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# Analysis of the PULLMAN, WASHINGTON HOUSING MARKET

as of November 1, 1969

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D. C. 20411

June 1970

ANALYSIS OF THE

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FHA Housing Market Analysis
Pullman, Washington, as of November 1, 1969

#### Foreword

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and othersconcerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Field Market Analysis Service as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development Federal Housing Administration Field Market Analysis Service Washington, D. C.

# FHA HOUSING MARKET ANALYSIS - PULLMAN, WASHINGTON AS OF NOVEMBER 1, 1969

The Pullman, Washington, Housing Market Area (HMA) is coterminous with the city of Pullman, the largest city in Whitman County. Although the entire county could be considered a housing market area because of some commuting into Pullman from a few smaller cities and towns, the large county area outside of Pullman is primarily devoted to farming, with a slowly declining farm population and a steady or slightly decreasing population in the other cities and towns. Because practically all the growth and hence housing demand is centered in Pullman, economic, demographic and housing characteristics of the city are given primary consideration in this report.

Pullman is located in the Palouse Hills region of southeastern Washington and serves as an agricultural center for much of the county as well as a trade and service center for Washington State University. The nearest city of comparable size is Moscow, Idaho, only nine miles to the east, where the University of Idaho is located. There is a significant amount of commuting between these two cities, most of it residents of Moscow working or studying in Pullman but living in Moscow because of crowded and more expensive housing in Pullman. The twin cities of Lewiston, Idaho and Clarkston, Washington, on the Snake River, are fifty miles to the south, and Spokane, the largest city in eastern Washington, is located seventy-five miles north of Pullman.

The economy of Pullman is dominated by Washington State University, the second largest state institution of higher learning in Washington. The growth of this university has varied over the past decade but now is expanding more rapidly in student enrollment with concomitant increases in faculty and staff. The increase in married students as well as faculty and staff families has created a significant increase in the demand for housing, particularly in the medium and lower rent ranges. This has been accompanied also by a desire on the part of single students to group together in off-campus living quarters, thereby competing strongly with the normal demand by families. This expansion in housing demand has resulted in very low vacancy rates except during the summer vacation period.

### Anticipated Housing Demand

Projected expansion in the Pullman economy during the next two years indicates that household growth will average about 390 new households annually, of which 265 will be student households and 125 will be nonstudent households (including faculty and staff at WSU). Taking into consideration current supply-demand relationships, the anticipated loss of approximately 15 housing units a year, and increases in faculty and staff at Washington State University, it is calculated that there will be a demand for an average of 140 new, nonsubsidized housing units a year in Pullman for nonstudent households during the period from November 1, 1969 to November 1, 1971, of which 115 will represent conventional type construction and 25 mobile homes. It is judged that the nonsubsidized conventional housing units would be most readily absorbed if annual construction included 75 single-family houses and 40 multifamily housing units.

Demand for single-family houses is expected to be distributed by sales price as follows: under \$30,000, 35 houses; \$30,000-\$34,999, 20 houses; and \$35,000 and over, 20 houses. About 20 units of demand for multifamily units will be for one-bedroom units at monthly gross rents ranging from \$165 to \$190 and about 20 units of demand will be for two-bedroom units ranging in rent from \$190 to about \$240.

An additional 260 units a year (including 25 mobile homes) probably could be absorbed by student households if they could be provided at sufficiently low rents. The appropriate vehicle for the provision of housing for students in an area dominated by such personnel is that which may be effected under the HUD College Housing Direct Loan program or by other means made available by the university. However, some nonsubsidized housing probably will continue to be provided for students by private builders.

# Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for lowor moderate-income families may be provided through four different programs administered by FHA—monthly rent-supplement payments, principally in rental projects financed with market-interest-rate mortgages insured under Section 221(d)(3); partial payments for interest for home mortgages insured primarily under Section 235; partial payment for interest for project mortgages insured under Section 236; and below-market-interest-rate financing for project mortgages insured under Section 221(d)(3).

