863,000 by July 1, 1968. The number of unemployed persons averaged 48,700 in 1964, equal to 5.4 percent of the nonagricultural work force, the lowest annual average since 1956. In April 1965, unemployment totaled 29,300, 3.3 percent of the nonagricultural work force, compared with 52,100 (5.8 percent) in April 1964.

2. The current median after-tax income of all families and all renter families is $6,850 and $5,300, respectively. Median income is expected to increase by nearly eight percent during the three-year period.

3. The population of the SMSA currently totals 2,467,400, about 61,950 above the 1960 total, an average annual gain of 11,800. The city of Pittsburgh continued to lose population during the past five years. The population of the SMSA is expected to total 2,517,000 in July 1968.

4. There are about 733,400 households in the SMSA at present, representing an annual increment of 4,475 since 1960. Most of the household formation has occurred in suburban Allegheny County. Pittsburgh lost a small number of households. By July 1, 1968, the number of households in the SMSA is expected to reach 749,400.

5. Residential construction activity has fluctuated from a high in 1960 (8,950 units) to a low in 1961 (6,775 units) and a mild recovery since (7,650 units in 1964). The number of single-family units authorized by building permits has remained on a plateau during the past three years but multifamily units authorized in 1963 and 1964 were substantially above the previous three years.

6. There are an estimated 19,500 vacant available units at present, about 2,300 above the 1960 level. The current sales vacancy ratio is 1.2 percent and the renter vacancy ratio is 5.2 percent. The number of vacant units also has increased in the city of Pittsburgh.

7. Despite the slight increase in sales vacancies, the market for sales housing is generally sound. Fewer speculatively-built houses remained unsold at the end of 1964 than at the end of 1963, and marketing periods have decreased. The rental market has eased from a tight condition in 1963 to a generally balanced condition at present.

8. An annual demand for 7,600 housing units is forecast for each of the next three years, including 5,700 sales-type and 1,900 renter-type units. A distribution of the sales demand by sales price may be found on page 27, and the distributions of the rental demand by gross monthly rent and unit size may be found on page 28.

ANALYSIS OF THE PITTSBURGH, PENNSYLVANIA, HOUSING MARKET AS OF JULY 1, 1965

Housing Market Area

For this analysis, the Pittsburgh, Pennsylvania, Housing Market Area (HMA) is defined as being coterminous with the Pittsburgh Standard Metropolitan Statistical Area (SMSA), which consists of Allegheny, Beaver, Washington, and Westmoreland Counties, with a 1960 population of 2,405,000.1/ The city of Pittsburgh, with a current population of almost 600,000 is located in Allegheny County and is the urban trade and employment center of the area. In addition to Pittsburgh, the SMSA contains one township with a current population of over 50,000, ten townships, boroughs, and cities with current populations of 25,000 to 50,000, and several hundred smaller independent governmental units.

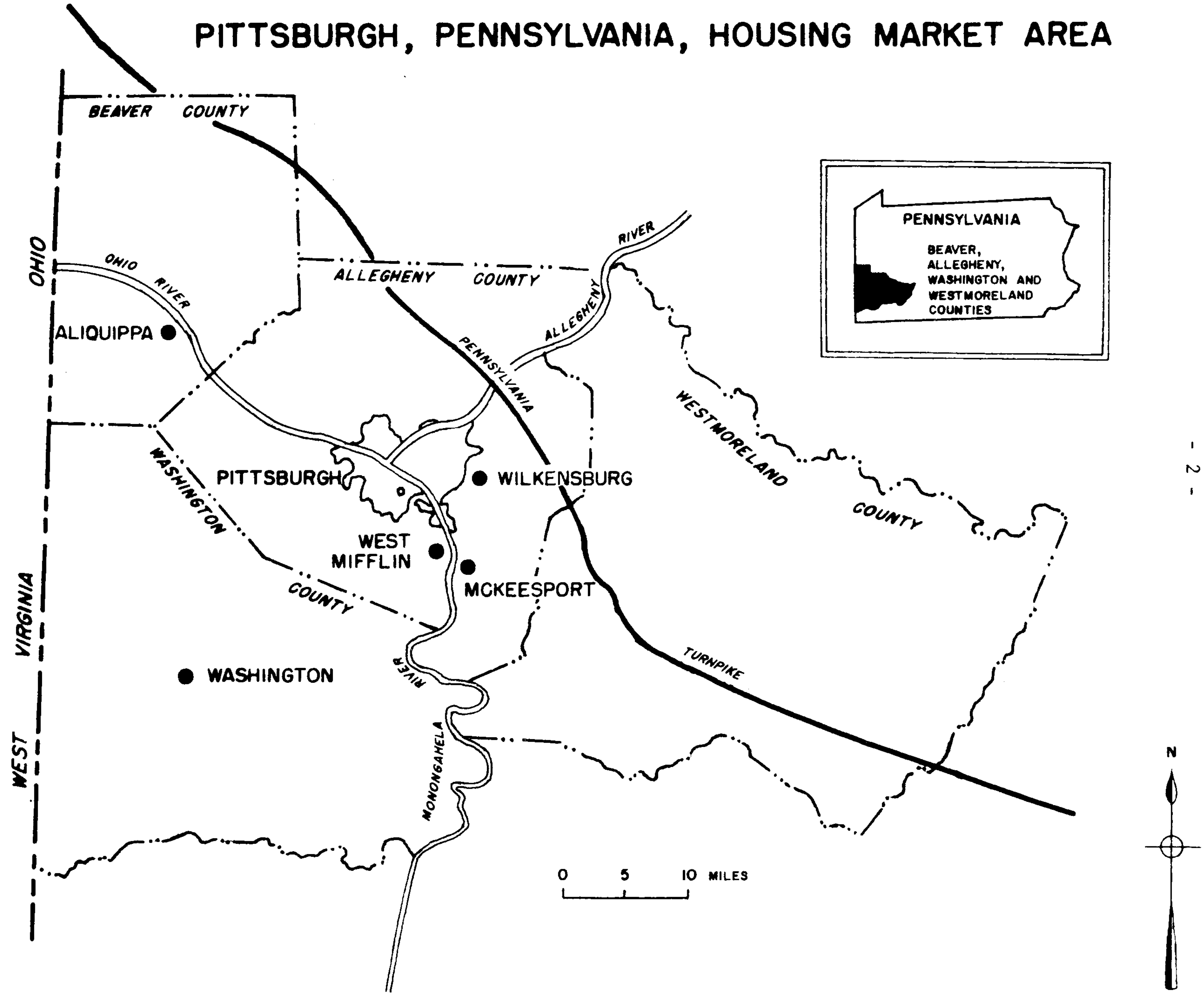
Located on the point where the Allegheny and Monongahela Rivers converge to form the Ohio River, the city of Pittsburgh is about 275 miles west of Philadelphia and 475 miles east of Chicago, by turnpike, the major vehicular artery in the SMSA. Interstate 70, when completed about 1970, will link Pittsburgh with Baltimore and Washington on the east and Columbus, Ohio, and other cities on the west. In addition to the major highways, the Pittsburgh area is one of the nation's major rail centers and is served by more than 20 railroads.

Situated at the confluence of three major rivers, Pittsburgh is one of the nation's largest inland water ports. In 1963, 42 million tons of cargo was moved into and out of Pittsburgh via river transport. The Greater Pittsburgh Airport provides air transportation by many of the national airlines, as well as several feeder lines. In 1963, 2,788,000 passengers flew into or out of the airport and about 15,350 tons of air-freight were handled at the terminal.

The 1960 Census of Population reported that about 17,400 area residents commuted daily to work outside of the HMA and about 32,800 residents of other areas commuted daily to work inside the HMA, so that there was net daily in-commutation of 15,400 workers.

1/ Inasmuch as the rural farm population of the Pittsburgh HMA constituted only 0.8 percent of the total population in 1960; all demographic and housing data used in this analysis refer to the total of farm and nonfarm data.

PITTSBURGH, PENNSYLVANIA, HOUSING MARKET AREA



Economy of the Area

Character and History

Fort Pitt was established by the British in 1758 at the point where the Allegheny and Monongahela Rivers converge. A settlement grew around the fort, from which agricultural products and raw materials were transported down the Ohio River on barges and flatboats to New Orleans. By 1812, Pittsburgh was an important port of call and steamboats had begun to replace flatboats. Pittsburgh was also becoming the industrial center of the west. The major industries at that time were glass making, metal forging, and shipbuilding.

It was during the Civil War that Pittsburgh became an industrial giant. In 1859, the first blast furnace was installed, and with it began the long dominance of the steel industry over the Pittsburgh economy. Heavy machinery manufacturing also became a dominant industry in Pittsburgh during the Civil War, due to the ready supply of steel, manpower, and transportation. In addition, the shipyards were turning out nearly 100 ships a year.

The Pittsburgh area continued to rely on heavy industry for its economic support for the next half century. In 1913, however, the Mellon Institute, the nation's first nonprofit research organization, was founded through the cooperative effort of the University of Pittsburgh and the Mellon banking organization. The staff of the Mellon Institute has increased from the one scientist-professor, who conceived the idea, to nearly 250 professionals. More significant is the increase in the number of research facilities and employment in research endeavors in the Pittsburgh area since 1913. At present, there are 135 research facilities employing about 20,000 persons. About $350 million are invested in research facilities and about the same amount is budgeted to research endeavors each year, making research one of the largest industries in the SMSA.

Although heavy manufacturing has remained dominant in the Pittsburgh area, it has been losing its dominance since the turn of the century. In addition to the research facilities, there are approximately 100 companies that maintain their headquarters and main offices in the Pittsburgh area. As a result of the growth of these two sources of employment (research and headquarters staffing), from increased employment in government and services, and from declines in manufacturing employment, the ratio of nonmanufacturing to manufacturing increased from 1.3 in 1950 to 1.8 in 1964.

Work Force

The total work force averaged 909,300 in 1964, about 3,600 less than the average in 1963 and the lowest annual average for any of the past 15 years. The work force increased from an annual average of 929,000 in 1950 to an average of 981,700 in 1957, but has declined steadily since then. The decline from the peak in 1957 was precipitated by the recession of 1958, from which the economy still has not recovered completely.

Employment

Current Estimate and Past Trend. Total nonagricultural employment averaged 852,400 in 1964, an increase of 20,400 (2.5 percent) over the annual average in 1963, but 7,600 below the annual average in 1960. Nonagricultural employment has fluctuated from a high of 920,100 in 1953 to a low of 829,300 in 1962. As may be seen in the following table there was a general downtrend in total employment from 1957 to 1962, when the trend turned upward slightly.

Work Force, Employment, and Unemployment Trends
Pittsburgh, Pennsylvania, SMSA
1956-1964
(in thousands)

Year	Total work force	Nonagricultural employment: Total	Nonagricultural employment: Wage & salary	Unemployed: Number	Unemployed: Percent of work force
1956	960.3*	902.1*	824.7*	47.5	4.9
1957	981.7	919.4	840.1	52.4	5.3
1958	981.1	864.6	783.6	106.6	10.9
1959	944.4*	846.7*	764.2*	88.2	9.1
1960	958.1	860.0	777.5	89.0	9.3
1961	943.3	830.3	744.8	104.3	11.0
1962	925.0	829.3	743.5	87.2	9.4
1963	912.9	832.0	745.7	72.5	7.9
1964	909.3	852.4	768.0	48.7	5.4

* Excludes a significant number of persons involved in a labor-management dispute.

