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*Analysis of the*  
**RAPID CITY, SOUTH DAKOTA  
HOUSING MARKET**

**as of April 1, 1970**

**DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT**

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**A Report by the  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION  
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FHA Housing Market Analysis

Rapid City, South Dakota, as of April 1, 1970

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 others concerned 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 Economic and Market Analysis Division 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  
Economic and Market Analysis Division  
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - RAPID CITY, SOUTH DAKOTA  
AS OF APRIL 1, 1970

The Rapid City Housing Market Area (HMA) is defined as Pennington County, South Dakota. The estimated population of the HMA was 66,300 persons in April 1970, including 47,300 persons in Rapid City.

The economy of the HMA is based primarily on military activities and on trade with tourists and the regional population. Ellsworth Air Force Base is the largest employer, and military and civil service personnel and their dependents comprise about 23 percent of the population, a proportion which has held relatively steady in recent years. There has been consistent growth of the area economy over the past several years. The condition of the housing market has improved, and the surplus of vacant housing has been eliminated. During the next two years, continued employment expansion is expected to sustain household growth, resulting in a moderate level of demand for new housing.

Anticipated Housing Demand

There will be an annual demand for about 140 new housing units, financed at market-interest-rates without subsidy, in the Rapid City HMA between April 1970 and April 1972. Best absorption probably will result from marketing 80 new single-family houses, 30 units in multifamily structures, and about 30 mobile homes. The primary determinant of the demand estimate is the projected level of household growth. Adjustments were made to reflect the need to reduce the current inventory of unsold houses (including approximately 10 speculative houses that are under construction) and the expectation of a slight shift in tenure from owner to renter occupancy in the HMA. The distribution of demand for 80 single-family houses by price class is shown in table I. Multifamily demand of about 30 units will be primarily for one- and two-bedroom units (in about equal proportions) at the lowest monthly rents achievable.

### Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA: monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under the program and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families and individuals with income below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the Rapid City HMA, the total occupancy potential is estimated to be 205 units annually (see table II), including 50 units for the elderly. Future approvals under each program should take into account any intervening approvals under other programs which serve the same families and individuals.

The annual occupancy potentials<sup>1/</sup> for subsidized housing in the programs discussed are based upon 1970 incomes, on the occupancy of substandard housing, on estimates of the elderly population, on current income limits, and on available market experience.

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<sup>1/</sup> The occupancy potentials referred to in this analysis have been calculated to reflect the capacity of the market in view of existing vacancy strength or weakness. The successful attainment of the calculated potential for subsidized housing may well depend upon construction in suitable accessible locations, as well as upon the distribution of rents and sales prices over the complete range attainable for housing under specified programs.

Section 235, Sales Housing. With exception income limits<sup>1/</sup>, there is an occupancy potential for about 50 houses a year. All of the families in the potential for Section 235 housing also are eligible for Section 236; the estimates are not additive. Nearly 40 percent of the families eligible under this program are five-or-more person households. There has been some activity under Section 235 in the area. Approximately 20 existing properties have been insured during the past year, and funds are reserved for several houses under construction.

Public Housing and Rent Supplement. The annual occupancy potential for low-rent public housing is estimated at 115 units for families and 40 units for elderly individuals and couples. Under the more restrictive rent-supplement program, the annual potentials are 80 units for families and 40 units for the elderly. Many families eligible for rent supplements are eligible also for public low-rent housing and the potentials for the two programs are not additive.

In April 1970, there were 100 units of rent supplement housing for families and 48 units for the elderly under construction in the HMA. All of these units have been presold or rented and have not been deducted from the occupancy potential forecast for the next two years. Most of the buyers of the 100 units of family housing, a cooperative project of single-family houses, were Indian families who received assistance from the Bureau of Indian Affairs. This assistance, in the form of a grant for the down-payment, facilitated sales, and the presale of units in additional cooperative projects probably will require continuation of this or a similar program.

The 48 units of elderly housing rented very rapidly. No public housing or rent supplement units have been provided previously, and the rent-up of this project before completion is at least partially a reflection of accumulated need for low-income subsidized housing. The elderly population qualifying for rent supplement housing in the Rapid City area is limited, and it is suggested that additional units be marketed in small projects one at a time in order to provide a further test of this market.

Section 236 Housing. Moderately priced rental units can be provided under Section 236. Utilizing the highest income limits applicable, the annual occupancy potential for Section 236 housing is estimated at 50 units for families and 25 units for elderly households. To date, there have been no projects proposed under Section 236 in the Rapid City area.