Household eligibility for federal subsidy programs is determined primarily by evidence that household or family income is below established limits. Some families may be alternatively eligible for assistance under one or more of these programs or under other assistance programs using federal or state support. Since the potential for each program is estimated separately, there is no attempt to eliminate the overlaps among program estimates. Accordingly, the occupancy potentials discussed for various programs are not additive. Furthermore, future approvals under each program should take into account any intervening approvals under other programs which serve the same requirements. The potentials discussed in the following paragraphs reflect estimates unadjusted for housing provided or under construction under alternative FHA or other programs.

The annual occupancy potentials for subsidized housing in FHA programs discussed below are based upon resident nonstudent personnel, on 1969 incomes, on the occupancy of substandard housing, on estimates of the elderly population, on November 1, 1969 income limits, and on available market experience. The occupancy potentials by size of units required are shown in Table I.

<sup>&</sup>lt;u>1</u>/ Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing. However, no housing has been provided under the subsidized programs yet in Pullman and absorption rates remain to be tested.

Section 221(d)(3) BMIR. There is an estimated annual occupancy potential for 35 units of Section 221(d)(3) BMIR housing; a substantial part of the families eligible under this program also are eligible under the Section 236 program. At the present time, however, BMIR funds for allocation are available only from recaptures resulting from reductions, withdrawals, and cancellation of outstanding allocations. Pullman does not have a certified workable program and currently is not eligible for Section 221(d)(3) BMIR allocations; however, eligibility for BMIR may be established by local government action.

Rent Supplement. Under the rent-supplement program there is an annual occupancy potential for about 25 units for families and 25 units for elderly. To date, no rent-supplement housing has been proposed in Pullman. About 20 percent of the potential for Section 236 housing indicated below is eligible for rent-supplement.

Section 235, Sales Housing. Under exception income limits, there is an estimated potential of 35 units for Section 235 sale housing in Pullman; under regular income limits, the potential would be about 45 percent of that number. The high costs of construction in Pullman, make this type of financing currently unfeasible unless lower costs can be achieved. All of the families eligible under Section 235 also are eligible under Section 236, and vice versa, but the two are not additive.

Section 236, Rental Housing. Under Section 236, the annual occupancy potential for families is estimated at 35 units and at 15 units for elderly households, under exception income limits. Under regular income limits, the potential would be about 45 percent of that number. Since there is no public low-rent housing in this community and none is expected because of the lack of interest in forming any local housing authority, there is no overlap to be considered with that type of housing. Generally, families and individuals eligible under the Section 236 program also are eligible for Section 235, and vice versa, but the two are not additive. If the 254 units in processing on November 1, 1969 are completed they will be substantially in excess of the estimated potential.

## Sales Market

The sales market in Pullman is good although slowed down by the more restrictive terms of mortgage financing currently in effect. The presently estimated homeowner vacancy rate of 0.8 percent is considerably less than the 1.4 percent ratio reported by the 1960 Census of Housing. It is evident that this ratio has been declining in the past few years.

In the first nine months of 1969, a total of 40 new single-family houses were authorized in Pullman, compared with 64 in all of 1968 and an annual average of 56 since January 1960 (see table II). The highest annual volume of single-family home building was authorized in 1963 (74 units), and the lowest in 1962 (27 units). New homes have been built in nearly all sections of the city, but particularly in the outlying portions where there is room for expansion. Some persons employed in Pullman (including about 325 WSU faculty and staff) live in Moscow, Idaho, where prices are significantly lower for comparable homes.

A relatively small number of homes are built in Pullman each year on speculation, and these are largely in the lower price ranges. Because of relatively high costs of construction in Pullman, the lowest price at which new homes are now being built is approximately \$27,000. Unless prices below \$20,000 can be achieved, the production of Section 235 subsidized houses is unfeasible. Only a few new or existing homes remain unsold and these largely because of financing conditions currently requiring fairly high down payments and high interest rates.

