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1969

Analysis of the
**SPRINGFIELD, MASSACHUSETTS
HOUSING MARKET**

as of September 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

February 1970

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FHA Housing Market Analysis
Springfield, Massachusetts, as of September 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 - SPRINGFIELD, MASSACHUSETTS
AS OF SEPTEMBER 1, 1969^{1/}

The Springfield, Massachusetts, Housing Market Area (HMA) consists of five cities and fifteen towns in Hampden, Hampshire, and Worcester Counties. This definition conforms to that of the Bureau of the Budget for the Massachusetts portion of the Springfield-Chicopee-Holyoke, Massachusetts-Connecticut Standard Metropolitan Statistical Area. The HMA, with a September 1969 population of about 541,000 is located in southwest Massachusetts 85 miles west of Boston.

The Springfield economy is characterized by a high degree of stability. A significant proportion of employment is in consumption-oriented industries, and manufacturing in the area consists of a large number of firms (generally small) in a wide diversity of product lines.

Reflecting the relatively high levels of employment growth in the 1963 to 1966 period, out-migration from the Springfield area has slowed and the rate of household growth since 1965 has been somewhat higher than that in the earlier years of the decade. A decline in construction volume in 1966-1967 occasioned by the shortage of mortgage funds resulted in a generally tight housing market. Since 1967, residential construction has increased sufficiently to satisfy the pressure of growth requirements and the market was in reasonable balance as of September 1969.

^{1/} Data in this analysis are supplementary to a previous FHA analysis of the area as of January 1, 1966.

Anticipated Housing Demand

In the Springfield HMA, an average annual demand for 2,800 new housing units, financed at market interest rates without subsidy, is anticipated for the two-year period ending September 1, 1971. The sources of this demand are the projected level of household growth, replacement needs generated by the loss of dwelling units from the housing inventory, and an adjustment necessitated by the very substantial number of units now under construction. The absorption of the units to become available in the near future should be observed carefully; appropriate adjustments should be made to the demand forecasts if necessary.

After considering current housing market factors--acceptable levels of vacancy, construction volume, and a shift toward renter occupancy--the projected annual demand for 2,800 units should consist of 1,400 single-family houses and 1,400 units in multifamily structures. Qualitative distributions of demand for single-family houses by price classes and for multifamily units by gross monthly rents are shown in table I.

Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- and 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 payments 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^{1/} discussed in the following paragraphs reflect estimates adjusted for housing provided or under construction under alternative FHA or other programs.

^{1/} The occupancy potentials referred to in this analysis have been developed to reflect the capacity of the market in view of existing vacancy. The successful attainment of the calculated market for subsidized housing may well depend upon construction in suitable, accessible locations, as well as upon the distribution of rents and selling prices over the complete range attainable for housing under specified programs.

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 September 1, 1969 income limits, and on available market experience.^{1/} The occupancy potentials by size of units required are shown in table II.

Section 221(d)(3) BMIR. If federal funds are available, about 850 units of Section 221(d)(3) BMIR housing probably could be absorbed annually during the next two years, including 560 units for families and 290 units for elderly households.^{2/} Approximately 90 percent of the families eligible under this program also are eligible under the Section 235 and 236 programs. To date, 447 units have been produced in the area under this program.

Rent-Supplement. Under the rent-supplement program there is an annual occupancy potential for approximately 290 units for families and 735 units for elderly couples and individuals. About 10 percent of the families and 20 percent of the elderly couples and individuals also are eligible for Section 236 housing. As of September 1969, there had been no utilization of this program in the HMA.

Section 235, Sales Housing. Sales housing could be provided for low- and moderate-income families under Section 235. Utilizing exception income limits, there is an occupancy potential for about 700 units annually during the next two years; under regular income limits the occupancy potential would be reduced to about 175 units a year. Under this program, 61 units have been completed and 28 units are under construction in the area. Families eligible under Section 235 also are eligible under Section 236, but are not additive thereto.

