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Scranton,  
Pa.  
1969

*Analysis of the*  
**SCRANTON, PENNSYLVANIA  
HOUSING MARKET**

**as of July 1, 1969**

**DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT**

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

**December 1969**

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FHA Housing Market Analysis  
Scranton, Pennsylvania, as of July 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 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 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 - SCRANTON, PENNSYLVANIA  
AS OF JULY 1, 1969

The Scranton Housing Market Area (HMA) is defined as Lackawanna County, Pennsylvania. This definition conforms to that of the Bureau of the Budget for the Scranton Standard Metropolitan Statistical Area. In July 1969, the HMA had a population of about 223,800. Scranton is located 117 miles northwest of Philadelphia and 120 miles northeast of Harrisburg.

Scranton was once an anthracite mining and railroad center. Declining markets for hard coal and the resulting declining needs for railroad transportation resulted in a long period of decreasing employment and out-migration in the Lackawanna Valley area. In more recent years, employment in the durable goods industries has improved and nonmanufacturing, especially the trade and service sectors, has expanded. Currently unemployment is low and the proposed completion of an interstate highway network will make further industrial expansion possible in Lackawanna county. In spite of the somewhat depressed conditions, construction activity has been fairly constant. Almost 500 units have been built annually since 1960.

Anticipated Housing Demand

During the two-year forecast period ending July 1, 1971, it is expected that there will be an average annual demand for 500 new non-subsidized housing units in the Scranton HMA. Since population is expected to remain approximately the same over the forecast period, demand generated is primarily the result of up-grading and replacement need resulting from loss due to active urban renewal programs, rather than significant household growth. The projected demand is in line with trends in construction activity exhibited in the HMA in the last nine years.

The 500 new housing units would best satisfy market requirements if composed of 400 single-family houses and 100 units in multifamily structures. The qualitative distribution of demand presented in table I suggests that approximately 40 percent of the annual demand for single-family houses will fall in the \$17,500 to \$25,000 price class; rental structures containing one- and two-bedroom units will be best absorbed at minimum 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 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 projects, for mortgages insured under Section 221(d)(3).

Household eligibility for federal subsidy programs is determined for the most part 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 adjusted for housing provided or under construction under alternative FHA or other programs. <sup>1/</sup>

The annual occupancy potentials for subsidized housing in FHA programs discussed below are based upon 1969 incomes, on the occupancy of substandard housing, on estimates of the elderly population, on

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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.

April 1, 1969 income limits, and on available market experience. <sup>1/</sup> The occupancy potentials by size of units required are shown in table II.

Section 221(d)(3) BMIR. If federal funds are available about 275 units of Section 221(d)(3) BMIR housing probably could be absorbed annually during the next two years.<sup>2/</sup> To date, no housing units have been produced in the area under this program. Approximately 90 percent of the families eligible under this program also are eligible under the Section 236 program. The potential developed for Section 221(d)(3) housing units has been adjusted with respect to 100 units proposed by a non-profit sponsor.

Rent-Supplements. Under the rent-supplement program there is an annual occupancy potential for approximately 205 units for families and 100 units for elderly couples and individuals. An estimated five percent of the families and 30 percent of the elderly households also are eligible for housing under Section 236. Since 1960 almost 250 units in low-rent public housing have been built for elderly occupancy and there are an additional 225 units under construction. However, to date, no housing units have been built under the rent-supplement program.

Section 235, Sales Housing. Sales housing could be provided for low- to moderate-income families under Section 235. Utilizing exception income limits, there is an occupancy potential for about 325 units annually during the next two years. Under regular income limits, there is an occupancy potential for 260 units for families. About 70 percent of the families eligible for Section 235 housing also are eligible for Section 221(d)(3) BMIR housing. Families eligible under Section 235 also are eligible under Section 236; the two groups are not additive.

Section 236, Rental Housing. Under Section 236, the annual occupancy potential under exception income limits is estimated at 400 units, including 325 units for families and 75 units designed for elderly households. Under regular income limits, there is an occupancy potential for 260 units for families and 25 units for elderly households. Less than five percent of the families eligible under this program also are eligible for rent-supplement payments and about 40 percent of the elderly are eligible for rent-supplements.

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

<sup>2/</sup> At the present time, funds for allocation are available only from recaptures resulting from reductions, withdrawals, and cancellations of outstanding allocations.