Because of increased housing costs, trailers have become a more important factor in the Pullman market during the past few years. There are five trailer courts within the city of Pullman which contain a total of 381 spaces. Four of the courts, with a total of 263 spaces, charge from \$30 to \$35 a month rental; they are fully occupied. The fifth court has 118 spaces and was completed in late 1969; about 65 of the spaces have been rented at monthly charges of \$45 for single trailers and \$60 for double trailers. Some spaces with nice views rent for \$47.50 and \$65 a month.

## The Rental Market

The rental market as of November 1, 1969 reflects practically full occupancy of all available rental units. A special vacancy survey conducted by the Post Office at the end of October 1969 found a total of only four apartment units vacant out of a total of 1,752 apartments surveyed. This is typical of the condition in the past two years in Pullman with the more rapid growth of students at WSU. During the summer vacation period, when summer school enrollment is much lower at WSU, there are quite a few rental vacancies, although some are at least partially paid for by tenants who have reserved them for the following school year.

In the first nine months of 1969, a total of 156 new multi-family units were authorized in Pullman, compared with 264 in 1968, the highest volume in the past decade which saw an annual average of 124 units authorized (see table II). Typical monthly gross rents are now \$150 for an existing two-bedroom apartment and \$125 for a one-bedroom unit. For newly built units, the typical rent is \$150 for one bedroom and \$175 for two bedrooms.

During the next two years, a much higher volume of multi-family housing is planned. This includes 200 new units by WSU for its married students in a flexible design which can accommodate either families or single students.

In addition to some conventionally financed rental housing which is continuing to be built in Pullman, there are 77 units of FHA-insured rental units in one Section 207 project now under construction and 283 units in four projects currently being processed which may be under construction within the next year.

The four projects in processing include a proposed 29-unit Section 207 project which will be a group of town houses at higher rents to serve senior faculty families primarily; gross monthly rents will range from \$170 for a one-bedroom unit to \$255 for a two-bedroom unit to \$300 for a four-bedroom unit. Three Section 236 projects with 254 units were in processing on November 1, 1969; proposed monthly rents were \$112 for one-bedroom units and \$135 for two-bedroom units.

The university's presently owned housing consists of 356 temporary units (Lanham housing moved to the campus after World War II), and 199 apartments (Terrace and Kamiak) built in 1959 and 1963, 43 miscellaneous houses and apartments in areas adjacent to the university campus where expansion will take place in the future, and 13 leased apartments. Rents in these WSU housing units are significantly lower than in private rentals in Pullman.

# Economic, Demographic, and Housing Factors

The anticipated annual demand for new nonsubsidized housing units and mobile homes is based on the trends in employment, population, and housing factors summarized below.

Employment Trends. Employment data available from the Washington State Employment Security Department on Whitman County is limited to employment covered by unemployment compensation. Additional figures have been obtained on full-time government employees in the federal sector and at Washington State University, but excluding part-time student employees. This combination of employment, which still excludes railroad, county, city, and school employees, has been summarized annually for most years since 1960 in table III. Employment (on this basis) averaged 6,780 in 1968. From 1960 to 1967, yearly increments in employment ranged from an average of 180 between 1960 and 1962 to 300 between 1965 and 1966. In 1968, the increase was 600 and roughly the same growth is expected in 1969.

Because of the faster growth of WSU, there has been an increase in the number of employees in government (excluding county and city employees), and these now comprise 46 percent of total employment covered in table III. Trade is the second largest group, amounting to a little over a fourth of the total. The number of construction workers has varied, depending largely on the volume of new buildings and facilities under way on the WSU campus. During the next two years to November 1971, it is estimated that nonagricultural employment (excluding railroad, and non-federal government employment) will increase by a little over 300 annually.