Because of the high cost of available land in much of the HMA, there are few locations where construction of housing under Section 235 is feasible. For this reason, the occupancy potential discussed above can be satisfied only if units are constructed on low cost land which is available principally in outer suburban areas. However, at least a portion of this potential may be realized through the insurance of low priced existing housing and rehabilitation provisions of Section 235.

^{1/} 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.

^{2/} At the present time, funds for allocation are available only from recaptures resulting from reductions, withdrawals, and cancellation of outstanding allocations.

Section 236, Rental Housing. Under Section 236, the annual occupancy potential under exception income limits is estimated at 985 units, including 700 units for families and 285 units designed for elderly households. Under regular income limits the potential would be reduced to about 175 units annually for families and to about 150 units a year for elderly households. Less than 5 percent of the families eligible under this program are eligible for rent-supplement payments but about 50 percent of the elderly are eligible for rent-supplements. Approximately 70 percent of the 236 potential also is eligible under Section 221(d)(3) BMIR. To date, no housing has been produced under this program in the HMA, nor is there any under construction.

Sales Market

The market for new and existing single-family homes in the Springfield HMA has remained generally strong throughout the 1966-1969 period. The high cost of mortgage money in 1966 depressed single-family construction volume during that year; building permits for single-family units dropped from a steady five-year trend of about 1,530 annually from 1961 through 1965 to 1,327 units in 1966. The volume of single-family construction has increased since that time but has not reached the pre-1966 level. Over the last three years, the rapid rise in housing costs relative to incomes in the area has significantly raised the lower limit of effective demand for nonsubsidized new sales housing. Prospective home buyers in the \$15,000-\$18,000 price range have been forced to seek housing in the existing home market or in the rental market.

In the recent past, the cities of Springfield and Westfield and the town of Agawam have been the areas of concentrated single-family construction activity with most units priced between \$25,000 and \$30,000. A significant number of units have been built in Longmeadow, East Longmeadow, and Wilbraham; the bulk of these homes have been priced over \$30,000.

In September the sales market generally was in reasonable balance; however, local sources reported a softening of the market for homes over \$30,000. Demand is strong for new homes in the range from \$18,000 to \$23,000 and the market for good quality existing homes is tight.

Rental Market

The impact of increased housing demand over the last three years has been most evident in the rental market. A decline in multifamily construction in 1967 resulted in a tight rental market with renter vacancy rates falling below 4.0 percent in early 1968. Builders responded with 1,729 units in 1968 and 999 units through June 1969, a very high level of activity compared to any period in the past. As of September 1969, the rental market was reasonably balanced; the rate of absorption

of new units has been generally rapid in all rent ranges and locations and the older multifamily projects are maintaining acceptable occupancy levels. It should be noted, however, that a large portion of the units now under construction will be placed on the market within the next two months. Absorption of these units should be observed carefully for signs of market weakness.

Most of the multifamily units produced in the Springfield area have been low-density, garden-type projects. Projects with moderate rents (\$140 and \$160 for one- and two-bedroom apartments, respectively, excluding electricity) are prevalent and most successful. Concentrations of these units are found in the Agawam and West Springfield areas in close proximity to Springfield; however, similar projects have been absorbed reasonably well in many areas of the HMA.

The higher-rent segment of the market consists mainly of scattered garden-type projects with rents of \$165 for a one-bedroom and \$225 for a two-bedroom (excluding electricity). There has been some resistance to high rents in the Springfield area (apparently regardless of location); however, it is judged that the small number of luxury garden-style and high-rise units constructed to date do not constitute an adequate test of the market.

Economic, Demographic, and Housing Factors

The anticipated annual demand for 2,800 new, nonsubsidized housing units is based on the projected trends in employment, income, population, and housing factors summarized below.