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<sup>1/</sup> If regular income limits for any given size family are higher than the exception limits, the regular income limits were used.

### Sales Market

Reflecting the decline in economic conditions caused by the conclusion of the military construction programs, the market for sales housing in the Rapid City area weakened considerably and remained soft throughout the 1962-1966 period. Since that time, there has been gradual improvement and most of the problems that existed during those years have subsided. Currently, the homeowner vacancy rate, estimated at 1.2 percent, is at the lowest level of the past decade. Although construction volume has remained at low levels compared with production during the early 1960's, demand for new single-family houses has grown stronger. Also, the large inventory of acquired properties has been disposed of, and foreclosures are no longer a major consideration. Despite the high cost of financing, sales volume of existing houses has been maintained by more frequent incidence of mortgage assumptions and larger downpayments. The used home market is most active in the price range below \$15,000.

More recently, however, another problem has developed in the sales market. A reduction in effective demand caused by rising costs of construction and mortgage financing resulted in slowed sales activity of new houses during the second half of 1969. In April 1970, there were approximately 15 unsold new houses in the area. Of these, 11 were in the \$22,000-\$24,000 price range. Although the sales difficulties may be partially due to market resistance to these particular houses, it is believed that the principal reason is that the cost of home purchase has become excessive to buyers in this price range. The extra money now required for the downpayment and monthly payments has forced prospective buyers of limited income to postpone their purchase at this time. To date, this sales resistance appears to be confined to the low price range and marketing experience of higher cost new houses (above \$25,000) continues to be acceptable.

### Rental Market

The rental market in the Rapid City area also has improved in recent years. Very few multifamily units have been built and nearly all apartment projects have high occupancy. For the most part, rental housing now available consists of old single-family houses or structures that have been converted to multifamily occupancy. Vacancies in this segment of the market have declined and the units that remain vacant generally are the least desirable. Many are not adequate, because of their poor condition or small size, for the housing needs of families seeking rental accommodations. Therefore, despite the relatively high current renter vacancy rate, 6.4 percent, there is not a surplus of acceptable, good quality rental housing.

Demand for rental housing in the HMA comes largely from military personnel and their families, from elderly persons, and from newly-formed households of young area residents. The number of households in these

groups has been growing and it is likely that they will continue to sustain a moderate level of demand in the future. The majority, however, have low or fixed incomes and a necessary condition for the successful marketing of multifamily units is that the monthly charges be as low as possible with prevailing construction costs.

In April 1970, a project of 27 units was under construction in Rapid City. The project will contain predominantly one-bedroom furnished apartments with shelter rents tentatively set at \$140 a month. To date, there has been no attempt to rent units before their completion, scheduled in June 1970. Because this is the first privately-financed multifamily project built in the HMA since 1964, the initial renting experience should be observed carefully.

### Economic, Demographic, and Housing Factors

Economy. The military has had significant impact on the Rapid City area, and was the principal cause of economic fluctuation over the past ten years. The major expansionary phase occurred early in the decade, when large numbers of workers entered the area for the installation of missile sites and work on other construction projects. Although employment data are not available, it is estimated that as many as 4,000 workers were engaged at the peak of this activity. With the gradual phase-out of construction work beginning in late 1963, many workers left the area and there followed a severe slump in local business conditions. Since that time, the military influence has been more stable. Ellsworth Air Force Base now has an assigned military strength of about 5,300 and there are about 630 civil service workers at the base. Military strength has fluctuated within a range of about 4,000 to 6,400, while civil service jobs have increased by about 200 over the past ten years (see table IV). During the 1970 to 1972 period, military strength is expected to increase by about 300. No gain in civil service employment is projected.

Annual employment data for the Rapid City HMA are available only since 1964 (see table III). The employment series for 1966 and 1967 was not revised to new benchmarks; therefore, the year to year trend in the government and services industries may have been distorted for those two years. Nevertheless, these data do provide an indication of the overall level of employment and the change in recent years.