Source: Commonwealth of Pennsylvania, Bureau of Employment Security.

Total nonagricultural employment is made up of wage and salary workers and "other workers" (self employed, unpaid family, and domestic workers in private households). Since 1956, "other" employment has been on a generally upward trend, increasing from 77,400 in 1956 to a peak of 86,300 in 1963. Wage and salary employment, however, has been on a downward trend from 1957 to 1962. It totaled 768,000 in 1964, about 72,100 (8.6 percent) below the 1957 peak of 840,100. Although wage and salary employment in 1964 was considerably lower than in past years, it increased by 2,200 between 1962 and 1963 and by 22,300 between 1963 and 1964. These were the first back-to-back increases in wage and salary employment since the 1955-1957 period. This does not, in itself, indicate that the economic problems of the SMSA have been overcome, but it does offer an indication that the economy is improving after five years of recessionary conditions.

Distribution by Major Industry. The generally downward trend in total nonagricultural employment in the 1957-1962 period can be attributed to the declining employment levels in manufacturing industries, which, at an annual average of 278,000 in 1964, was 65,300 below the 1957 peak of 343,300 (see table I). A low of 265,900 was recorded in 1962. These fluctuations were caused, for the most part, by volatile employment levels in durable goods industries.

Employment in durable goods industries declined from a peak annual average of 294,100 in 1957 to a low of 222,900 in 1963. By 1964, durable goods employment averaged 233,300, an increase of 4.7 percent over the 1963 average. The fluctuating employment levels in primary metals have been the prime cause of the fluctuations in total employment over the past ten years. From a high of 154,500 in 1957, employment in primary metals declined to 116,700 in 1963, but increased to 125,000 in 1964. As may be seen in table I, the other six durable goods industry classifications fluctuated somewhat the same as primary metals. However, employment in primary metals has accounted for over half of durable goods employment and has a greater effect on the total.

Employment in nondurable goods industries also has been declining since 1954, but at a more steady rate than has employment in durable goods. There was a steady decline in nondurable goods employment from a high average of 49,600 in 1956 to a low of 42,700 in 1962. Since 1962, however, employment in durable goods has increased to 44,700 (percentage gains of 2.3 percent in each of the two years). Employment in food products, which in 1964 accounted for 40 percent of the total nondurable goods employment, has declined steadily from 21,800 in 1956 to 17,900 in 1964. Most of the other nondurable goods industries have experienced declining employment levels over most of the period since 1956. However, slight increases were evidenced in printing and publishing and in other nondurables during the past two years.

Because of the general downtrend in manufacturing employment, nonmanufacturing employment (which tends to fluctuate somewhat in line with employment levels in manufacturing industries), has been quite sluggish during the past nine years. In 1964, nonmanufacturing employment averaged 490,000, about 10,900 above the 1963 average and 14,400 above the 1961 low. However, nonmanufacturing employment in 1964 was still 6,800 below the 1957 high of 496,800. Employment in services and government has been increasing steadily since 1956 (increases of 22,300 and 15,900, respectively). Employment has been declining in mining (7,200 since 1956), contract construction (7,800), transportation (13,700), public utilities (2,500), and wholesale and retail trade (7,900). The finance, insurance, and real estate category has been on a plateau for the past seven years, with only a nominal increase in employment since 1956.

Employment Participation Rate. The participation rate is the proportion of the population that is employed.1/ Between 1950 and 1960, the participation rate declined from 36.0 to 34.3 percent, according to U.S. Census data. Based on employment data compiled by the Pennsylvania Bureau of Employment Security, data which are based on "place of work", rather than the Census definition of "place of residence", the rate has declined from 36.3 in 1959 to 34.8 percent in 1964. The faster decline in the participation rate in the 1959-1964 period than in the 1950-1960 decade is due to the decrease in employment that began with the recession of 1958. Although it is generally assumed that some of the population migrated out of the area subsequent to 1958 because of the decreasing employment opportunities, it is estimated that many of the older unemployed persons remained in the area. Many of the latter, however, left the work force because of early retirement or other reasons. Consequently, the population did not decline at as rapid a rate as did employment. Because of the prospect of increased employment opportunities during the forecast period, a slowing down in the rate of decline of the participation rate is anticipated.

Principal Employers

The primary metals and the heavy machinery manufacturing industries employ the largest number of persons in the Pittsburgh area. As was pointed out in an earlier section, employment in these industries has been declining since 1950 and, as a result, employment in general has been on a downtrend during this period.

1/ Excluding agricultural workers for the purposes of this analysis.

The largest single employer in the area is the United States Steel Corporation. Employment at U. S. Steel is divided between blast furnance operations (the largest operation), steel forging, rolling mill operations, by-product coke, chemicals, and bridge construction (American Bridge Division). Other large predominantly primary metal producers in the area include the Jones and Laughlin, Allegheny Ludlum Steel Corporation, Universal-Cyclops Steel Corporation, and the Aluminum Company of America. The largest metal fabricating firms, in addition to U. S. Steel are the Blaw-Knox Company, and the Continental Can Company.

The Westinghouse Electric Corporation is engaged in the manufacture of and research for appliances, generators, atomic reactors, nuclear rocket engines, etc. Westinghouse has a research staff working on projects that range from desalination equipment to nuclear propulsion systems for interplanetary rockets. The Allis-Chalmers Manufacturing Company manufactures electrical machinery, generating equipment, and farm machinery. The Fisher Body Division of the General Motors Corporation manufactures automobile bodies. The Pittsburgh Plate Glass Company is engaged in the manufacture of paint and varnish and glass.

Unemployment

In 1964, the number of unemployed persons in the SMSA averaged 48,700, equal to 5.4 percent of the work force. This is the lowest average for any year since 1956, when 47,500 persons were unemployed (4.9 percent of the work force). Unemployment hit a peak during the 1958 recession, when 106,600 persons (10.9 percent of the work force) were unemployed. Since that time, with the exception of 1961, when 104,300 persons were unemployed (11.0 percent of the work force), unemployment has been trending downward.

In April 1965, there were 29,300 unemployed persons in the SMSA, equal to 3.3 percent of the work force. In April 1964, unemployment totaled 52,100 (5.8 percent) and in April 1963, there were 70,800 (7.8 percent). Most of the decline in the ratio of unemployment for the monthly data, as well as the annual data, was due to the decline in the number of unemployed persons. However, part was due to the decline in the nonagricultural work force. The decline in the work force during the last two years, a period of relative prosperity, when employment increased, indicates that the economy of the Pittsburgh area has not completely recovered from the effects of the 1958 recession.

Estimated Future Employment

Because of the high incidence of employment in heavy industry, and because of the pronounced downtrend in employment in heavy industry over the past 14 years, with the likelihood that the trend will not be substantially reversed in the near future, total nonagricultural employment is not expected to increase appreciably during the three-year forecast period. By July 1968, nonagricultural employment is expected to total 863,000, about 10,600 above the 1964 annual average. Of the total, 501,000 will be employed in nonmanufacturing industries (11,000 more than the 1964 annual average) and 278,000 will be employed in manufacturing industries (unchanged from the 1964 annual average). The remaining 84,000 employed persons will be in the "other" employment category (400 below the 1964 annual average).

The projection of future employment is based on the assumption that the economy of the Pittsburgh area will not continue to expand at the 1963-1964 annual rate of 2.5 percent, but that the economy will not experience the recessionary conditions of the 1958-1961 period. Increases in some manufacturing industries are expected to be offset by a slight decline in the primary metals industry. A decline in steel production should become evident this fall as consumers begin to work-off inventories accumulated in anticipation of a steel strike, scheduled for September 1, 1965. Employment in the service industries and government, as in the past, will be the areas of greatest growth. Employment in most other nonmanufacturing industries will remain constant, at best, and in some, notably mining, contract construction, and transportation, employment will probably decline.

Income

Wages. In 1964, manufacturing workers in the Pittsburgh SMSA earned an average of $3.08 an hour and worked an average of 41 hours for average weekly earnings of $126. The 1964 average weekly earnings were about 15 percent above the 1959 average of $110 a week. Hourly earnings, however, were up by only 12 percent. The difference was a lengthening of the work-week from 40 hours in 1959 to 41 in 1964.

Average Weekly Earnings and Hours, and
Average Hourly Earnings of Manufacturing Workers
Pittsburgh, Pennsylvania, SMSA
1960-1964

Item	1959	1960	1961	1962	1963	1964
Average weekly earnings	$110	$109	$111	$116	$120	$126
Average hourly earnings	$2.76	$2.80	$2.86	$2.95	$3.01	$3.08
Average weekly hours	40	39	39	39	40	41

Source: U. S. Department of Labor, Bureau of Labor Statistics.

The weekly average wage of $126 that workers in the Pittsburgh SMSA earned in 1964 was the highest in the State of Pennsylvania, topping Erie by $17, Philadelphia by $20, Johnstown by $21, and the State average by $24.

The average weekly wages in some of the other large metropolitan areas in the east north central section of the country were: Chicago $115, Detroit $142, Cleveland $124, Buffalo $126, and Cincinnatti $115. In May 1965, the latest date for which data are available, weekly earnings averaged $130 for a 41 hour week in the SMSA. In May 1964, weekly earnings averaged $126, also for a 41 hour week.

Current Estimate. The current median all-family income, after deduction of Federal income tax, is $6,850 and the median for all tenant families is $5,300. The current levels are $1,225 and $950, respectively, above the 1959 adjusted, after-tax medians. By July 1, 1968, the median after-tax income for all families is projected to $7,375 and for all renter-families, the median is projected to $5,700 (see table II).

Demographic Factors

Population

Current Estimate and Past Trend. The population of the Pittsburgh SMSA totals 2,467,400, as of July 1, 1965, about 61,950 higher than in April 1960. The average annual growth of 11,800 (0.5 percent) since 1960 is considerably less than the average annual growth of 19,200 (0.9 percent) experienced during the 1950-1960 decade, when the population of the SMSA increased from about 2,213,200 to 2,405,400 (see table III).

The population of Allegheny County currently totals 1,675,000, a gain of over 46,800 since 1960 (8,925 annually). Nearly 70 percent of the SMSA population currently resides in Allegheny County and about 75 percent of the population growth since 1960 has occurred in Allegheny County. The current population of 588,000 for the city of Pittsburgh is nearly 16,350 below the 1960 total. The average annual decline of 3,100 in the population of Pittsburgh since 1960 represents, however, a slowing in the rate of the decline of Pittsburgh's population compared with the 1950-1960 decade when the population of Pittsburgh declined from 676,800 to about 604,350, an average annual decline of 7,250. In addition to the loss of population in Pittsburgh, six other communities, mainly older, built-up suburban areas, have also experienced losses of population since 1960. Four of these six communities also experienced declining population levels during the 1950-1960 decade.

The areas of greatest growth in the SMSA since 1960 have been the townships of Penn Hills, Plum, Ross, and Shaler, and the borough of Bethel in Allegheny County (see table III).

Estimated Future Population. Based on the assumption that employment in the Pittsburgh SMSA will increase slightly during the next three years, the population of the SMSA is expected to increase by 49,600 to a total of 2,517,000 as of July 1968 (average annual increments of nearly 16,550, 1965-1968). The level of growth is about 4,750 above the annual growth of the past five years, but falls short of the annual population growth during the 1950-1960 decade. The July 1968 population of about 1,712,400 in Allegheny County represents growth of nearly 12,350 a year above the current level. The population of Beaver County is projected to 216,700; the Washington County population is projected to 222,900; and the Westmoreland County population is expected to reach 365,000.