Employment. The Springfield HMA has a comparatively stable economic base. While there have been fluctuations in the level of employment in the past nine years, as shown in table III, the sharpest decline, between 1962 and 1963, involved a drop of about one percent and the sharpest increase, between 1965 and 1966, was a gain of only 3.4 percent. Nonmanufacturing industries provided over 60 percent (119,400 jobs) of nonagricultural wage and salary employment in 1968. Manufacturing employment averaged 73,300 jobs in 1968; fewer than half these jobs were in durable goods industries and no one industry accounted for more than 13 percent of manufacturing employment.

Nonmanufacturing employment has been growing quite steadily, with the most rapid growth in the years in which there also were gains in the manufacturing sector. For example, an increase of 3,900 manufacturing jobs between 1965 and 1966 was associated with a gain of 3,500 nonmanufacturing jobs. However, in the two years from 1966 to 1968 manufacturing employment decreased by 700 a year while nonmanufacturing gained an average of 2,100 jobs a year, testifying as to the underlying strength of the nonmanufacturing sector of the economy.

During the next two years, nonmanufacturing employment is expected to continue to grow at an average of about 2,100 jobs yearly. Some favorable factors, including expansion in ordnance, machinery, and mixed light industries at newly established industrial parks leads to the expectation of modest growth in the manufacturing sector--about 600 jobs a year--for a total annual increase of about 2,700.

Demographic Factors. The population of the Springfield HMA reached 541,000 persons in September 1969, representing an average increase of 5,650 annually since 1966. Despite a declining resident birth rate, population growth since 1966 has been above the 1960 to 1965 level as a result of a decrease in out-migration (table IV). Townships outside Springfield, Chicopee, and Holyoke accounted for over 85 percent of the increase in population from 1960 through 1965. During the last three years, however, this proportion dropped to 65 percent as a relatively rapid increase in the supply of rental units in the city of Springfield slowed migration to the suburban townships. Considering the prospective employment growth and a continued decline in the resident birth rate, the population of the HMA is expected to increase by about 5,500 persons annually during the next two years.

There were about 163,600 households in the Springfield HMA in September 1969, indicating an average annual gain of 2,000 since January 1966. Based on the forecast increase in population and on a continued modest decline in the average number of persons in a household (now about 3.16 persons), there will be about 167,300 households in the HMA by September 1971, an average increase of 1,850 a year.

Income. The current median income, after deduction of federal income tax, of all families in the Springfield HMA is \$8,800, and the median after-tax income of renter households^{1/} is \$7,475. These estimates contrast with \$7,775 for all families and \$6,500 for renter households in 1966. Detailed distributions of all families and renter households by income classes for 1966 and 1969 are presented in Table V.

Housing Inventory and Residential Construction Trends. In September 1969, there were approximately 172,000 housing units in the Springfield HMA, including 95,850 owner-occupied units (see table VI). The net addition to the housing inventory of about 6,000 units since January 1966 resulted from the construction of about 9,650 units and the removal of 3,650 units through demolition and other causes. About 350 single-family houses and 1,300 units in multifamily structures were under construction in September 1969.

1/ Excludes one-person households.

Residential construction activity, as measured by building permits^{1/} is shown in table VII. From 1960 to 1964, residential construction volume in the Springfield HMA averaged about 2,100 units annually; about 26 percent of these were units in multifamily structures. Beginning in 1965, expanding employment opportunities and a higher level of demolition activity resulted in a significant increase in residential construction activity. In 1965 and 1966, 2,898 and 2,784 units, respectively, were authorized for construction. Building activity dropped to 2,309 units in 1967 as the national shortage of mortgage funds was felt in the area; as a consequence, the housing market tightened considerably. Builders responded with 3,203 units in 1968 and 1,636 units through June 1969. Multifamily construction has accounted for about 50 percent of total residential construction since 1965--a reflection of the rising costs of sales housing and comparative ease of financing multifamily structures.

Vacancy. Based on postal vacancy survey data and on other information obtained from local sources, it is estimated that there were about 4,500 vacant housing units available in the HMA as of September 1969. Of that total 950 units were available for sale only and 3,550 units were available for rent, equal to homeowner and renter vacancy rates of 1.0 percent and 5.0 percent, respectively. Vacancy rates for both singles and multiples have declined since January 1966 (see table VI). At present, about 100 units of the sales housing vacancy, and 700 units of the rental vacancies, lack one or more plumbing facilities.