### Sales Market

The desire of families to upgrade their standard of living has resulted in sustained relatively high levels of construction of sales housing since 1960 in spite of continued out-migration from the HMA. In the last nine and one-half years an average of approximately 350 homes were authorized annually. Increasing construction costs and tightening credit conditions have prompted local builders to eliminate all speculative activity. Soil conditions in the area are affected in varying degrees by mine subsidence so that large tracts suitable for subdivisions are difficult to assemble. This fact, as well as the high cost of suitable sites, precludes extensive residential development. A number of small builders are involved in constructing homes on contract on scattered lots throughout the HMA. Realtors have indicated that the price of new homes averages between \$25,000 and \$35,000. New construction is concentrated in areas to the southeast and northwest of the city of Scranton.

Older homes in the city of Scranton typically are in the \$10,000-\$15,000 price range, whereas newer existing homes outside the city limits may be obtained in the \$15,000-\$20,000 price range. Within the last three years, both types of homes have become more attractive to homebuyers due to increased construction costs and credit restrictions.

### Rental Market

Until the middle of the 1960 decade, the rental market in the HMA was composed largely of older homes and units in converted single-family dwellings. Since 1964, approximately 750 units have been built in garden-type units which have been successfully marketed. Although not competitive with newer structures with respect to amenities such as air conditioning and recreation facilities, the older apartment units appeal to a large elderly population which is often living on a fixed income. Rents for this type of accommodation average \$50-\$90 for a one-bedroom apartment and \$65-\$120 for two-bedrooms; all rents are exclusive of utilities. Two garden apartment developments have been built recently whose success may be attributed to design and to the recreational facilities offered. One project, located at the edge of the city limits, currently has 150 units and an additional 150 units are to be completed by spring 1970. Rents, excluding utilities, average \$135 for a one-bedroom unit and \$180 and \$230 for two- and three-bedroom units, respectively. The second project under construction will contain 114 one- two and three- bedroom apartments. The complex offers many amenities including a swimming pool and tennis court; rents including all utilities except electricity are as follows: \$165 for one-bedroom, \$185 for two-bedrooms, and \$250 for three-bedrooms (\$260 with den). Many of the units have been rented prior to completion of the project.

### Economic, Demographic, and Housing Factors

The anticipated annual demand for 500 new, nonsubsidized housing units is based on the projected trends in employment, income, population, and housing factors summarized below.

Employment. Since 1963, the economy of the Scranton HMA has had a period of relative growth when compared with prior years. Since 1920, the area has suffered persistent declines in employment as a result of the phasing out of mining and reduction in railroad-connected jobs. The outlook improved during the late 1950's with increased trade and service employment. Between 1960 and 1963, however, employment declined by 2,000 jobs due to the stabilization of trade and service employment and decreased job opportunities in the electrical machinery industry.

Since the middle of the 1960 decade, unemployment has been reduced considerably due to the modest growth in the labor force and continued growth in job opportunities. Currently, only four percent of the civilian work force is unemployed as compared with a rate of almost twelve percent in 1960.

Total employment has been increasing steadily since 1963 from 85,000 jobs to 94,100 in 1968 for an average annual gain of approximately 1,800 jobs. Prior to this period, employment fell by 2,000 between 1960 and 1963. Likewise, nonagricultural wage and salary employment declined by 1,400 between 1960 and 1963 and gained 2,100 workers annually between 1963 and 1968. The location of several manufacturing firms in the area and the expansion of trade and service industries contributed significantly to the increase during the past five years.

At the present time, the economy remains oriented towards non-manufacturing with service and trade providing almost 60 percent of nonmanufacturing employment. The manufacturing sector is dominated by the apparel industry; however, several printing and publishing firms have added slightly to their work force in recent years.

It is expected that nonagricultural wage and salary employment will increase by approximately 1,250 workers annually over the next two years. Although no major known expansions are planned by any single employer, additions to employment are expected in trade and services as well as in the durable goods industries. Unemployment should decline further and commutation into the HMA may increase.

Income. In the Scranton HMA, the median annual income of all families, after deduction of federal income tax, was \$7,000 as of July 1, 1969. The median income of renter households of two- or more persons was \$6,375. The 1960 median after-tax income for all families was \$4,715; that of renter households was \$4,295.

Population. The population of the Scranton HMA has been declining since 1920. However, the rate at which people are leaving the area is decreasing. The July 1, 1969 population of the HMA was 223,800, representing a decline of approximately 1,150 persons (0.5 percent) annually since April 1960. The city of Scranton had 105,300 residents in July 1969.