Net Natural Increase and Migration. Net natural increase (excess of births over deaths) in the Pittsburgh SMSA averaged about 29,700 a year during the 1950-1960 decade. Population increased by an average of 19,200 a year so that there was a calculated net out-migration from the SMSA of 10,500 persons a year during the decade. As may be seen in the following table, there was out-migration from Allegheny, Washington, and Westmoreland Counties while Beaver County experienced net annual in-migration during the decade.

Since 1960, net natural increase has averaged 20,750 a year in the SMSA. There was an average annual population increase of 11,800, so that net out-migration has averaged 8,950 a year. This rate of out-migration is 1,550 a year less than in the previous decade. Both the level of the net natural increase and the rate of population growth have been lower than in the previous decade. The decline in the average annual net natural increase in the population was the result of a decline in the number of births. In 1960, there were 51,116 births in the SMSA, whereas in 1964, there were only 42,985. The number of deaths remained fairly constant. The out-migration from the SMSA since 1960 was shared by the four counties, with Allegheny County accounting for 54 percent of the total.

Net Natural Increase and Net Migration a/
Pittsburgh, Pennsylvania, SMSA
April 1950 to July 1965

Area	Average annual change April 1950 to April 1960			Average annual change April 1960 to July 1965		
	Population change	Net natural increase	Net migration	Population change	Net natural increase	Net migration
Allegheny Co.	11,300	19,900	-8,600	8,925	13,750	-4,825
Beaver Co.	3,175	2,950	225	1,025	2,250	-1,225
Washington Co.	775	2,450	-1,675	575	1,500	-925
Westmoreland Co.	3,950	4,400	-450	1,300	3,250	-1,950
Total SMSA	19,200	29,700	-10,500	11,800	20,750	-8,950

a/ Data may not add because of rounding.

Source: Estimated by Housing Market Analyst.

Distribution by Age. The distribution of the population of the Pittsburgh SMSA by age groups is shown in table IV. As may be seen, the greatest increases between 1950 and 1960 were experienced in the under-fifteen age group and the 65- and-over age group. The 20-29 age group experienced a loss of 103,250 (28 percent) during the decade. This decline resulted in part from the low birth rates in the 1930's, but mostly from the out-migration that was due to the lack of economic opportunity in the last three years of the decade.

Households

Current Estimate and Past Trend. The number of households in the Pittsburgh SMSA currently totals 733,400, about 23,450 (4,475 annually) more than in April 1960. Between 1950 and 1960, the number of households increased by an annual average of nearly 9,550, more than twice the annual increase since 1960. The disparity between the two periods in part reflects a change in census definition from "dwelling unit" in 1950 to "housing unit" in 1960. This change converted some units from the nonhousehold category in 1950 to the household category in 1960, so that the household increase data between 1950 and 1960 were distorted. The slower rate of household formation since 1960 is also partly attributable to a slow rate of population growth.

The bulk of the household formation since 1960 has occurred in Allegheny County, which added 18,700 households, to make a current total of 502,600. The number of households in Beaver County increased by 1,750 since 1960. Households increased in Washington County by 975, and in Westmoreland County by 2,025.

The city of Pittsburgh has experienced a slow decline in the number of households since 1950. The current household total in Pittsburgh (188,200) is about 125 (25 annually) less than the total in April 1960, which, in turn, was about 2,550 (255 annually) below the 1950 total of about 190,900. The rate of decline in the number of households between 1950 and 1960 was considerably lower than the decline in population, which was partly due to the definitional change and partly to an out-migration of larger households with children to the suburban areas.

Future Households. The number of households in the SMSA is projected to 749,400 as of July 1, 1968, an increase of 16,000 over the current level. This projection is based on an increased rate of population growth and on a stable household size during the three-year forecast period. The annual increments of 5,325 will be about 860 larger than the average increments of the past five years, but smaller than the annual increments of the 1950-1960 decade. The number of households in Pittsburgh is expected to decline by about 100 a year during the three-year forecast period because of an expected increase in demolition activity.

Household Size. The average household size has declined from 3.50 persons in 1950 and 3.32 in 1960 to 3.30 at present. The decline between 1950 and 1960 is partly attributable to the definitional change referred to earlier in the report. During the three-year forecast period, the average size is expected to remain near the current average.

Housing Market Factors

Housing Supply

Current Estimate. As of July 1, 1965, there are 768,600 housing units in the Pittsburgh SMSA, of which 196,900 are in Pittsburgh. Of the remaining 571,700 units, 327550 are in the rest of Allegheny County; 63,900 are in Beaver County; 68,950 are in Washington County; and 111,300 are in Westmoreland County (see table VI).

Past Trend. The current number of housing units in the SMSA is about 27,750, or four percent above the April 1960 total. Between 1950 and 1960, the housing supply increased from about 628,050 to 740,850, an increase of 112,800, or 18 percent. The growth of the inventory averaged about 11,275 units a year between 1950 and 1960 and has averaged about 5,300 units a year since 1960. Growth has been concentrated in suburban Allegheny County.

Type of Structure. At present, about 77 percent of the housing units in the SMSA are single-family structures, up slightly from 76 percent in 1960. Units in two-to four-unit structures now make up 15 percent of the total, compared with 16 percent in 1960. The remaining eight percent of the inventory, at present and in 1960, consists of structures containing five-or-more units. The decrease in the proportion of units in two-to four-unit structures reflects the relatively small number that have been built since 1960 as well as the high rate of demolition of structures of this type.

Year Built. The 1960 Census of Housing reported that 58 percent of the housing inventory had been built prior to 1930, 20 percent between 1930 and 1950, and 22 percent since 1950. As a result of the addition of 35,950 new units and the demolition of 8,200 old units since April 1960, it is estimated that, at present, 55 percent of the total inventory was built before 1930, 19 percent between 1930 and 1950, 21 percent between 1950 and 1960, and 5 percent since 1960.

Condition. Reflecting the age of the housing inventory in 1960, a high proportion (95,950, or 13 percent of the total) was reported to be dilapidated or lacking some or all plumbing facilities. Of the total number of substandard units, 30,625 were owner-occupied (seven percent of total owner-occupied units), 55,525 were renter-occupied (23 percent of the renter-occupied units), and 9,800 were vacant (32 percent of the vacant units. On the assumption that most of the 8,200 units demolished since 1960 were substandard, it is estimated that about 12 percent of the current inventory of 768,600 units is dilapidated or lacks some or all plumbing facilities.

Residential Building Activity

Residential construction, as indicated by building permit authorizations, has fluctuated considerably during the past five years, paralleling the fluctuations in employment; a high in 1960, a low in 1961, and mild recovery since.

From a total of 8,950 in 1960, the number of units authorized by building permits dropped to 6,775 in 1961, a decline of nearly 25 percent. The number of units authorized increased between 1961 and 1963, and declined slightly in 1964 (see table VII). In the first three months of 1965, a total of 1,575 units were authorized, 50 percent more than the total in the first three months of 1964.1/ Building permit data for years prior to 1960 are not complete because many of the several hundred permit-issuing places did not submit construction reports before that time. Consequently, the available data are not comparable with current statistics. The observations concerning fluctuations in the volume of residential construction since 1960 do not include Washington County, in which the volume of construction has increased each year since 1961. The total of 460 units authorized in Washington County in 1964 was double the 230 units authorized in 1960. Nearly 80 percent (31,700) of the units authorized in the SMSA since 1960 have been in Allegheny County. The greatest volume of permit authorizations in Allegheny County has occurred in the city of Pittsburgh, the borough of Bethel, and the townships of Penn Hills, Plum, Ross, Moon, and Shaler.

As indicated in the following table, the volume of single-family construction fell off sharply between 1960 and 1961, and, with the exception of 1963 (which was nearly 500 units below the 1962 level), has remained fairly constant at about 5,700 units a year. Construction of two-to four-unit structures has been concentrated in Allegheny County and has accounted for about four percent of total residential construction since 1960.

Construction of multiple unit structures has been concentrated in Allegheny County. Of the 8,225 units authorized in multiple unit structures in the SMSA since 1960, 7,875, or 96 percent, were in Allegheny County. The bulk of the Allegheny County total has been built in Pittsburgh. Since 1963, however, construction of multifamily units has been increasing in Bellevue, Bethel, Monroeville, and Wilkensburg (see table VIII). The steady increase in the number of units authorized in multifamily structures in other areas of the county is also significant, particularly in the South Hills area. The proportion of total new construction authorized in multifamily structures has fluctuated widely since 1960. From 17 percent in 1960, the proportion declined to 12 percent in 1962, increased to 30 percent in 1963, and declined again in 1964 to 25 percent.

1/ Just over 2,100 units were authorized in the April to June 1965 period, so that in the first half of 1965, the total is about 3,675 units, 26 percent above the same period in 1964.

Housing Units Authorized by Building Permits
Pittsburgh, Pennsylvania, SMSA
1960-1965

Year	1-family	2-4 family	5-or-more family	Total
1960	6,889	503	1,556	8,948
1961	5,665	236	880	6,781
1962	5,678	482	860	7,020
1963	5,182	252	2,351	7,785
1964	5,666	69	1,907	7,642
1964 (Jan.-Mar.)	755	11	277	1,043
1965 (Jan.-Mar.)	839	56	680	1,575

Source: United States Department of Commerce, Bureau of the Census.

Units Under Construction. Based on the results of a postal vacancy survey, on records in the Pittsburgh Insuring Office, and on personal observation, it is estimated that there are approximately 3,300 housing units under construction in the SMSA at the present time. Of the total, 1,300 are single-family units and 2,000 are units in structures of two-or-more units. The bulk of the construction is occurring in Allegheny County. Single-family construction is concentrated in the townships of Penn Hills, Moon, Plum, Ross, and the borough of Bethel. Multifamily building is in Pittsburgh, Bellevue, Bethel, Monroeville, and Wilkensburg.

Demolitions. Approximately 8,200 housing units have been demolished in the Pittsburgh SMSA since 1960. A total of about 4,450 units (850 annually) were demolished as a result of urban renewal activity, of which 2,450 were in Pittsburgh. Of the remaining 3,750 units that were demolished, through condemnations, fire, etc., 2,650 were in Pittsburgh. During the three-year forecast period, an estimated 5,900 housing units will be demolished in the SMSA, nearly 2,000 a year, compared with an annual average of 1,550 since 1960. The increase in the annual volume of demolition activity will result from a planned stepped-up rate of clearance in urban renewal areas. If present plans are effectuated, demolitions for urban renewal will increase to over 1,100 a year during the forecast period.

Tenure of Occupancy

At present, 34 percent of the occupied housing units in the SMSA are renter-occupied. This is a slight decline from 1960, when 35 percent of all households were renters, and a sharp decline from 1950, when 45 percent were renter-occupied. As the data on multifamily building permit authorizations indicate (see table VIII), the Pittsburgh area did not join the national trend to increased apartment construction until about 1963. This is several years later than other large metropolitan areas in the country, and may be the result, at least in part, of out-migration of persons in the 20-29 age group, typically one of the largest renter-age groups.

In 1960, 47 percent of the renter-families in the SMSA lived in single-family houses, 33 percent lived in two-to-four family houses, and 20 percent lived in multifamily structures. A large proportion of the renter-occupied, single-family structures were built prior to 1930 (see section on condition) and are located along the hills and in the river valleys where most of the industrial plants are located. The stringing-out of the industrial plants along the three river valleys permitted the construction of a comparatively large proportion of single-family units in the late nineteenth and early twentieth centuries compared with other metropolitan areas, where the industrial complexes were more compact.