^{1/} Since January 1966, an estimated 400 housing units have been started outside permit jurisdictions in the HMA.

Table I

Estimated Annual Demand for New, Nonsubsidized Housing
Springfield, Massachusetts, HMA
September 1, 1969 to September 1, 1971

A. Single-Family Homes

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$18,000	110	7.9
\$18,000 - 19,999	200	14.2
20,000 - 22,499	250	17.9
22,500 - 24,999	220	15.7
25,000 - 29,999	280	20.0
30,000 - 34,999	180	12.9
35,000 and over	160	11.4
Total	<u>1,400</u>	<u>100.0</u>

B. Multifamily Units

<u>Gross monthly rents^{a/}</u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
Under \$140	30	-	-	-
\$140 - 159	35	340	-	-
160 - 179	10	160	-	-
180 - 199	5	55	285	-
200 - 219	-	15	170	35
220 - 239	-	10	100	25
240 - 259	-	-	50	25
260 - 279	-	-	20	15
280 - and over	-	-	5	<u>10</u>
Total	<u>80</u>	<u>580</u>	<u>630</u>	<u>110</u>

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

Table II

Estimated Annual Occupancy Potential for Subsidized Housing
Springfield, Massachusetts, HMA
September 1, 1969 to September 1, 1971

A. Subsidized Sales Housing, Section 235

<u>Family Size</u>	<u>Number of units^{a/}</u>
Four persons or less	450
Five persons or more	<u>250</u>
Total	<u>700</u>

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	-	575	-	145
One bedroom	40	160	75	140
Two bedrooms	125	-	350	-
Three bedrooms	80	-	215	-
Four bedrooms or more	<u>45</u>	<u>-</u>	<u>60</u>	<u>-</u>
Total	<u>290</u>	<u>735</u>	<u>700</u>	<u>285</u>

^{a/} All of the families eligible for Section 235 housing also are eligible for the Section 236 program, and about 70 percent are eligible for Section 221(d)(3) BMIR housing.

Table III

Trend of Civilian Work Force Components
Springfield, Massachusetts, HMA

1960 - 1968

(annual averages, 000's)

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>
Total employment	192.8	193.1	195.2	194.0	198.0	201.4	208.2	209.1	209.8
Nonagricultural employment	190.6	190.9	193.1	191.9	195.8	199.2	206.0	206.9	207.7
Wage & salary	172.5	172.4	175.3	174.7	178.4	182.5	189.9	191.5	192.7
Total manufacturing	71.7	70.0	70.0	67.6	68.8	70.8	74.7	73.9	73.3
Durable goods	29.0	28.2	28.9	29.0	29.3	30.1	32.8	32.6	31.5
Ordnance ^{a/}	1.7	1.6	1.6	1.6	1.7	1.9	2.2	2.8	3.7
Primary metals	3.7	3.8	3.9	3.7	3.5	3.8	4.2	4.1	3.9
Fabricated metals	5.4	5.1	5.2	5.3	5.5	5.6	6.1	6.1	6.0
Nonelectrical machinery	9.1	8.3	8.7	8.6	8.4	8.4	8.6	8.1	7.6
Electrical machinery	3.3	3.5	3.3	3.7	3.9	4.0	5.3	5.0	4.2
All other durable	5.8	5.9	6.2	6.2	6.3	6.4	6.4	6.5	6.1
Nondurable goods	42.7	41.8	41.1	38.6	39.5	40.7	41.9	41.3	41.8
Food & kindred prod.	3.6	3.2	3.2	3.1	2.8	3.0	2.6	2.7	2.7
Textile mill products	4.5	4.3	3.9	3.5	3.2	3.3	3.3	3.2	3.0
Apparel products	4.8	4.7	4.7	4.7	4.6	4.4	4.5	4.4	4.5
Paper & allied products	8.0	7.8	8.0	8.0	8.3	8.6	8.7	9.2	9.2
Printing & publishing	5.5	5.7	5.8	5.8	6.0	6.2	6.6	6.4	6.5
All other nondurable	16.3	16.1	15.5	13.5	14.6	15.2	16.2	15.4	15.9
Total nonmanufacturing	100.8	102.4	105.3	107.1	109.6	111.7	115.2	117.6	119.4
Contract construction	5.6	5.7	5.6	6.0	7.0	6.6	6.9	7.2	7.5
Trans., comm., & utilities	8.5	8.4	8.4	8.1	8.0	8.4	8.4	8.2	7.8
Wholesale & retail trade	32.2	33.0	33.7	34.8	35.1	35.1	36.7	37.7	38.4
Fin., ins., & real estate	8.3	8.4	8.7	8.6	8.6	8.6	8.5	8.8	9.0
Service, mining & misc.	25.6	25.9	26.1	26.7	27.5	29.0	30.1	31.1	32.5
Government	20.6	21.0	22.8	22.9	23.4	24.0	24.6	24.6	24.2
All other nonagricultural	18.1	18.5	17.8	17.2	17.4	16.7	16.1	15.4	15.0
Agricultural employment	2.2	2.2	2.1	2.1	2.2	2.2	2.2	2.2	2.1