Although young adults continue to leave the area, the rate of decline is currently less serious than the decline experienced between 1950 and 1960, when population decreased by 2,300 (0.9 percent) persons annually. Reductions in out-migration may be expected because of improved employment opportunities. Currently, net natural increase in the HMA is almost negligible, and it is expected that within the two-year forecast period population will remain at the July 1969 level.

Households. Currently, there are approximately 70,825 households in the HMA, reflecting an average increase of only 35 households annually since 1960. Reduced out-migration between 1960 and the present has caused a reversal of the declining household trend established during the 1950-1960 decade.

The average number of persons per household has been declining significantly since 1950, due to out-migration of young residents and the maintenance of separate households by a large percentage of the elderly population. Currently, average household size is approximately 3.07 persons, down from 3.24 persons in 1960. Assuming a slight decline in household size over the next two years, counter-balanced by a reduction in out-migration of young adults, it is expected that approximately 50 households will be added annually in the HMA.

Housing Inventory and Residential Construction Trends. In July 1969, there were approximately 75,375 housing units in Lackawanna County, including 43,800 owner-occupied units, 27,025 rental units, and 4,550 vacant units (see table VI). In the period since April 1960, a net addition of approximately 650 housing units to the inventory has resulted from the construction of 4,175 units, the addition of 200 trailers and the loss of about 3,725 units through demolition for urban renewal and other causes. Currently, there are approximately 185 single-family houses and 390 units in multifamily structures under construction.

Since 1960, residential construction has averaged almost 500 units annually, although only one-half of the building activity is covered by permits. Seventy percent of the units built have been single-family homes. Privately-financed multifamily structures comprise slightly more than one-half of the multifamily units authorized, since 722 (48 percent) of a total of 1,500 multifamily units built were in low rent public housing.

Vacancy. Based on postal vacancy survey data and on additional information obtained from local sources, there were approximately

1,775 vacant housing units available for sale or rent in the HMA as of July 1969. Of these, 950 units were for sale and the remaining 825 units were available for rent, equal to homeowner and renter vacancy rates of 2.1 percent and 3.0 percent, respectively. Of the available vacancies, 130 units for sale and 175 units for rent lacked one or more plumbing facilities. The current sales vacancy rate is higher than the 1960 figure of 0.7 percent due to the availability of many older, less desirable residences. Rental vacancies have decreased from the 1960 rate of 4.4 percent, due to the demolition of units for urban renewal.

Table I

Estimated Annual Demand for New Nonsubsidized Housing  
Scranton, Pennsylvania, HMA  
July 1, 1969 - July 1, 1971

A. Single-family Houses

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$15,000	5	1
\$15,000 - 17,499	20	5
17,500 - 19,999	45	11
20,000 - 22,499	65	16
22,500 - 24,999	55	14
25,000 - 29,999	75	19
30,000 - 34,999	45	11
35,000 and over	<u>90</u>	<u>23</u>
Total	400	100

B. Multifamily Units

<u>Gross Monthly rent<sup>a/</sup></u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three bedrooms</u>
\$140 - \$149	-	-	•
150 - 159	20	-	•
160 - 169	10	-	•
170 - 179	-	40	•
180 - 189	-	10	•
190 and over	-	-	<u>20</u>
Total	<u>30</u>	<u>50</u>	<u>20</u>

a/ Gross rent is shelter rent plus the cost of utilities.

Source: Estimated by Housing Market Analyst.

Table II

Estimated One-Year Occupancy Potential for Subsidized Housing  
Scranton, Pennsylvania, Housing Market Area  
July 1, 1969 to July 1, 1971

A. Subsidized Sales Housing, Section 235

<u>Eligible family size</u>	<u>Number of units</u>
Four persons or less	220
Five persons or more	<u>105</u>
Total	325

B. Privately-Financed Subsidized Rental Housing

<u>Unit Size</u>	<u>Rent-Supplement</u>		<u>Section 236</u>	
	<u>Families</u>	<u>Elderly</u>	<u>Families</u>	<u>Elderly</u>
Efficiency	-	70	-	40
One bedroom	60	30	30	35
Two bedroom	80	-	155	-
Three bedroom	40	-	100	-
Four bedroom or more	<u>25</u>	<u>-</u>	<u>40</u>	<u>-</u>
Total	205	100	325	75

Source: Estimated by Housing Market Analyst.