The larger growth rate currently under way and anticipated for the next few years at WSU is based upon enrollment projections which are separated into undergraduates and graduates as well as marital status in table IV. The increase this fall over last fall in total enrollment has been 1,200, and almost equally large increases are anticipated over the next two years. Part of this growth is attributed to the upper limit of enrollment set at the larger University of Washington in Seattle, now slightly over 32,500. Although the three State colleges in various parts of the State also have experienced increased enrollments (some of these may have to impose limits soon), as well as the 22 community (junior) colleges, these other institutions have not affected enrollment adversely at WSU and this is not expected to occur. This fall, enrollment at WSU reached 13,150. There is the possibility that WSU may have to limit enrollment if its construction program of various buildings and facilities is affected by cutbacks in state spending, either to avoid state deficits or to follow the recent presidential request to limit governmental expenditures, or both. For the next two years, however, continued student growth is expected.

WSU also has experienced an increase in faculty and staff to keep up with enrollment (see table V). The latest year's growth of 173 from 1967 to 1968 showed 84 more faculty and 89 more staff members (exclusive of student staff workers and staff employed outside Pullman), bringing the total to 2,657. Increases over the next two years are expected to be nearly as high. It should be noted that projected figures for faculty and staff employment in table V have not been revised for actual figures for the fall of 1969; they probably will be a little higher.

Population and Household Trends. As of November 1, 1969, the population of Pullman was an estimated 20,770, of whom about 12,500 were students and approximately 8,270 were nonstudents, including faculty and staff at WSU. Since April 1960, the student population increased by an average of 660 a year and the nonstudent population increased by 160 a year (see table VI). Less than thirty percent of this gain has been through net natural increase (resident births minus resident deaths), and the remainder has been due to inmigration, primarily caused by expansion at WSU. The relatively

small increase in the nonstudent population reflects the fact that a large proportion of the increase in faculty and staff at the university and some of the nonuniversity-connected workers live in Moscow and elsewhere in adjoining Latah County, Idaho where housing is more plentiful and less costly.

Based on further growth in connection with WSU, it is estimated that the population of Pullman will increase by an average of a little over 1,300 persons annually during the next two years, reaching a level of about 23,400 by November 1, 1971. Of the average annual gain, about 1,025 will be students and 290 will be nonstudent population.

The number of households in Pullman as of November 1, 1969 totaled about 4,870, of which 2,165 are estimated to be student households and 2,705 are nonstudent households, including faculty and staff at WSU. Since April 1, 1960, student households have increased by an average of 145 a year and nonstudent households by an average of 45 a year. During the next two years, it is estimated that the number of student households will grow by an average of about 265 a year and nonstudent households by 125 a year.

Housing Inventory. On November 1, 1969, there were approximately 4,900 housing units in the city of Pullman, reflecting a net increase of about 1,680 units over the April 1, 1960 inventory of 3,218 units. The average annual increase in the past nine and a half years was about 175 units (see table VII). The increase in the housing inventory resulted from the construction of approximately 1,640 new units, the loss of about 60 units from demolition and other causes, and the net addition of approximately 100 trailers and some conversions. New housing in the unincorporated portions of Whitman County has been limited mainly to new farm houses and the scattered location of trailers.

Largely because of the high proportion of student households in the area, less than 40 percent of the occupied housing units are owner-occupied. That fact is reflected by multifamily construction; during the January 1965-September 1969 period, over 76 percent of the housing units authorized for construction in Pullman have been in multifamily structures.

Vacancy. Vacancies in Pullman are virtually non-existent. As of November 1, 1969, the homeowner vacancy rate was only 0.8 percent, down from 1.4 percent in April 1960, and the rental vacancy rate was less than 1.0 percent, down from 3.6 percent in 1960. The postal vacancy survey conducted at the end of October 1969 counted only 29 vacant residences and four vacant apartments in Pullman.