Prior to 1964, the local economy underwent a marked expansion followed by a sharp decline in employment. By 1965, economic conditions were improved, and there have been employment gains each year since. From January to October 1969, nonagricultural wage and salary employment averaged 18,802 jobs, or about 2,880 above the average in 1964. Approximately 85 percent of the jobs created in recent years were in nonmanufacturing. Principal contributors to growth have been the trade, services, and government categories,

reflecting the influence of rising demand for goods and services from the local population as well as the constantly growing tourist traffic through the area. Manufacturing jobs comprise a small share of total wage and salary employment but this number has been increasing. During the first ten months of 1969, there were an average of 1,750 manufacturing workers in the HMA, or about 400 above the level for 1967. The added manufacturing jobs have resulted primarily from the establishment in the area of two electronic firms. Although the majority of the employees are female, these plants have benefitted the economy, providing job opportunities for secondary wage earners.

Nonagricultural wage and salary employment in the Rapid City area is expected to increase by 500 jobs a year from April 1970 to April 1972. This forecast anticipates gains in both manufacturing and nonmanufacturing employment. New manufacturing jobs will result principally from continued hiring in electronics firms and from the initial staffing of a gasification plant under construction in the area. An electronics firm reportedly will add 100 persons to its work force over the next year. The new establishment, scheduled for completion in early 1971, will require about 150 employees for initial operations involving the conversion of coal to usable natural gas. Stimulated by this modest industrial expansion and growth of the area as a trade and tourist center, nonmanufacturing industries will continue to provide the major share (about 80 percent) of the employment increase over the next two years. Although no increase is anticipated in civil service employment at Ellsworth Air Force Base, there should be some increase in government employment as a result of a growing local population requiring added educational facilities and other public services.

In 1970, the median annual income, after deduction of federal income tax, of all families in the HMA was \$7,500. The median after-tax income of renter households of two or more persons was \$6,350. Distributions of all families and renter households by income classes are presented in table V.

Demographic Factors. The population of the Rapid City HMA was estimated at 66,300 persons in April 1970,<sup>1/</sup> reflecting an average gain of about 810 persons annually from 1960 to 1970. Growth consisted of average increases of 615 nonmilitary-connected and 195 military-connected persons annually.

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<sup>1/</sup> Locally reported preliminary population and household counts from the 1970 Census may not be consistent with the demographic estimates in this analysis. Final official census population and household data will be made available by the Census Bureau in the next several months.



The largest increases of the decade occurred during the early 1960's, at the peak period of the missile site work. The subsequent out-migration of workers and their families sharply reduced growth, and, for a brief period in the mid 1970's, there may actually have been a decline in the population of the area. Although the economy has recovered, recent expansion has not provided sufficient employment opportunities for local residents and out-migration has persisted. Based on expectations of moderate employment growth and a small increase in the level of military strength, an average gain of 750 persons a year is forecast for the next two years. The annual increase will consist of 550 nonmilitary-connected persons and 200 military and military-connected persons.

In April 1970, there were 18,750 households in the HMA, of which 14,900 were civilian households and 3,850 were military and military-connected civilian households. The number of households increased by an average of 265 annually during the 1960-1970 decade, comprised of approximately 210 nonmilitary and 55 military-connected households. Household growth trends generally have paralleled the trend of population growth and should continue to do so during the next two years. An average increase of 225 households annually (175 nonmilitary and 50 military and military-connected households) is forecast from April 1970 to April 1972.

Demographic trends for the HMA from 1960 to 1972 are presented in table VI.

Housing Factors. The housing inventory of the HMA totaled 20,750 units in April 1970, an increase of about 2,650 units during the past ten years (see table VII). The net gain resulted from the addition of 3,450 units through construction, 200 mobile homes moved into the area and the loss of 1,000 units by demolitions and other causes. As of April 1970, about 140 single-family houses and 75 units in multifamily structures were under construction, including 100 houses and 48 multifamily units with FHA-insured mortgages under the rent supplement program.

Following the boom of the early 1960's, private residential building activity declined sharply and has remained at low levels. From a peak of 770 units in 1969, building volume fell to about 65 units in 1966. Since that low level was reached, the condition of the housing market has improved gradually and local builders have responded with small production increases. Construction volume averaged about 85 units a year during 1967 and 1968, and about 140 residential units were authorized by building permits or started outside permit-issuing jurisdictions in 1969. Included in the total for 1969 was a 27-unit apartment project. Trends in the number of housing units constructed in the HMA since 1960 are shown in table VIII.

It is estimated that there were about 640 vacant housing units available in the HMA in April 1970. Of these vacancies, about 140 units were available for sale only and 500 units were available for rent, equal to homeowner and renter vacancy rates of 1.2 percent and 6.4 percent, respectively. About 15 percent of the vacant rental housing units available in the HMA are substandard in that they lack one or more plumbing facilities, and many more are not readily marketable because of obsolescence. As shown in table VII, vacancy levels are below those reported in the 1960 census, having declined substantially in recent years.