Table III

**Total Civilian Work Force, Unemployment and Employment by Industry**  
**Scranton Labor Market Area**  
**1960-1969**  
 (Annual average in thousands *a/*)

	1960	1961	1962	1963	1964	1965	1966	1967	1968	Twelve-month period ending	
										May 1968	May 1969 <i>b/</i>
Civilian work force	98.7	98.8	97.6	95.6	93.9	94.6	95.6	96.7	98.2	97.4	98.3
Unemployment	11.7	12.4	10.9	10.6	8.3	6.5	4.7	4.1	4.0	4.0	4.2
Percent of work force	11.9	12.6	11.2	11.1	8.8	6.9	4.9	4.2	4.1	4.1	4.2
Employment, total	87.0	86.4	86.7	85.0	85.6	88.0	90.7	92.4	94.1	93.4	94.0
Nonsgricultural wage and salary	76.3	75.8	76.2	74.9	75.9	78.4	81.4	83.4	85.4	84.5	85.3
Manufacturing	<u>29.8</u>	<u>30.2</u>	<u>31.3</u>	<u>30.3</u>	<u>31.3</u>	<u>32.3</u>	<u>34.1</u>	<u>34.9</u>	<u>35.3</u>	<u>35.2</u>	<u>35.2</u>
Durable goods	8.8	8.7	9.8	9.3	9.9	10.7	12.0	13.4	13.6	13.7	13.6
Fabricated metal products	2.2	2.0	2.1	2.0	2.2	2.3	2.7	3.1	3.2	3.1	3.3
Electrical machinery	3.3	3.3	3.7	3.1	3.1	3.5	3.8	4.3	3.8	4.1	3.7
Other durable goods	3.3	3.4	4.0	4.2	4.6	4.9	5.5	6.1	6.6	6.4	6.6
Nondurable goods	21.0	21.5	21.5	21.0	21.4	21.6	22.1	21.5	21.7	21.5	21.5
Food products	2.0	2.0	2.1	2.1	2.0	1.9	1.9	1.8	1.9	1.5	1.8
Textile products	2.8	2.7	2.7	2.7	2.8	2.8	2.7	2.5	2.6	2.5	2.5
Apparel & related products	10.3	10.7	10.8	10.7	10.7	11.0	11.2	11.0	11.1	11.1	10.9
Printing and publishing	2.6	2.6	2.5	2.4	2.4	2.6	2.8	2.8	2.9	2.8	2.9
Leather products	1.3	1.4	1.3	1.1	1.2	1.1	1.1	0.9	0.9	0.9	0.8
Other nondurable goods	2.0	2.1	2.1	2.0	2.3	2.2	2.5	2.5	2.5	2.5	2.5
Nonmanufacturing	<u>46.5</u>	<u>45.6</u>	<u>44.9</u>	<u>44.6</u>	<u>44.5</u>	<u>46.0</u>	<u>47.3</u>	<u>48.4</u>	<u>50.1</u>	<u>49.3</u>	<u>50.1</u>
Mining	2.6	1.6	1.1	1.1	1.1	1.0	0.6	0.4	0.5	0.5	0.5
Contract construction	1.9	1.7	1.6	1.8	1.8	1.9	2.2	2.3	2.5	2.3	2.6
Transportation & public utilities	6.7	6.6	6.4	6.1	5.8	5.8	5.6	5.4	5.3	5.3	5.2
Wholesale & retail trade	14.4	14.5	14.3	14.2	14.3	14.8	15.4	15.9	16.6	16.2	16.7
Finance, insurance & real estate	2.4	2.5	2.5	2.4	2.4	2.5	2.5	2.4	2.6	2.5	2.5
Service & miscellaneous	10.6	10.6	10.7	10.8	10.8	11.4	12.1	12.6	13.3	13.0	13.4
Government	7.9	8.1	8.3	8.2	8.3	8.7	9.0	9.5	9.4	9.5	9.3
Federal	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.3	1.3	1.3	1.3
State & local	6.8	7.0	7.2	7.1	7.2	7.6	7.8	8.2	8.1	8.2	8.0
All other nonagricultural employment <i>c/</i>	9.4	9.4	9.4	9.1	8.8	8.6	8.3	8.0	7.7	7.9	7.7
Agriculture	1.3	1.2	1.1	1.0	0.9	1.0	1.0	1.0	1.0	1.0	1.0
Persons involve in labor-management disputes	0.1	0.0	0.0	0.1	0.0	0.2	0.1	0.2	0.1	0.0	0.0

*a/* Annual averages may not add to totals due to rounding.