Table I

# Estimated Annual Occupancy Potential For Privately-Financed Subsidized Housing Pullman, Washington November 1, 1969 to November 1, 1971

## A. Subsidized Sales Housing, Section 235a/

	Number
Family size	of units
Four persons or less	20
Five persons or more	<u>15</u>
Total	35

## B. Multifamily Rental Housing

	Rent Sup	plement	Section 236		
<u>Unit size</u>	<u>Families</u>	Elderly	<u>Families</u>	Elderly	
Efficiency	· •	20		10	
One bedroom	10	5	5	5	
Two bedrooms	10	-	15	-	
Three bedrooms	5	-	10		
Four or more bedrooms	-	ese .	_5		
Tot <b>al</b>	25	25	35	15	

All of the families eligible for Section 235 housing also are eligible for Section 236, and vice versa, but the two are not additive. The estimates are based upon the exception income limits established by legislative authority; under regular income limits, the potential would be about 45 percent of that under exception limits.

Table II

Housing Units Authorized by Building Permits

Pullman, Washington
1960-1969

	One-	Multi-	Total
Year	<u>family</u>	family	units
1960	49	15	64
1961	65	20	85
1962	27	172 <u>a</u> /	199
1963	74	91	165
1964	66	53	119
1965	43	159	202
1966	<b>5</b> 9	119	178
1967	61	159	220
1968	64	264	328
1969 <u>b</u> /	40	156	196

a/ Includes 100 units (Kamiak Apts.) started at WSU with State funds.

Source: U. S. Census Bureau and local permit issuing office.

b/ First nine months.

Table III

# Covered Employment by Industry Whitman County, Washington Annual Average, 1960-1968; First Quarter Average, 1968-1969

								<u>lst quart</u>	er average
Industry	1960	<u>1962</u>	<u>1964</u>	<u> 1965</u>	<u>1966</u>	<u> 1967</u>	<u>1968</u>	<u>1968</u>	<u>1969</u>
Total	4,613	4,974	5,378	5,613	5,916	6,180	6,782	6,385	6,607
Mining <u>a</u> /	-	- ,	-	12	14	16	39	46	12
Contract construc.	306	329	399	410	423	461	736	639	511
Manufacturing	200 51	<u> 195</u>	<u>214</u> 55	<u>239</u> 57	<u>249</u> 56	<u>238</u> 50	254 59	<u>249</u>	<u>253</u>
Food & kind. prods.	51	61	55	57	56	50	59	55	52
Other manufac.	139	134	159	182	193	188	195	194	201
Transp., comm., & utils.	262	263	230	220	219	219	224	211	222
Trade	1,398	1,372	1,462	1,468	1,637	1,713	1,764	1,679	1,754
Fin., ins. & real est.	180	203	212	220	239	224	240	221	221
Services & miscell.	486	507	512	522	542	582	614	618	604
Government <u>b</u> /	1,781	2,105	2,349	2,522	2,593	2,727	2,911	2,722	3,039

Sources: Washington Employment Security Department; Washington State University, Office of Housing and Food Service.

a/ Included in miscellaneous during 1960-1964 period.

b/ Includes federal government, Washington State University faculty and staff (as of October each year), but excludes part-time student employees and local municipal and county government.

Selected Characteristics of Student Enrollment
Washington State University, Pullman, Washington
Annually, 1960-1968; Projections to 1971

		Undergra	.duate			Gradu	ate				
Fall				Percent				Percent	Total	Total	Annual
term	Single	Married	Total	married	Single	Married	<u>Total</u>	married	enrollment	married	increment
<u>Actual</u>											
1960	5,393	736	6,129	12.0	254	454	708	64.1	6,837	1,190	
1961	6,2 <b>9</b> 6	8 <b>99</b>	7,195	12.5	208	425	633	67.1	7,828	1,324	1 34
1962	6,278	850	7,128	11.9	273	495	768	64.5	7,896	1,345	21
1963	6,721	707	7,428	9.5	319	578	897	64.4	8,325	1,235	- 60
1964	7,400	613	8,013	7.7	447	575	1,022	56.3	9,035	1,188	- 97
1965	8,115	702	8,817	8.0	467	68 <b>9</b>	1,156	59.6	9,973	1,391	203
1966	8,638	727	9,365	7.8	<b>51</b> 8	779	1,297	60.1	10,662	1,506	115
1967	9,172	732	9,904	7.4	571	357	1,423	50.0	11,332	1,589	83
1968	9,549	980	10,529	9.3	489	932	1,421	65.6	11,950	1,912	323
Projected											
1969	10,530	1,045	11,575	9.0	520	1,055	1,575	67.0	13,150	2,100	138
1970	11,385	1,155	12,540	9.2	595	1,155	1,750	66.0	14,290	2,310	210
1971	12,050	1,250	13,300	9.4	700	1,300	2,000	65.0	15,300	2,550	240