^{a/} During the period from 1966 through 1968 over 1,000 workers listed in the "government" category were transferred to the "ordnance" category. The United States Army in Springfield was phased-out and then leased to General Electric for the manufacture of machine guns.

Source: Massachusetts Division of Employment Security.

Table IV

Trend of Population and Household Growth
Springfield, Massachusetts, HMA
April 1, 1960 to September 1, 1969

	<u>April</u> <u>1960</u>	<u>January</u> <u>1966</u>	<u>September</u> <u>1969</u>	<u>Average annual changes</u>			
				<u>1960-1966</u>		<u>1966-1969</u>	
				<u>Number</u>	<u>Percent^{a/}</u>	<u>Number</u>	<u>Percent^{a/}</u>
<u>Population</u>							
HMA Total	<u>490,297</u>	<u>520,300</u>	<u>541,000</u>	<u>5,225</u>	1.0	<u>5,650</u>	1.1
Springfield	174,463	173,600	177,100	-150	b/	950	0.5
Chicopee	61,553	66,700	69,300	900	1.4	700	1.1
Holyoke	52,689	52,700	53,800	b/	b/	300	0.6
Remainder	201,592	227,300	240,800	<u>4,475</u>	2.1	<u>3,700</u>	1.6
<u>Households</u>							
HMA Total	<u>145,984</u>	<u>156,300</u>	<u>163,600</u>	<u>1,800</u>	1.2	<u>2,000</u>	1.3
Springfield	55,020	55,250	56,600	50	.1	375	0.7
Chicopee	16,886	18,500	19,350	275	1.6	225	1.2
Holyoke	17,432	17,850	18,450	75	0.4	175	0.9
Remainder	55,646	64,700	69,200	<u>1,400</u>	2.3	<u>1,225</u>	1.9

a/ Derived through the use of a formula designed to calculate percentage change on a compound basis.

b/ Percentage change is less than .05 percent or number is less than five.

Sources: 1960 Census of Population and Housing;
1966 and 1969 estimated by Housing Market Analysts.