Vacancy

1960 Census. In April 1960, there were nearly 17,200 vacant units available for sale or rent in the SMSA, 2.4 percent of the available housing inventory. Of the total, nearly 4,725 (1.0 percent of the sales inventory) were available for sale and 12,475 (4.8 percent of the renter inventory) were available for rent (see table VI). Only six percent of the sales vacancies lacked some or all plumbing facilities, whereas 27 percent of the rental vacancies were considered to be substandard for this reason.

In the city of Pittsburgh, there were 5,225 vacant available units in 1960, a net available vacancy rate of 2.7 percent. Vacant units available for sale accounted for 0.7 percent of the sales inventory and vacant units available for rent accounted for 4.5 percent of the renter inventory. The city of Pittsburgh had 31 vacant sales units (five percent of sales vacancies) and 1,425 vacant rental units (31 percent of renter vacancies) that lacked some or all plumbing facilities.

As may be seen in the following table, the vacancy rates were higher in the larger structures. There may be some degree of correlation between the number of units per structure, the rent scale, and the age of the structure, which might explain the difference in vacancy rates. The substantially lower vacancy rate in the single-family rental market suggests that this may tend to be a separate market, in which vacancies are generally lower.

Renter Vacancy by Type of Structure
Pittsburgh, Pennsylvania, SMSA
April 1960

Type of structure	Number of occupied units	Vacant units	
		Number	Percent
One unit	116,672	4,257	3.6
2-4 units	79,839	4,738	5.9
5-9 units	23,470	1,373	5.9
10 or more units	25,231	1,851	7.3
Total	245,212	12,219	5.0

Source: 1960 Census of Housing.

Note: Information on rental vacancies by type of structure was not available for a small number of units in the 1960 Census of Housing. The vacancy rate shown is 0.1 percent low as a result.

Postal Vacancy Survey. A postal vacancy survey was conducted in June 1965 by 63 post offices in the Pittsburgh SMSA, the results of which are enumerated in table IX. The survey covered a total of 608,550 units (81 percent of the current housing inventory), of which 16,150 were vacant, or 2.7 percent of the total. Of the total vacant units, 9,000 were residences (1.8 percent of the residences surveyed) and 7,150 were apartments (6.1 percent of the apartments surveyed). Because the postal vacancy survey data are based on structure (a residence is one delivery at one stop, whereas an apartment represents more than one delivery at one stop), the data are not comparable with the census vacancy data, which are based on tenure.

Vacancies in FHA-Insured Projects. There are a large numer of FHA rental projects in the SMSA, especially in the Oakland and Shadyside areas. The level of vacancy has remained within acceptable limits in most of these projects. As of March 15, 1964, there were 17 vacancies in a total of 1,000 units in 15 elevator projects, a vacancy rate of 1.7 percent. In 63 walk-up projects, there were 36 vacancies in a total of 2,425 units, a vacancy rate of 1.5 percent. In 12 of the 15 elevator projects, with nearly 600 units, there were no vacancies as of March 1964, and in 46 of the 63 walk-up projects containing 1,600 units, there also were no vacancies.

Other Vacancy Data. A vacancy survey covering 153 rental projects, both FHA- and conventionally-financed, was conducted as of March 1965 by the Pittsburgh Insuring Office. In the projects surveyed, there were 420 vacancies in a total of 7,025 units, a vacnacy ratio of six percent, about the same level as in the postal vacancy survey.1/ There were no vacancies in 100 of these projects.

For 31 projects that were less than 18 months old, in which 750 of 2,425 units were vacant as of May 1965, there was a vacancy rate of 31 percent. Thirteen of the projects, containing 750 units had no vacancies. Each of these 13 projects attained full occupancy within two months of opening. Six of the remaining 18 projects, with 220 units, had been renting for one month and had a vacancy rate of 18 percent.

Current Estimate. Based on the results of the postal vacancy survey, and on various other vacancy data, there are estimated to be 19,500 vacant units available for sale or rent in the SMSA at present, a net vacancy ratio of 2.6 percent. Of the total, 5,600 are for sale, a sales vacancy ratio of 1.2 percent, and 13,900 are for rent, a renter vacancy ratio of 5.2 percent (see table VI). Despite extensive demolition activity, which was due to urban renewal and condemnation, there are still a large number of vacant units that lack some or all plumbing facilities. It is estimated that more than four percent of the vacant sales units and 24 percent of the vacant renter units are substandard, at present.

The number of vacant units available for sale or rent has increased in Pittsburgh, as in the SMSA as a whole. At present, there are 5,800 vacant available units (a net vacancy ratio of 3.0 percent), of which 700 are available for sale (0.8 percent vacancy ratio) and 5,100 are available for rent (5.0 percent vacancy ratio). The number of vacant units has increased in the remainder of Allegheny County and in the other three counties also. The bulk of the increase in rental vacancies has occurred in Pittsburgh, whereas the increase in sales vacancies has occurred in the suburban areas of Allegheny County, for the most part.

1/ It is believed that there has been considerable improvement since March in the projects surveyed.

Sales Market

General Market Conditions. The market for sales housing in the Pittsburgh SMSA is generally sound, despite the increase in the number of sales vacancies since 1960 and the relatively high level of sales vacancies in selected sub-market areas. The increase in the number of vacancies raised the sales vacancy ratio to 1.2 percent, only slightly above an acceptable level. The sub-market areas that have experienced an increase in vacancies have been either areas of rapid growth or areas of declining population, for the most part. In the areas of growth, a vacancy rate higher than would be considered normal for the SMSA is acceptable because of the greater volume of construction. The areas that are experiencing declining population are indeed experiencing excessive levels of vacancy. Many of these vacant units are substandard, however. The small, old, mill towns with declining population and excess vacancies are the only exceptions to a generally sound sales market.

The areas of major subdivision activity are in Allegheny County, notably Moon township, Penn Hills township, Bethel Park, and Ross township. Most of the houses are sold from models, so there is very little speculative building.

The average sales price for existing houses sold by the Greater Pittsburgh Multi-list Council has increased from $14,300 in 1960 to $14,800 in 1964. The average price during the first quarter of 1965 was $15,400. The sales price of new homes built in subdivisions tended to be higher in 1964 than in 1963. The bulk of new homes in 1963 had a selling price that ranged between $12,500 and $20,000, whereas in 1964, most sold for $15,000 to $25,000.

Unsold Inventory of New Houses. The Pittsburgh Insuring Office conducted surveys in January 1964 and January 1965 of completed unsold houses in subdivisions in the Pittsburgh SMSA in which there had been five or more completions in the previous year. The January 1965 survey of houses completed in 1964 covered 85 subdivisions, with 1,400 completions. Of these, 1,225 were sold before construction started and 175 were built speculatively. Only 25 of the speculatively-built houses were unsold at the time of the survey (15 percent of total speculatively-built houses) (see table X).

The comparable survey of houses completed in 1963 covered 75 subdivisions, in which 1,500 units were completed. Of the total, 1,100 were sold before construction started and 400 were built speculatively. About 100 of the speculatively-built houses (25 percent) were unsold at the time of the survey.

A comparison of the two surveys suggests an improvement in the market for new sales housing. The ratio of unsold speculatively-built houses declined from 25 percent in 1963 to 15 percent in 1964; the length of time that the houses remained unsold was shorter in 1964 than in the previous year; and the selling price of the houses completed in 1964 tended to be in higher price groups than in 1963 (see table X).

Foreclosures and Delinquencies. As of April 15, 1965, the Pittsburgh Insuring Office had 67 acquired properties in the SMSA, 50 of which were in Allegheny County, two in Beaver County, and 15 in Westmoreland County. The average asking price ranged from $9,500 in Beaver County, to $10,250 in Allegheny County, and to $12,900 in Westmoreland County.

As reported by the Greater Pittsburgh Multi-List Council, the delinquency rate on mortgaged properties has doubled since 1961. In the first quarter of 1961, the delinquency rate was 0.72 percent and in the first quarter of 1965, it was 1.55 percent. As the following table indicates, the quarterly ratio has fluctuated considerably, but the trend has definitely been upward since the first quarter of 1961. The ratio in each of the last five quarters, a period when employment and incomes were higher than in the three previous years, was higher than in any of the previous twelve quarters. At the same time, the number of sales consummated by the Multi-list Council was steadily increasing, from 2,920 sales in 1961 to 4,780 in 1964. This suggests that the increase in sales reflects an easing in credit requirements, as lending institutions continue to have a surplus of available funds.

Mortgage Delinquencies
Pittsburgh, Pennsylvania
1961 - First Quarter 1965

Year	First quarter	Second quarter	Third quarter	Fourth quarter
1961	.72%	.76%	.72%	.93%
1962	.92	1.20	1.33	1.46
1963	1.20	1.17	1.21	1.16
1964	1.50	1.82	1.56	1.39
1965	1.55	-	-	-

Source: Greater Pittsburgh Multi-list Council.

Rental Market

General Market Conditions. The rental market in the Pittsburgh SMSA was reported to be on the tight side in the October 1963 market analysis. Since that time, the market has loosened somewhat, to the point of being in a generally balanced condition. The loosening in the market can be attributed to a sharp increase in the number of units authorized in multifamily structures since 1962. The number of units authorized in multifamily structures in the 1963-1964 period was 145 percent greater than the number authorized in the 1961-1962 period, and 29 percent greater than in the three-year, 1960-1962 period. Despite this sharp increase, the only segments of the markets that have experienced sluggishness are the luxury projects and projects in locations that are not particularly attractive to tenants.

The bulk of the multifamily construction during the past two years has been in garden-type projects, located on the outskirts of Pittsburgh, in the South Hills and Monroeville areas, for the most part. The absorption of units in these projects, which rent for $115-140 for one-bedroom units and $135-170 for two-bedroom units, has been very satisfactory. In many instances, the units are occupied as they are completed.

There are several garden-type projects in Monroeville that have experienced slow absorption, however. The William Penn Highway (U.S. 22, also to be known as Interstate 70) has been widened to Monroeville and the commuting time to Pittsburgh has been reduced. As a result, the Monroeville area is becoming more attractive to renter-families and the difficulties in the area may be resolved.

The market for rental units in more expensive elevator projects, with rents of $160-200 for one-bedroom units and $200 to $300 for two-bedroom units, is not an extensive as for the garden apartment market. Although construction of this type of rental project has been occurring in many parts of Allegheny County, the greatest concentration has been in the Shadyside area of Pittsburgh. The absorption of units in Shadyside has been very good, mainly because of good transportation, surroundings, and shopping, and because it is somewhat of a prestige area.

It appears that the market for rental units at low and moderate rent levels is very sound, judging from the experience of the new garden-type projects. However, as the monthly rent increases, the market tends to thin out.

Rental Housing Under Construction. At present, there are about 2,000 units of rental housing under construction in the SMSA, most of which are in Allegheny County. The bulk of the units are in town houses or garden-type projects in urban areas around Pittsburgh.

Mortgage Market

The mortgage market in the Pittsburgh SMSA is amply supplied with funds, at present. The terms of most mortgages written call for a 5-1/2 to 6 percent interest rate, a 10 percent to 25 percent downpayment, and a 25-year amortization period. Roughly, three-quarters of the mortgage funds are supplied by local institutions, with the remainder coming from national institutions.