*b/* Includes preliminary data.

*c/* Includes nonagricultural self-employed and unpaid family workers, and domestic workers in private households.

Source: Pennsylvania Bureau of Employment Security.

Table IV

Estimated Percentage Distribution  
of All Families and Renter Households by Annual Income  
After Deduction of Federal Income Tax  
Scranton, Pennsylvania, HMA, July 1, 1969

<u>Income</u>	<u>Percentage distribution</u>	
	<u>All families</u>	<u>Renter households<sup>a/</sup></u>
Under \$2,000	10	11
\$ 2,000 - 2,999	3	4
3,000 - 3,999	5	7
4,000 - 4,999	8	10
5,000 - 5,999	13	13
6,000 - 6,999	11	12
7,000 - 7,999	10	10
8,000 - 8,999	10	8
9,000 - 9,999	5	6
10,000 - 11,999	9	10
12,000 - 14,999	10	7
15,000 and over	<u>6</u>	<u>2</u>
Total	100	100
Median income	\$7,000	\$6,375

a/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table V

Population and Household Trends  
Scranton, Pennsylvania, Housing Market Area  
April 1969 to July 1971

Component	April 1, 1950	April 1, 1960	July 1, 1969	July 1, 1971	Average annual change					
					1950-1960		1960-1969		1969-1971	
					Number	Rate	Number	Rate	Number	Rate
<u>Population</u>										
HMA total	257,396	234,531	223,800	223,800	-2,286	- .9	-1,150	-.5	-	-
Scranton	125,536	111,443	105,300	104,100	-1,409	-1.2	- 650	-.6	- 600	-.5
Remainder	131,860	123,088	118,500	119,700	- 877	-.7	- 500	-.4	+ 600	+ .5
<u>Households</u>										
HMA total	71,769	70,489	70,825	70,925	- 128	-.2	+ 35	- 2/	+ 45	-.1
Scranton	36,425	34,545	34,550	34,565	- 188	-.5	- 1/	- 2/	+ 5	- 2/
Remainder	35,344	35,944	36,275	36,360	+ 60	+ .2	- 35	+ .1	+ 40	+ .1

1/ Average annual change less than five.

2/ Average annual change less than .05 percent.

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

Table VI

Residential Building Activity  
Scranton, Pennsylvania, HMA  
1960 - 1969

<u>Year</u>	<u>Total Units</u>	<u>Single- family</u>	<u>Multi- family</u>
1960	307	305	2
1961	524	310	214 <sup>a/</sup>
1962	417	340	77 <sup>b/</sup>
1963	350	350	-
1964	644	350	294
1965	436	425	11
1966	558	320	238 <sup>c/</sup>
1967	502	350	152
1968	477	325	152
1969 (6 mos.)	<u>534</u>	<u>170</u>	<u>364<sup>d/</sup></u>
Total	4,749	3,245	1,504

<sup>a/</sup> Includes 214 units of public housing.

<sup>b/</sup> Includes 74 units of public housing

<sup>c/</sup> Includes 184 units of public housing.

<sup>d/</sup> Includes 250 units of public housing.

Sources: U.S. Bureau of the Census, Construction Reports, C-40; local building permit offices, and estimates by Housing Market Analyst.

Table VII

Components of the Housing Supply  
Scranton, Pennsylvania, Housing Market Area  
April 1950 - July 1969

<u>Components</u>	<u>April 1, 1950</u>	<u>April 1, 1960</u>	<u>July 1, 1969</u>
Total housing supply	74,045	74,721	75,375
Occupied housing units	71,769	70,489	70,825
Owner-occupied	37,739	42,789	43,800
Percent	52.6	60.7	61.8
Renter-occupied	34,030	27,700	27,025
Percent	47.4	39.3	38.2
Vacant housing units	2,276	4,232	4,550
Available vacant	438	1,586	1,775
For sale	117	308	950
Homeowner vacancy rate	0.3%	0.7%	2.1%
For rent	321	1,278	825
Renter vacancy rate	0.9%	4.4%	3.0%
Other vacant <sup>a/</sup>	1,838	2,646	2,775

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

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

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