Table I

Estimated Annual Demand for New Single-family Housing  
Rapid City, South Dakota, Housing Market Area  
April 1970 to April 1972

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$20,000	5	6
\$20,000 - 22,499	10	13
22,500 - 24,999	10	13
25,000 - 29,999	30	37
30,000 and over	<u>25</u>	<u>31</u>
Total	80	100

Table II

Estimated Annual Occupancy Potential for Subsidized Housing  
Rapid City, South Dakota, Housing Market Area  
April 1970 - April 1972

A. Families

	<u>Section 236 exclusively</u>	<u>Eligible for both programs</u>	<u>Public housing exclusively</u>	<u>Total for both programs</u>
One bedroom	5	-	10	15
Two bedrooms	15	5	45	65
Three or more bedrooms	<u>20</u>	<u>5</u>	<u>50</u>	<u>75</u>
Total	40	<u>10<sup>a/</sup></u>	<u>105<sup>a/</sup></u>	<u>155</u>

B. Elderly

Efficiency	-	5	15	20
One bedroom	<u>10</u>	<u>10</u>	<u>10</u>	<u>30</u>
Total	10	<u>15<sup>b/</sup></u>	<u>25<sup>b/</sup></u>	50

a/ About 70 percent of these families are also eligible under the rent supplement program.

b/ All of these elderly couples and individuals also are eligible for rent supplements.

Table III

Work Force Components and Nonagricultural Wage and Salary Employment by Industry  
Rapid City, South Dakota, Housing Market Area

	1964 - 1969 (Annual averages)					Jan. to Oct.	
	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1968</u>	<u>1969</u>
Work force	<u>20,860</u>	<u>20,440</u>	<u>21,730</u>	<u>21,924</u>	<u>22,216</u>	<u>22,316</u>	<u>23,155</u>
Employment	<u>19,690</u>	<u>19,450</u>	<u>20,960</u>	<u>21,204</u>	<u>21,516</u>	<u>21,617</u>	<u>22,365</u>
Unemployment	1,170	990	770	720	700	699	790
Percent of work force	5.6%	4.8%	3.5%	3.3%	3.2%	3.1%	3.4%
Nonag. wage & salary	<u>15,820</u>	<u>15,780</u>	<u>17,320</u>	<u>17,736</u>	<u>18,058</u>	<u>18,128</u>	<u>18,802</u>
Manufacturing	1,310	1,210	1,210	1,351	1,872	1,948	1,753
Nonmanufacturing	<u>14,510</u>	<u>14,570</u>	<u>16,110</u>	<u>16,385</u>	<u>16,186</u>	<u>16,180</u>	<u>17,049</u>
Mining & const.	1,200	1,080	1,310	1,290	1,206	1,196	1,350
Trans. & util.	1,520	1,480	1,510	1,530	1,525	1,525	1,571
Trade	4,550	4,560	4,890	5,105	5,235	5,213	5,607
Fin., ins., & real est.	790	800	840	850	897	895	818
Services	2,720	2,750	3,360	3,300	3,058	3,106	3,332
Government	3,730	3,900	4,200	4,310	4,265	4,245	4,371
All other	3,870	3,670	3,640	3,468	3,458	3,489	3,563

Source: South Dakota Employment Security Department.

Table IV

Military and Civilian Strength at Ellsworth  
Air Force Base, Rapid City, South Dakota  
1960-1970

	<u>Military strength</u>	<u>Civil service employment</u>
June 1960	3,963	407
June 1961	3,927	437
June 1962	4,741	520
June 1963	6,193	626
June 1964	6,359	501
June 1965	6,060	479
June 1966	5,688	457
June 1967	5,487	686
June 1968	4,718	654
June 1969	5,029	627
Jan. 1970	5,270	N.A.

Source: U.S. Air Force.

Table V

Estimated Percentage Distribution of All Families and Renter Households  
By Income After Deducting Federal Income Taxes  
Rapid City, South Dakota, HMA 1970

<u>Annual</u> <u>after-tax income</u>	<u>All</u> <u>families</u>	<u>Renter</u> <u>households<sup>a/</sup></u>
Under \$3,000	8	11
\$ 3,000 - 3,999	6	11
4,000 - 4,999	8	11
5,000 - 5,999	11	13
6,000 - 6,999	11	12
7,000 - 7,999	11	10
8,000 - 8,999	9	8
9,000 - 9,999	8	6
10,000 - 12,499	13	8
12,500 - 14,999	6	5
15,000 and over	9	5
Total	<u>100</u>	<u>100</u>
Median:	\$7,500	\$6,350

a/ Renter households of two or more persons.