Urban Renewal Activity

There are 37 Federally-aided urban renewal projects in the Pittsburgh SMSA; 11 are in planning, 24 are in execution, and two are completed. Of the total, eight are located in the city of Pittsburgh and the remainder are in 22 communities throughout the four counties of the SMSA. In addition to the Federally-aided projects, there are eight privately-financed projects in the city of Pittsburgh. A total of 9,700 families have been, or will be, relocated from the 45 renewal areas. Information on the largest and most active of these projects, all in Pittsburgh, is detailed below.

Eight Privately-financed Projects. The eight privately-financed projects have been largely for expansion of local industry, universities, and hospitals. Three of the projects were for expansion of the Jones and Laughlin Steel Company, which built 11 open-hearth furnaces and added storage space. Another was Gateway Center, a 23-acre downtown area which was cleared in the early 1950's and has been rebuilt with seven office buildings, a hotel, an apartment house, four underground parking garages, and four landscaped plazas. The 36-acre Point State Park, which is adjacent to Gateway Center, also has been cleared. Completion of the park, which includes a block-house from the original Fort Pitt, is scheduled for 1965. Two areas were acquired and cleared for expansion of the University of Pittsburgh, for an addition to the Children's Hospital, and for a new university physical education plant. The seventh privately-financed redevelopment area is currently in execution and will be used for expansion of Allegheny General Hospital. The last area, Sheraden Park, is an experiment in the use of city-owned land as a means of encouraging construction of in-city housing for moderate-income families. At present, the 188-unit, Sheraden Park Apartments is currently under construction in the area.

The Lower Hill Project (7-1) is a 95-acre area lying adjacent to the downtown business district, the Bluff Street renewal area, and the proposed Upper Hill renewal area. A total of 989 properties have been acquired and 1,551 families have been moved.

A 22-million dollar convention, entertainment, and sports center, the Civic Arena, was opened in September 1961. The first of three sections of Washington Plaza Apartments, with 396 units, opened in May 1964. A second section is in planning. Chatman Center, which will consist of a 198-unit apartment house, a 19-story office-hotel building, banquet hall seating 800, and a six-level, 6,200 car parking garage is under construction, with a scheduled completion date in late 1966. A center for the arts, which will consist of a symphony hall, a convention-exposition hall, and a parking garage is in the planning stage at present. Other facilities scheduled for the Lower Hill area include: the conventionally-financed Bigelow Apartments (currently under consturction), a synagogue, and a drive-in bank.

The Chateau Street West Project (R-19), located on the lower North Side, is in the execution stage. A total of 726 of the 732 families have been relocated and most of the 1,181 units have been demolished. Re-use will be predominantly industrial. At present, 14 companies have constructed, or are constructing, facilities in the area and several more are planning to do so in the near future. Part of the area will be used for the extension of State Route 65 to downtown Pittsburgh.

East Liberty, Sections A, B, and C (R-84), is a 254-acre area lying about three miles northeast of the center of Pittsburgh, in the vicinity of Negley, Penn, Frankstown, and Highland Avenues. About 500 of the 887 families have been relocated. The Pennley Park Apartments, a 296-unit project was completed in May 1965. The second section of Pennley Park,is in the planning stage. Commercial buildings and two parking lots for 143 cars also are planned for the area.

Contracts have been awarded and preliminary work is under way on the recreational parks. A third will be built subsequently. Three shopping malls and one plaza are in final design. Construction on the plaza should begin later this year.

The Allegheny Center Project (R-41) is located in the Central North Side. To date, approximately 340 of the 390 families and most of the 1,200 single persons who lived in the area have been relocated. Many of the old structures have been demolished.

Construction work has begun on the first phase of the Allegheny Center commercial-residential development, a 13-acre, bi-level shopping plaza and 3,000 car parking garage. The second phase, a professional office building, is scheduled for construction this year. Construction of three residential buildings with a total of about 500 units is scheduled to begin in the near future. A parochial school was completed in January 1965, and construction of another school, a hospital, two churches, and expansion of the Bell Telephone Company facilities should begin soon.

The Bluff St. Project (R-59) is in the general vicinity of Duquesne University and will be used predominantly by the university. Relocation of the 225 resident families and acquisition of the 261 properties containing 405 living units is under way. To date, 190 families have been relocated and about 81 percent of the properties have been acquired. Re-use calls for a Student Community Center and a Science Center to be built by Duquesne University, and a 350-unit apartment structure. Construction of the three buildings should begin this year.

The Stadium Project (R-202) is an 84-acre site located in the lower Northside. To date, 39 of the 117 properties have been acquired and demolition activity will begin this summer. Eight of the 63 resident families have been relocated and the remainder should be moved within a year. The area will be used to build a new athletic stadium. Construction will begin late this year, so that the stadium will be completed by the opening day of the 1968 baseball season.

The Homewood North Project (R-199) is a 100-acre site located on the eastern edge of the city to the north of Frankstown Avenue. This will be primarily a rehabilitation area, although 90 units of new low-rent row-housing will be built for present residents of the area, who are living in substandard units that will be razed. The project is still in the planning stage.

Public Housing

There are 54 public housing projects, with a total of 13,300 units in the Pittsburgh SMSA. Of the total, 11 projects with 8,335 units are in Pittsburgh and the remaining 43 projects with 4,965 units are in 29 communities in the four-county SMSA. There are seven projects with 1,165 units under construction and nine projects with 1,280 units in planning. Of the total units, 355 are occupied by elderly persons. There are 465 units under construction, and 271 units in planning that are designed for elderly occupancy.

Demand for Housing

Quantitative Demand

The demand for new housing during the three-year forecast period, July 1, 1965 to July 1, 1968, is based on an increased rate of household formation (5,325 annually), an anticipated increase in residential demolition (2,000 annually), a continuing trend to home ownership, a need to reduce the number of vacant rental units to levels consonant with the long-term needs of the area, and on the number of units under construction. On this basis, there will be demand for 7,600 housing units during each of the next three years, including 5,700 sales-type units and 1,900 rental-type units.

The projected addition of 7,600 units a year is above the average of 6,850 units authorized and constructed each year since 1960. This increase will occur as a result of an expected increase in household formation and an anticipated increase in demolition activity during the forecast period. The sales demand estimate is slightly above the average of 5,500 units authorized and constructed for owner-occupancy since 1960 and the rental demand estimate is above the average of 1,350 units authorized and constructed for renter-occupancy since 1960 but is below the average of over 2,400 multifamily units authorized in the past two and one-half years. These estimates reflect the increasing desire for apartment living and the continuing shift of previously owner-occupied units to renter-occupancy status.

The estimated demand for 1,900 renter-type units annually consists of demand for 1,400 units at rents achievable with market interest rate financing and 500 units at lower rents associated with public benefit or assistance through subsidy, tax abatement, or aid in financing or land acquisition.

Qualitative Demand

Sales Housing. Based on the distribution of current family income, after deduction of Federal income tax, on the portion of the income that families use for housing expenses, and on recent market experience, the annual demand for 5,700 sales-type units is expected to approximate the distribution shown in the following table. It is judged that single-family houses that meet FHA minimum property standards cannot be built in the Pittsburgh area for less than $12,000.

Estimated Annual Demand for New Sales Housing
Pittsburgh, Pennsylvania, SMSA
July 1965 to July 1968

Sales price	Total units
$12,000 -$13,999	50
14,000 - 15,999	500
16,000 - 17,999	975
18,000 - 19,999	925
20,000 - 24,999	1,475
25,000 - 29,999	675
30,000 and over	1,100
Total	5,700

As may be seen from the distribution above, the bulk of the demand will be for houses priced between $20,000 to 25,000 with a somewhat even distribution for houses priced between $16,000 to $20,000 and from $25,000 up. As in the past, the demand for new sales-type housing will be predominantly in Allegheny County.

The foregoing distribution differs from that in table X, which reflects only selected subdivision experience during the years 1963 and 1964. It must be noted that the 1963-1964 data do not include new construction in subdivisions with less 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 preceding demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Demand for Rental Housing. The monthly rentals at which privately-owned net additions to the aggregate rental housing inventory might be absorbed best by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition. The minimum gross rents achievable in this area with market interest rate financing are $85 for efficiencies, $100 for one-bedroom units, $110 for two-bedroom units, and $120 for three-bedroom units. The production of new units in higher rent ranges than indicated below may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipates as a result.

Estimated Annual Demand by All Households for
New Rental Units by Monthly Gross Rent and by Unit Size
Pittsburgh, Pennsylvania, SMSA
July 1965 to July 1968

Monthly gross rent a/	Efficiency	One bedroom	Two bedroom	Three bedroom
	Size of unit			
$ 70 and over	200	-	-	-
75 " "	190	-	-	-
80 " "	180	685	-	-
85 " "	170	645	715	-
90 " "	170	605	665	300
95 " "	170	565	625	280
100 " "	170	530	590	260
105 " "	165	530	555	240
110 " "	165	525	520	220
115 " "	165	505	500	200
120 " "	155	495	480	180
125 " "	140	440	430	165
130 " "	125	390	375	150
135 " "	115	360	350	135
140 " "	105	320	305	120
145 " "	100	300	280	110
150 " "	85	270	255	100
160 " "	70	225	210	85
170 " "	60	185	185	70
180 " "	50	170	165	60
200 " "	40	125	120	45
220 " "	30	85	80	35
240 " "	20	65	60	25
260 " "	10	45	40	15

a/ Gross rent is shelter rent or contract rent plus the cost of utilities and services.

Note: The figures above are cumulative, i.e., the columns cannot be added vertically. For example, the demand for one-bedroom units from $130 to $140 is 70 units (390 less 320).

The preceding distribution of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Specific market demand opportunities or replacement needs may permit effective marketing of a single project differing from this demand distribution. Even though a deviation may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or sub-markets.

The estimated demand for 1,900 rental units for each of the next three years is greater than the average number of units authorized in multifamily structures during the past five years although below the level of the 1963-1965 period. The increased demand over the past long-term absorption of multifamily increasing in the area can be attributed to the demand for 500 units at rents achievable with public benefits or assistance. Demand for rental units is expected to be greatest in the city of Pittsburgh; however, the increased demand for rental units in Monroeville, Wilkensburg, Bethel, Bellevue, and the South Hills area, in evidence during the past several years, should continue during the three-year forecast period.

The demand for new rental housing during the past five years has resulted, in large part, from the demolition of nearly 1,100 rental units a year. Inasmuch as demolition activity is expected to increase during the forecast period and since a substantial portion of the projected demand for new rental housing is predicated on the level of demolition, the demand for new rental housing will be lessened if the planned increase in demolition activity is not realized.

The actual absorption of new multifamily construction during the three-year forecast period should be observed carefully and appropriate adjustments made to the projected level of demand on the basis of market experience, if appropriate.