Source: Washington State University, Office of Housing and Food Service; projections by Housing Market Analyst based on total enrollment projections prepared by Washington State Planning and Community Affairs Agency, Information and Research Services Division, Population Analysis Section.

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Table V

Faculty and Staff Employment

At Washington State University in Whitman County, Washington

Annually, October 1960-1968; Projections to 1975

October	Faculty a/	Staff b/	Total	Annual Increment
Actual				
<b>196</b> 0	723	897	1,620	
1961	749	1,072	1,821	201
1962	797	1,144	1,941	120
1963	820	1,152	1,972	31
1964	867	1,278	2,145	173
1965	922	1,378	2,300	155
1966	983	1,391	2,374	74
1967	1,031	1,453	2,484	110
1968	1,115	1,542	2,657	173
Projected				
1969	1,150	1,630	2,780	123
1970	1,210	1,720	2,930	1 <b>5</b> 0
1971	1,280	1,820	3,100	170
1972	1,320	1,860	3,180	80
1973	1,390	1,960	3,350	170
1974	1,440	2,030	3,470	1 <b>2</b> 0
1975	1,500	2,100	3,600	130

a/ Includes part-time members.

Source: Washington State University, Office of Housing and Food Service.

b/ Excludes student help and staff members employed outside Pullman.

Table VI

#### Population and Household Trends Pullman, Washington, HMA 1960-1971 April Nov. Nov. Area 1960 1969 1971 Population Whitman County 31,263 37,250 39,800 Pullman city 12,957 20,770 23,400 12,500 6,200b/ WSU students 14,550 Nonstudentsa/ 6,757b/ 8,270 8,850 Rest of county 18,306 16,480 16,400 Number<sup>C</sup>/ Percent Pullman-avg. an'l.increase Students Nonstudents Students Nonstudents 1960-1969 660 160 7.3 2.1 1969-1971 1,025 290 8.2 3.5 April Nov. Nov. 1960 1969 1971 Households Whitman County 8,929 10,300 11,035 Pullman city 3,073 4,870 5,650 WSU students 2,165 2,700 Nonstudentsa/ 2,303b/2,705 2,950 Rest of county 5,856 5,430 5,385 Number<sup>C</sup>/ Percent Students Nonstudents Pullman-avg.an'l.increase Students Nonstudents

145

265

45

125

10.8

12.2

1.1

4.6

1960-1969

1969-1971

Source: 1960 Census of Population; 1969 and 1971 estimated by Housing Market Analyst.

a/ Includes WSU faculty and staff, and non-WSU connected population or households.

b/ Partially estimated.

c/ Rounded.

Housing Inventory, Tenure, and Total Vacancy Trends

Pullman, Washington, HMA
April 1, 1960-November 1, 1969

	<u>Apri</u> Whitma	Nov. 1969 City of		
Inventory and tenure	Total	Pullman	Pollman	
Total housing units	9,957	3,218	4,900	
Occupied housing units	8,929	3,073	4,870	
Owner-occupied	5,248	1,336	1,925	
Percent	58.8	43.5	39.5	
Renter-occupied	3,681	1,737	2,945	
Percent	41,2	56.5	60.5	
Vacant housing units	1,028	145	30	
Available	283	83	<b>2</b> 0	
For sale	63	19	15	
Homeowner vacancy rate	1.2	1.4	0.8	
For rent	220	64	5	
Renter vacancy rate	5.6	3.6	0.2	
Other vacant a/	745	62	10	

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

Sources: 1960 Census of Housing; 1969 estimated by Housing Market Analyst.

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