Sources: Estimated by Housing Market Analyst.

Table VI

Demographic Trends  
Rapid City, South Dakota, Housing Market Area  
1960 - 1972

	<u>April</u> <u>1960</u>	<u>April</u> <u>1970</u>	<u>April</u> <u>1972</u>	<u>Average annual change<sup>a/</sup></u>	
				<u>1960-</u> <u>1970</u>	<u>1970-</u> <u>1972</u>
<u>Geographic Components</u>					
HMA total of population	<u>58,195</u>	<u>66,300</u>	<u>67,800</u>	<u>810</u>	<u>750</u>
Rapid City	42,399	47,300	48,350	490	525
Remainder of HMA	15,796	19,000	19,450	320	225
HMA total of households	<u>16,121</u>	<u>18,750</u>	<u>19,200</u>	<u>265</u>	<u>225</u>
Rapid City	12,292	14,000	14,350	170	175
Remainder of HMA	3,829	4,750	4,850	90	50
<u>Demographic Components</u>					
HMA total population	<u>58,195</u>	<u>66,300</u>	<u>67,800</u>	<u>810</u>	<u>750</u>
Civilian	45,095	51,250	52,350	615	550
Military-connected civilian <sup>b/</sup>	1,050	1,500	1,500	45	-
Military <sup>c/</sup>	12,050	13,550	13,950	150	200
HMA total households	<u>16,121</u>	<u>18,750</u>	<u>19,200</u>	<u>265</u>	<u>225</u>
Civilian	12,811	14,900	15,250	210	175
Military-connected civilian <sup>b/</sup>	310	450	450	15	-
Military <sup>c/</sup>	3,000	3,400	3,500	40	50

<sup>a/</sup> Subtotals may not add because of rounding

<sup>b/</sup> Civil service employees and their dependents.  
 Military personnel and their dependents.

Sources: 1950 and 1960 Censuses of Population and Housing  
 U.S. Department of the Air Force; and estimates by Housing Market Analyst.



Table VII

Housing Inventory, Tenure, and Vacancy  
Rapid City, South Dakota, Housing Market Area  
1960 - 1970

	<u>April</u> <u>1960</u>	<u>April</u> <u>1970</u>
<u>Tenure and Vacancy</u>		
Total housing inventory	<u>18,090</u>	<u>20,750</u>
Total occupied	<u>16,121</u>	<u>18,750</u>
Owner-occupied	9,796	11,450
Percent of all occupied	60.8%	61.1%
Renter-occupied	6,325	7,300
Percent of all occupied	39.2%	38.9%
Vacant housing units	<u>1,969</u>	<u>2,000</u>
Available vacant	<u>902</u>	<u>640</u>
For sale	163	140
Homeowner vacancy rate	1.6%	1.2%
For rent	739	500
Renter vacancy rate	10.5%	6.4%
Other vacant <sup>a/</sup>	1,067	1,360

<sup>a/</sup> Includes seasonal units, vacant dilapidated units, units rented or sold awaiting occupancy, and units held off the market.

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

Table VIII

Privately-Financed Housing Units Authorized by Building Permits  
and Estimated Housing Units Started Outside Building Permit Areas  
Rapid City, South Dakota, Housing Market Area  
1960 - 1969

<u>Year</u>	<u>Building permits</u>			<u>Other estimated starts</u>	<u>HMA total</u>		
	<u>Single- family</u>	<u>Multi- family</u>	<u>Total</u>		<u>Single- family</u>	<u>Multi- family</u>	<u>Total</u>
1960	480	20	500	30	510	20	530
1961	667	68	735	35	702	68	770
1962	322	34	356	25	347	34	381
1963	206	80	286	25	231	80	311
1964	77	36	113	20	97	36	133
1965	48	6	54	30	78	6	84
1966	32	4	36	30	62	4	66
1967	44	2	46	35	79	2	81
1968	49	-	49	40	89	-	89
1969	54	27	81	60	114	27	141

Note: Excludes 910 units of Capehart housing constructed from 1960 to 1964 and 148 units of rent-supplement housing started during 1969.

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

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