Table I

Total Nonfarm Employment, Employment of Wage and Salary Workers by Industry Pittsburgh, Pennsylvania, SMSA 1956-1964 (In thousands)

Industry	1956	1957	1958	1959	1960	1961	1962	1963	1964
Total nonfarm employment	902.1	919.4	864.6	846.7*	860.0	830.3	829.3	832.0	852.4
Wage and salary workers	824.7*	840.1	783.6	764.2*	777.5	744.8	743.5	745.7	768.0
Total manufacturing	335.4*	343.3	297.6	280.2*	291.6	269.2	265.9	266.6	278.0
Durable goods	285.8*	294.1	250.5	234.2*	245.6	224.7	223.2	222.9	233.3
Stone, clay,& glass prod.	23.7	23.0	20.2	21.8	20.0	18.8	19.0	18.9	19.1
Primary metals	148.9*	154.5	128.3	118.8*	131.0	118.2	118.5	116.7	125.0
Fabricated metals	34.4	34.9	31.9	28.6	28.9	25.8	25.4	25.9	24.2
Nonelectrical machinery	21.4	23.0	19.5	18.7	19.1	18.5	17.4	17.8	18.7
Electrical machinery	32.9*	35.4	30.8	28.1	29.6	28.7	28.1	28.8	29.8
Transportation equip.	10.5	10.5	8.3	7.0	6.8	5.4	5.4	5.2	6.3
Other durable goods	14.0	12.8	11.5	11.2	10.2	9.3	9.4	9.6	10.2
Nondurable goods	49.6	49.2	47.1	46.0	46.0	44.5	42.7	43.7	44.7
Food products	21.8	21.4	20.3	19.5	19.3	18.7	18.0	18.0	17.9
Printing & publishing	8.9	9.0	9.1	9.1	8.8	8.7	8.0	7.8	8.1
Chemical products	8.8	8.9	8.4	8.3	8.6	8.3	7.7	7.6	7.3
Oil & coal products	3.0	3.0	2.3	2.2	1.9	1.6	1.5	1.5	1.5
Other nondurable goods	7.1	6.9	7.0	6.9	7.4	7.2	7.5	8.8	9.9
Total nonmanufacturing	489.3	496.8	486.0	484.0	485.9	475.6	477.6	479.1	490.0
Mining	16.6	15.7	13.8	12.6	11.8	10.1	10.1	9.3	9.4
Contract construction	41.2	41.4	40.2	40.0	38.2	35.0	32.8	31.9	33.4
Transportation	47.6	47.6	40.9	39.2	39.3	35.3	35.4	34.3	33.9
Public utilities	23.2	23.2	22.5	21.6	21.4	21.1	20.8	20.6	20.7
Wholesale & retail trade	158.2	158.5	155.1	153.8	153.6	147.7	146.7	146.5	150.3
Fin., insurance & real estate	30.5	31.5	32.5	32.3	32.3	32.1	32.1	32.4	32.1
Service & miscellaneous	104.5	110.2	111.0	113.3	116.1	119.3	122.6	124.7	126.8
Government	67.5	68.7	70.0	71.2	73.2	75.0	77.1	79.4	83.4
Other nonagricultural employment	77.4	79.3	81.0	82.5	82.5	85.5	85.8	86.3	84.4

* Excludes a significant number of persons involved in a labor-management dispute.

Source: Commonwealth of Pennsylvania Bureau of Employment Security.

Table II

Estimated Family Income Distribution a/
Pittsburgh, Pennsylvania, SMSA
July 1965 and July 1968

Annual income after tax	Percent distribution: All families 1965	All families 1968	Renter families 1965	Renter families 1968
Under $3,000	11	10	26	24
$3,000 - 3,999	6	6	9	9
4,000 - 4,999	10	8	11	10
5,000 - 5,999	12	11	14	11
6,000 - 6,999	13	11	12	12
7,000 - 7,999	11	11	9	10
8,000 - 8,999	9	9	5	6
9,000 - 9,999	7	8	4	5
10,000 - 12,449	9	11	5	6
12,500 - 14,999	5	5	2	3
15,000 - 19,999	4	6	3 b/	4 b/
20,000 and over	3	4	-	-
Total	100	100	100	100
Median	$6,850	$7,375	$5,300	$5,700

a/ After deduction of Federal income tax.
b/ $15,000 and over.

Source: Estimated by Housing Market Analyst.

Table III

Changes in Population
Pittsburgh, Pennsylvania, SMSA
April 1950, April 1960, and July 1965

Area	April 1950	April 1960	July 1965	Average annual change a/ 1950-1960	1960-1965
SMSA total	2,213,236	2,405,435	2,467,400	19,220	11,800
Allegheny County	1,515,237	1,628,587	1,675,400	11,335	8,925
Baldwin	-	24,489	26,300	-	340
Bellevue	11,604	11,412	11,700	-19	55
Bethel	11,324	23,650	27,600	1,233	750
Clairton	19,652	18,389	18,300	-126	-15
Duquesne	17,620	15,019	13,900	-260	-210
Harrison Twp.	15,116	15,710	16,400	59	130
McKeesport	51,502	45,489	44,600	-601	-170
Monroeville	7,841	22,446	24,800	1,461	450
Mt. Lebanon Twp.	26,604	35,361	36,950	876	300
Munhall	16,437	17,312	17,900	88	100
Penn Hills Twp.	25,280	51,512	58,950	2,623	1,425
Pittsburgh	676,806	604,332	588,000	-7,247	-3,100
Plum Twp.	-	10,241	15,400	-	980
Ross Twp.	15,744	25,952	30,350	1,021	840
Scott Twp.	8,686	19,094	20,200	1,041	210
Shaler Twp.	16,430	24,939	29,300	851	830
Swissvale	16,488	15,089	15,150	-140	10
West Mifflin	17,985	27,289	28,750	930	280
Whitehall	7,342	16,075	16,650	873	110
Wilkinsburg	31,418	30,066	30,800	-135	140
Rest of county	521,358	574,721	603,400	-	5,475
Beaver County	175,192	206,948	212,300	3,176	1,025
Aliquippa	26,132	26,369	26,300	24	-10
Rest of county	149,060	180,579	186,000	3,152	1,025
Washington County	209,628	217,271	220,300	764	575
Washington	26,280	23,545	23,600	-274	10
Rest of county	183,348	193,726	196,700	1,038	570
Westmoreland County	313,179	352,629	359,400	3,945	1,300
Greensburg	16,923	17,383	17,600	46	40
Monessen	17,896	18,424	18,300	53	-25
New Kensington	25,146	23,485	23,000	-166	-90
Rest of county	253,214	293,337	300,500	4,012	1,375

a/ Data for 1960-1965 may not add, because of rounding.

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

Table IV

Distribution of the Population by Age
Pittsburgh, Pennsylvania, SMSA
1950 and 1960

Age group	1950	1960	Decennial change Number	Percent
0 - 4	218,481	255,858	37,377	17.1
5 - 14	333,970	453,291	119,321	35.7
15 - 19	145,162	161,629	16,467	11.3
20 - 29	364,092	260,848	-103,244	-28.4
30 - 44	513,708	527,394	13,686	2.7
45 - 64	465,838	518,261	52,423	11.3
65 and over	171,985	228,154	56,169	32.7
Total	2,213,236	2,405,435	192,199	8.7

Source: 1950 and 1960 Censuses of Population.

Table V

Changes in Households
Pittsburgh, Pennsylvania, SMSA
April 1950, April 1960, and July 1965

Area	April 1950	April 1960	July 1965	Average annual change a/ 1950-1960	Average annual change a/ 1960-1965
SMSA total	614,557	709,941	733,400	9,539	4,475
Allegheny County	422,694	483,893	502,600	6,120	3,575
Baldwin	N.A.	6,582	7,125	-	100
Bellevue	3,682	3,984	4,125	30	25
Bethel	3,097	6,288	7,400	319	210
Clairton	5,054	5,361	5,375	31	5
Duquesne	4,809	4,445	4,150	-35	-60
Harrison Twp.	N.A.	4,554	4,800	-	45
McKeesport	14,851	14,446	14,300	-41	-30
Monroeville	N.A.	5,881	6,550	-	125
Mt. Lebanon Twp.	N.A.	10,899	11,500	-	120
Munhall	4,635	5,225	5,450	59	45
Penn Hills Twp.	N.A.	13,780	15,900	-	400
Pittsburgh	190,892	188,336	188,200	-256	-25
Plum Twp.	N.A.	2,762	4,175	-	270
Ross Twp.	N.A.	7,286	8,600	-	250
Scott Twp.	N.A.	4,693	5,000	-	60
Shaler Twp.	N.A.	7,040	8,350	-	250
Swissvale	4,619	4,589	4,650	-3	10
West Mifflin	4,702	7,442	7,900	274	85
Whitehall	2,146	4,836	5,050	269	40
Wilkinsburg	9,905	10,221	10,500	32	55
Rest of county	174,302	165,233	173,500	-	1,575
Beaver County	47,720	59,099	60,850	1,138	330
Aliquippa	6,634	7,403	7,400	77	-
Rest of county	41,086	51,696	53,450	1,061	330
Washington County	58,545	64,364	65,350	582	190
Washington	7,627	7,493	7,600	-13	20
Rest of county	50,918	56,871	57,750	595	170
Westmoreland County	85,598	102,585	104,600	1,699	380
Greensburg	5,035	5,740	5,825	71	15
Monessen	5,089	5,744	5,725	66	-5
New Kensington	7,307	7,555	7,400	25	-30
Rest of county	68,167	83,546	85,650	1,537	400

a/ Data for 1960-1965 may not add, because of rounding.

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

Table VI

The Housing Inventory by Occupancy and Tenure
Pittsburgh, Pennsylvania, SMSA
April 1960 and July 1965

	April 1960 Census	July 1965 estimate	Average annual change, 1960-1965 a/ Number	Percent
SMSA				
Total housing inventory	740,838	768,600	5,300	.7
Total occupied	709,941	733,400	4,475	.6
Owner	464,249	480,500	3,100	.7
Renter	245,692	252,900	1,375	.6
Total vacant	30,897	35,200	820	2.7
Available	17,193	19,500	440	2.6
For sale	4,715	5,600	170	3.6
For rent	12,478	13,900	270	2.2
Other vacant	13,704	15,700	380	2.8
Pittsburgh				
Total housing inventory	196,168	196,900	140	.1
Total occupied	188,336	188,200	-25	-
Owner	91,831	90,600	-230	-.3
Renter	96,505	97,600	210	.2
Total vacant	7,832	8,700	170	2.2
Available	5,225	5,800	110	2.1
For sale	655	700	10	1.5
For rent	4,570	5,100	100	2.2
Other vacant	2,607	2,900	55	2.1
Rest of SMSA				
Total housing inventory	544,670	571,700	5,150	.9
Total occupied	521,605	545,200	4,500	.9
Owner	372,418	389,900	3,325	.9
Renter	149,187	155,300	1,175	.8
Total vacant	23,065	26,500	655	2.8
Available	11,968	13,700	330	2.8
For sale	4,060	4,900	160	3.9
For rent	7,908	8,800	170	2.1
Other vacant	11,097	12,800	325	2.9

a/ Data for 1960-1965 may not add, because of rounding.

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

	April 1960 Census	July 1965 estimate	Average annual change, 1960-1965 a/ Number	Percent
Allegheny County (outside Pittsburgh)				
Total housing inventory	306,838	327,550	3,950	1.3
Total occupied	295,557	314,400	3,600	1.2
Owner	211,420	226,000	2,775	1.3
Renter	84,137	88,400	810	1.0
Total vacant	11,281	13,150	360	3.2
Available	6,864	8,050	225	3.3
For sale	2,586	3,150	105	4.1
For rent	4,278	4,900	120	2.8
Other vacant	4,417	5,100	130	2.9
Beaver County				
Total housing inventory	61,755	63,900	410	.7
Total occupied	59,099	60,850	330	.6
Owner	43,218	44,050	160	.4
Renter	15,881	16,800	175	1.1
Total vacant	2,656	3,050	75	2.8
Available	1,281	1,400	25	2.0
For sale	375	450	15	4.0
For rent	906	950	10	1.1
Other vacant	1,375	1,650	50	3.6
Washington County				
Total housing inventory	67,447	68,950	290	.4
Total occupied	64,364	65,350	190	.3
Owner	43,966	44,450	90	.2
Renter	20,398	20,900	95	.5
Total vacant	3,083	3,600	100	3.2
Available	1,436	1,650	40	2.8
For sale	385	450	10	2.6
For rent	1,051	1,200	30	2.9
Other vacant	1,647	1,950	60	3.6
Westmoreland County				
Total housing inventory	108,630	111,300	510	.5
Total occupied	102,585	104,600	380	.4
Owner	73,814	75,350	290	.4
Renter	28,771	29,250	90	.3
Total vacant	6,045	6,700	125	2.1
Available	2,387	2,600	40	1.7
For sale	714	900	35	4.9
For rent	1,673	1,700	5	0.3
Other vacant	3,658	4,100	85	2.3

Table VII

Additions to the Housing Inventory Authorized by Building Permits
Pittsburgh, Pennsylvania, SMSA
1960-1965

Area	1960	1961	1962	1963	1964	1965 a/
SMSA total	8,948	6,781	7,020	7,785	7,642	1,575
Allegheny County	7,430	5,566	5,171	6,207	6,037	1,272
Baldwin	213	122	74	86	57	14
Bellevue	12	37	8	87	50	35
Bethel	240	219	216	275	238	81
Clairton	20	12	8	1	10	-
Duquesne	16	12	5	8	8	-
Harrison Twp.	36	100	61	55	43	6
McKeesport	59	76	51	63	53	7
Monroeville	324	140	132	112	51	24
Mt. Lebanon Twp.	209	170	110	137	133	5
Munhall	53	29	38	35	121	11
Penn Hills Twp.	553	490	468	458	416	113
Pittsburgh	1,668 P	1,007P	1,000	1,903P	1,055	415
Plum Twp.	445	378	243	187	253	51
Ross Twp.	383	188	177	204	393	85
Scott Twp.	52	55	59	64	91	17
Shaler Twp.	318	277	276	212	270	79
Swissvale	29	17	26	12	20	-
West Mifflin	140	130	89	88	91	10
Whitehall	70	49	34	39	52	9
Wilkinsburg	62	31	47	84	170	67
Rest of county	2,528	2,027	2,049	2,097	2,462	243
Beaver County	605	500	554	418	382	68
Aliquippa	24	16	25	20	20	4
Hopewell Twp.	70	54	68	76	58	4
Rest of county	511	430	461	322	304	60
Washington County	232	232	334	390	459	80
Washington	29	34	25	18	30	10
Rest of county	203	198	309	372	429	70
Westmoreland County	681	483	961	770	764	155
Greensburg	33	20	21	21	33	17
Monessen	41	33	42	67	12	-
New Kensington	57	27	143P	11	21	4
North Huntington Twp.	381	276	264	208	187	38
Penn Twp.	-	-	139	96	57	9
Rest of county	169	127	352	367	454	87

a/ First three months.

Source: United States Department of Commerce, Bureau of the Census.

Table VIII

Multifamily Housing Units Authorized by Building Permits a/
Pittsburgh, Pennsylvania, SMSA
1960-1965

Area	1960	1961	1962	1963	1964	Jan.-Mar. 1965
SMSA total	1,556	880	860	2,351	1,907	680
Allegheny County	1,491	733	794	2,301	1,887	675
Bellevue	-	31	-	84	50	N.A.
Bethel	-	-	-	96	38	N.A.
Monroeville	-	-	12	32	40	N.A.
Pittsburgh	1,057 P	611 P	535	1,580 P	771	374
Wilkensburg	38	5	16	60	130	66
Rest of county	396	86	231	449	858	235
Beaver County	60	132	61	9	-	-
Washington County	-	-	-	28	-	-
Westmoreland County	5	15	5	13	20	5

a/ Structures with five or more starts.
P Includes units in public housing projects.

Source: United States Department of Commerce, Bureau of the Census.

Table IX

Pittsburgh, Pennsylvania, Area Postal Vacancy Survey

June 17-28, 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	608,538	16,143	2.7	14,229	1,914	4,610	491,559	8,988	1.8	8,037	951	2,084	116,979	7,155	6.1	6,192	963	2,526	2,465	92	3.7
Allegheny County	442,845	11,943	2.7	10,327	1,616	3,592	345,247	6,445	1.9	5,759	686	1,303	97,598	5,498	5.6	4,568	930	2,289	859	25	2.9
Pittsburgh	308,174	8,450	2.7	7,112	1,338	2,858	229,163	4,393	1.9	3,944	449	847	79,011	4,057	5.1	3,168	889	2,011	387	10	2.6
Inside City	154,193	5,339	3.5	4,432	907	1,289	101,688	2,416	2.4	2,310	106	114	52,505	2,923	5.6	2,122	801	1,175	122	5	4.1
Stations:																					
Arsenal	7,547	170	2.3	170	-	5	6,769	92	1.4	92	-	5	778	78	10.0	78	-	-	-	-	-
Bloomfield	7,176	240	3.3	183	57	301	5,438	137	2.5	91	46	1	1,738	103	5.9	92	11	300	-	-	-
Brookline	6,185	69	1.1	65	4	5	6,064	64	1.1	61	3	5	121	5	4.1	4	1	-	20	5	25.0
Carson	5,738	240	4.2	240	-	3	4,428	118	2.7	118	-	3	1,310	122	9.3	122	-	-	-	-	-
Downtown	491	165	33.6	11	154	82	127	6	4.7	6	-	-	364	159	43.7	5	154	82	-	-	-
East Liberty	17,859	675	3.8	454	221	78	10,827	283	2.6	273	10	13	7,032	392	5.6	181	211	65	-	-	-
Hazelwood	7,487	299	4.0	299	-	4	6,327	160	2.5	160	-	4	1,160	139	12.0	139	-	-	16	-	-
Kilbuck	2,550	110	4.3	110	-	-	2,149	87	4.0	87	-	-	401	23	5.7	23	-	-	-	-	-
Mount Oliver	15,925	554	3.5	549	5	47	12,261	216	1.8	211	5	5	3,664	338	9.2	338	-	42	77	-	-
Mount Washington	6,044	207	3.4	204	3	2	5,033	153	3.0	152	1	2	1,011	54	5.3	52	2	-	-	-	-
North Side	20,018	867	4.3	859	8	7	16,474	448	2.7	440	8	7	3,544	419	11.8	419	-	-	-	-	-
Oakland	11,452	358	3.1	351	7	3	3,407	106	3.1	105	1	3	8,045	252	3.1	246	6	-	-	-	-
Observatory	9,245	245	2.7	237	8	16	1,192	217	18.2	209	8	16	8,053	28	0.3	28	-	-	-	-	-
Shadyside	5,669	155	2.7	135	20	30	1,854	54	2.9	43	11	4	3,815	101	2.6	92	9	26	-	-	-
Squirrel Hill	11,217	258	2.3	171	87	126	7,566	92	1.2	86	6	13	3,651	166	4.5	85	81	113	-	-	-
Uptown	12,935	615	4.8	287	328	200	5,862	110	1.9	108	2	6	7,073	505	7.1	179	326	194	-	-	-
Wabash	6,655	112	1.7	107	5	380	5,910	73	1.2	68	5	27	745	39	5.2	39	-	353	9	-	-
Outside City	153,981	3,111	2.0	2,680	431	1,569	127,475	1,977	1.6	1,634	343	733	26,506	1,134	4.3	1,046	88	836	265	5	1.9
Branches:																					
Bellevue	8,702	201	2.3	194	7	99	6,053	105	1.7	104	1	13	2,649	96	3.6	90	6	86	-	-	-
Blawnox	2,953	44	1.5	34	10	14	2,859	31	1.1	22	9	14	94	13	13.8	12	1	-	7	4	57.1
Brentwood	18,898	190	1.0	168	22	36	15,511	128	0.8	113	15	36	3,387	62	1.8	55	7	-	-	-	-
Castle Shannon	6,574	116	1.8	83	33	73	6,134	94	1.5	61	33	25	440	22	5.0	22	-	48	-	-	-
Crafton	8,049	201	2.5	195	6	133	6,525	94	1.4	88	6	17	1,524	107	7.0	107	-	116	-	-	-

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

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

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

Table IX (continued)

Pittsburgh, Pennsylvania, Area Postal Vacancy Survey

June 17-28, 1965

Postal area	Total residences and apartments: Total possible deliveries	Vacant units: All	Vacant units: %	Vacant units: Used	Vacant units: New	Under const.	Residences: Total possible deliveries	Vacant units: All	Vacant units: %	Vacant units: Used	Vacant units: New	Under const.	Apartments: Total possible deliveries	Vacant units: All	Vacant units: %	Vacant units: Used	Vacant units: New	Under const.	House trailers: Total possible deliveries	Vacant: No.	Vacant: %
Etna	3,418	93	2.7	88	5	2	3,112	39	1.3	35	4	2	306	54	17.6	53	1	-	115	-	-
McKnight	8,402	153	1.8	90	63	237	6,510	129	2.0	66	63	121	1,892	24	1.3	24	-	116	13	-	-
Millvale	4,615	98	2.1	93	5	20	3,849	62	1.6	57	5	20	766	36	4.7	36	-	-	-	-	-
Mount Lebanon	7,249	134	1.8	132	2	31	5,645	79	1.4	77	2	5	1,604	55	3.4	55	-	26	-	-	-
Neville Island	785	2	0.3	2	-	1	523	1	0.2	1	-	-	262	1	0.4	1	-	-	17		5.9
Penn Hills	16,973	365	2.2	237	128	335	16,632	342	2.1	216	126	123	341	23	6.7	21	2	212	-	-	-
Pleasant Hills	4,738	93	2.0	76	17	30	4,160	89	2.1	72	17	30	578	4	0.7	4	-	-	47	-	-
Sharpsburg	4,416	71	1.6	68	3	43	3,586	51	1.4	48	3	26	830	20	2.4	20	-	17	-	-	-
South Hills	15,732	203	1.3	172	31	158	13,109	130	1.0	120	10	30	2,623	73	2.8	52	21	128	66	-	-
Swissvale	6,762	143	2.1	128	15	9	5,304	59	1.1	50	9	7	1,458	84	5.8	78	6	2	-	-	-
West View	5,325	38	0.7	36	2	27	4,709	32	0.7	30	2	14	616	6	1.0	6	-	13	-	-	-
Wilkinsburg	17,660	476	2.7	411	65	108	13,302	250	1.9	229	21	39	4,358	226	5.2	182	44	69	-	-	-
Stations:																					
Corliss	4,110	104	2.5	95	9	192	3,914	86	2.2	77	9	192	196	18	9.2	18	-	-	-	-	-
Homewood	8,620	386	4.5	378	8	21	6,038	176	2.9	168	8	18	2,582	210	8.1	210	-	3	-	-	-
Other Post Offices	134,671	3,493	2.6	3,215	278	734	116,084	2,052	1.8	1,815	237	456	18,587	1,441	7.8	1,400	41	278	472	15	3.2
Bethel Park	6,808	174	2.6	111	63	98	6,605	159	2.4	96	63	74	203	15	7.4	15	-	24	-	-	-
Brackenridge	1,685	61	3.6	61	-	2	1,495	35	2.3	35	-	2	190	26	13.7	26	-	-	-	-	-
Braddock	8,132	393	4.8	391	2	6	6,322	141	2.2	141	-	2	1,810	252	13.9	250	2	4	-	-	-
Bridgeville	5,822	109	1.9	81	28	47	5,696	102	1.8	74	28	47	126	7	5.6	7	-	-	-	-	-
Carnegie	8,030	159	2.0	151	8	103	6,492	101	1.6	95	6	13	1,538	58	3.8	56	2	90	-	-	-
Cheswick	2,511	37	1.5	35	2	11	2,041	27	1.3	26	1	11	470	10	2.1	9	1	-	131	4	3.1
Clairton	6,499	161	2.5	161	-	16	4,464	82	1.8	82	-	16	2,035	79	3.9	79	-	-	7	1	1.4
Creighton	727	35	4.8	35	-	-	727	35	4.8	35	-	-	-	-	-	-	-	-	-	-	-
Dravosburg	1,241	20	1.6	20	-	-	1,220	15	1.2	15	-	-	21	5	23.8	5	-	-	-	-	-
Duquesne	4,068	130	3.2	130	-	4	3,953	96	2.4	96	-	4	115	34	29.6	34	-	-	21	-	-
East McKeesport	2,863	71	2.5	59	12	51	2,755	35	1.3	32	3	3	108	36	33.3	27	9	48	-	-	-
East Pittsburgh	2,548	93	3.6	91	2	2	1,661	50	3.0	48	2	2	887	43	4.8	43	-	-	-	-	-
Elizabeth	3,230	104	3.2	100	4	19	2,892	71	2.5	67	4	15	338	33	9.8	33	-	4	22	-	-
Glenshaw	3,972	48	1.2	29	19	26	3,921	47	1.2	28	19	26	51	1	2.0	1	-	-	-	-	-
Homestead	9,760	232	2.4	222	10	46	8,294	113	1.4	109	4	37	1,466	119	8.1	113	6	9	-	-	-

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

Table IX (continued)

Pittsburgh, Pennsylvania, Area Postal Vacancy Survey

June 17-28, 1965

Postal area	Total residences and apartments: Total possible deliveries	Vacant units: All	%	Used	New	Under const.	Residences: Total possible deliveries	Vacant units: All	%	Used	New	Under const.	Apartments: Total possible deliveries	Vacant units: All	%	Used	New	Under const.	House trailers: Total possible deliveries	Vacant: No.	%
Leetsdale	599	4	0.7	4	-	-	551	2	0.4	2	-	-	48	2	4.2	2	-	-	-	-	-
McKeesport	22,122	639	2.9	592	47	43	18,520	388	2.1	361	27	39	3,602	251	7.0	231	20	4	-	-	-
McKees Rocks	9,695	156	1.6	149	7	26	8,542	109	1.3	102	7	26	1,153	47	4.1	47	-	-	21	-	-
Natrona Heights	4,674	205	4.4	196	9	18	3,759	62	1.6	54	8	14	915	143	15.6	142	1	4	-	-	-
Oakmont	2,208	38	1.7	35	3	19	1,889	22	1.2	19	3	6	319	16	5.0	16	-	13	-	-	-
Pitcairn	3,323	117	3.5	100	17	91	2,576	60	2.3	43	17	30	747	57	7.6	57	-	61	28	-	-
Sewickley	4,802	115	2.4	108	7	22	4,394	64	1.5	57	7	20	408	51	12.5	51	-	2	48	4	8.3
Springdale	2,018	43	2.1	39	4	15	1,825	16	0.9	12	4	4	193	27	14.0	27	-	11	-	-	-
Tarentum	4,523	153	3.4	152	1	9	4,030	80	2.0	79	1	5	493	73	14.8	73	-	4	32	5	15.6
Verona	6,381	82	1.3	60	22	26	5,717	64	1.1	42	22	26	664	18	2.7	18	-	-	22	1	4.5
West Miffin	4,506	66	1.5	55	11	32	4,165	50	1.2	39	11	32	341	16	4.7	16	-	-	140	-	-
Wilmerding	1,924	48	2.5	48	-	2	1,578	26	1.6	26	-	2	346	22	6.4	22	-	-	-	-	-
Beaver County	46,662	1,078	2.3	1,039	39	263	39,787	649	1.6	612	37	183	6,875	429	6.2	427	2	80	657	20	3.0
Aliquippa	12,250	240	2.0	231	9	59	10,647	149	1.4	141	8	53	1,603	91	5.7	90	1	6	284	15	5.3
Baden	5,255	19	0.4	16	3	25	3,713	15	0.4	12	3	13	1,542	4	2.6	4	-	12	22	-	-
Beaver	2,610	120	4.6	111	9	31	2,456	66	2.7	57	9	31	154	54	35.1	54	-	-	20	-	-
Beaver Falls	10,617	303	2.9	292	11	87	9,872	206	2.1	196	10	44	745	97	13.0	96	1	43	54	1	1.9
Freedom	1,759	46	2.6	46	-	8	1,556	20	1.3	20	-	8	203	26	12.8	26	-	-	40	-	-
Midland	1,791	98	5.5	98	-	-	579	13	2.2	13	-	-	1,212	85	7.0	85	-	-	-	-	-
Monaca	3,854	31	0.8	31	-	-	3,595	19	0.5	19	-	-	259	12	4.6	12	-	-	83	-	-
New Brighton	4,700	136	2.9	132	4	35	4,193	122	2.9	118	4	20	507	14	2.8	14	-	15	133	2	1.5
Rochester	3,826	85	2.2	82	3	18	3,176	39	1.2	36	3	14	650	46	7.1	46	-	4	21	2	9.5
Washington County	41,070	1,088	2.6	1,039	49	241	34,981	622	1.8	577	45	213	6,089	466	7.7	462	4	28	454	34	7.5
Burgettstown	1,997	55	2.8	49	6	10	1,888	33	1.7	27	6	10	109	22	20.2	22	-	-	90	1	1.1
California	1,222	46	3.8	44	2	3	1,179	37	3.1	35	2	3	43	9	20.9	9	-	-	-	-	-
Canonsburg	6,622	153	2.3	140	13	70	5,836	113	1.9	100	13	65	786	40	5.1	40	-	5	-	-	-
Charleroi	4,925	167	3.4	164	3	7	3,856	61	1.6	58	3	7	1,069	106	9.9	106	-	-	-	-	-
Donora	3,243	286	8.8	286	-	-	2,455	92	3.7	92	-	-	788	194	2.5	194	-	-	-	-	-
Finleyville	2,102	20	1.0	20	-	17	2,096	20	1.0	20	-	17	6	-	-	-	-	-	10	-	-
Houston	1,795	45	2.5	45	-	6	1,738	44	2.5	44	-	6	57	1	1.8	1	-	-	-	-	-
McDonald	2,559	63	2.5	55	8	9	2,506	40	1.6	36	4	9	53	23	43.4	19	4	-	45	1	2.2
Monongahela	4,842	60	1.2	43	17	22	4,113	34	0.8	17	17	14	729	26	3.6	26	-	8	23	1	4.3
Washington	11,763	193	1.6	193	-	97	9,314	148	1.6	148	-	82	2,449	45	1.8	45	-	15	286	31	10.8

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

Table IX (continued)

Pittsburgh, Pennsylvania, Area Postal Vacancy Survey

June 17-28, 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.	%
Westmoreland County	77,961	2,034	2.6	1,824	210	514	71,544	1,272	1.8	1,089	183	385	6,417	762	11.9	735	27	129	495	13	2.6
Derry	1,892	37	2.0	35	2	7	1,671	25	1.5	25	-	7	221	12	5.4	10	2	-	19	1	5.3
Greensburg	13,414	456	3.4	414	42	113	12,208	224	1.8	190	34	96	1,206	232	19.2	224	8	17	133	3	2.3
Herminie	814	20	2.5	20	-	-	814	20	2.5	20	-	-	-	-	-	-	-	-	4	-	-
Irwin	8,166	221	2.7	128	93	87	7,849	190	2.4	97	93	87	317	31	9.8	31	-	-	215	7	3.3
Jeannette	8,265	170	2.1	170	-	14	7,790	118	1.5	118	-	14	475	52	10.9	52	-	-	-	-	-
Latrobe	5,821	120	2.1	120	-	-	5,326	87	1.6	87	-	-	495	33	6.7	33	-	-	-	-	-
Ligonier	2,096	61	2.9	51	10	2	2,028	51	2.5	41	10	2	68	10	14.7	10	-	-	31	-	-
Monessen	5,452	191	3.5	189	2	81	3,566	53	1.5	51	2	9	1,886	138	7.3	138	-	72	-	-	-
Mount Pleasant	4,820	56	1.2	53	3	34	4,804	56	1.2	53	3	34	16	-	-	-	-	-	6	-	-
Murrysville	2,104	46	2.2	32	14	32	2,083	42	2.0	28	14	30	21	4	19.0	4	-	2	20	1	5.0
New Kensington	13,374	330	2.5	316	14	93	12,838	216	1.7	202	14	61	536	114	21.3	114	-	32	4	-	-
Scottdale	2,374	101	4.3	87	14	4	2,201	55	2.5	51	4	4	173	46	26.6	36	10	-	7	-	-
Trafford	2,371	55	2.3	49	6	14	2,310	39	1.7	34	5	14	61	16	26.2	15	1	-	34	1	2.9
Vandergrift	4,099	122	3.0	122	-	15	3,321	72	2.2	72	-	9	778	50	6.4	50	-	6	3	-	-
West Newton	1,823	28	1.5	26	2	9	1,753	17	1.0	15	2	9	70	11	15.7	11	-	-	10	-	-
Youngwood	1,076	20	1.9	12	8	9	982	7	0.7	5	2	9	94	13	13.8	13	-	-	9	-	-

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

Table X

Completed Unsold Houses by Sales Price Class
Pittsburgh, Pennsylvania, SMSA
January 1, 1964 and January 1, 1965

January 1, 1965

Sales price	Houses completed: Number	Houses completed: Percent	Houses completed: Sold before Constr. started	Speculative houses: Total spec.	Speculative houses: Number sold	Speculative houses: Unsold Number	Speculative houses: Unsold Percent
\$10,000 - \$12,499	11	1	11	-	-	-	-
12,500 - 14,999	214	15	181	33	31	2	6
15,000 - 17,499	310	22	250	60	50	10	17
17,500 - 19,999	345	24	308	37	32	5	14
20,000 - 24,999	390	28	347	43	35	8	19
25,000 - 29,999	125	9	121	4	3	1	25
30,000 - 34,999	15	1	15	-	-	-	-
Total	1,410	100	1,233	177	151	26	15

January 1, 1964

Sales price	Houses completed: Number	Houses completed: Percent	Houses completed: Sold before Constr. started	Speculative houses: Total spec.	Speculative houses: Number sold	Speculative houses: Unsold Number	Speculative houses: Unsold Percent
\$10,000 - \$12,499	36	2	15	21	18	3	14
12,500 - 14,999	384	25	259	125	90	35	28
15,000 - 17,499	458	31	318	140	95	45	32
17,500 - 19,999	311	21	256	55	44	11	20
20,000 - 24,999	250	17	211	39	36	3	8
25,000 - 29,999	38	3	28	10	9	1	10
30,000 - 34,999	19	1	17	2	2	-	-
35,000 and over	5	-	3	2	2	-	-
Total	1,501	100	1,107	394	296	98	25

Source: Annual survey of unsold inventory of new houses, conducted by the Pittsburgh Insuring Office.

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