Table V

Estimated Percentage Distribution of All Families and Renter Households^{a/}
By Annual Income, After Deduction of Federal Income Tax
Springfield, Massachusetts, HMA, 1966 and 1969

<u>Annual Income</u>	<u>1966</u>		<u>1969</u>	
	<u>All Families</u>	<u>Renter Households</u>	<u>All Families</u>	<u>Renter Households</u>
Under \$3,000	4	9	2	6
\$3,000 - 3,999	4	9	3	7
4,000 - 4,999	9	12	6	10
5,000 - 5,999	11	12	10	11
6,000 - 6,999	11	13	10	11
7,000 - 7,999	12	11	10	11
8,000 - 8,999	10	8	11	9
9,000 - 9,999	9	7	8	9
10,000 - 12,499	14	12	17	16
12,500 - 14,999	8	4	11	6
15,000 - 19,999	5	2	8	3
20,000 and over	<u>3</u>	<u>1</u>	<u>4</u>	<u>1</u>
Total	100	100	100	100
Median	\$7,775	\$6,500	\$8,800	\$7,475

a/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table VI

Tenure and Occupancy in the Housing Inventory
Springfield, Massachusetts, HMA
April 1, 1960 to September 1, 1969

<u>Tenure and Occupancy</u>	<u>April</u> <u>1960</u>	<u>January</u> <u>1966</u>	<u>September</u> <u>1969</u>
Total housing supply	155,254	166,000	172,000
Occupied housing units	145,984	156,300	163,600
Owner-occupied	84,239	92,000	95,850
Percent of all occupied	57.7	58.9	58.6
Renter-occupied	61,745	64,300	67,750
Percent of all occupied	42.3	41.1	41.4
Vacant housing units	9,270	9,700	8,400
Available vacant	5,979	6,200	4,500
For sale	1,147	1,200	950
Homeowner vacancy rate	1.3	1.3	1.0
For rent	4,832	5,000	3,550
Renter vacancy rate	7.3	7.2	5.0
Other vacant ^{a/}	3,291	3,500	3,900

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

Sources: 1960 Census of Housing;
1966 and 1969 estimated by Housing Market Analyst.

Table VII

Privately-Financed Housing Units Authorized By Building Permits^{a/}
Springfield, Massachusetts, HMA
1960 - 1969

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u> <u>thru June</u>
<u>HMA Total</u>	<u>1,597</u>	<u>1,934</u>	<u>1,848</u>	<u>2,389</u>	<u>2,583</u>	<u>2,898</u>	<u>2,784</u>	<u>2,309</u>	<u>3,203</u>	<u>1,636</u>
Single-family	1,457	1,552	1,576	1,519	1,539	1,530	1,327	1,393	1,474	637
Multifamily	140	382	272	870	1,044	1,368	1,457	916	1,729	999
 <u>Springfield</u>	 <u>289</u>	 <u>359</u>	 <u>135</u>	 <u>456</u>	 <u>366</u>	 <u>300</u>	 <u>539</u>	 <u>248</u>	 <u>582</u>	 <u>329</u>
Single-family	256	104	73	66	105	137	113	110	178	137
Multifamily	33	255	62	390	261	163	426	138	404	192
 <u>Chicopee</u>	 <u>153</u>	 <u>287</u>	 <u>324</u>	 <u>390</u>	 <u>440</u>	 <u>514</u>	 <u>224</u>	 <u>154</u>	 <u>488</u>	 <u>104</u>
Single-family	151	247	324	239	252	172	133	120	170	58
Multifamily	2	40	-	151	188	342	91	34	318	46
 <u>Holyoke</u>	 <u>99</u>	 <u>133</u>	 <u>91</u>	 <u>133</u>	 <u>85</u>	 <u>190</u>	 <u>161</u>	 <u>206</u>	 <u>463</u>	 <u>24</u>
Single-family	99	130	87	95	70	92	61	81	70	24
Multifamily	-	3	4	38	15	98	100	125	393	-
 <u>Remainder of HMA</u>	 <u>1,056</u>	 <u>1,155</u>	 <u>1,298</u>	 <u>1,410</u>	 <u>1,692</u>	 <u>1,894</u>	 <u>1,860</u>	 <u>1,701</u>	 <u>1,670</u>	 <u>1,179</u>
Single-family	951	1,071	1,092	1,119	1,112	1,129	1,020	1,082	1,056	418
Multifamily	105	84	206	291	580	765	840	619	614	761

^{a/} Additional permits were issued for a total of 1,390 public housing units and about 950 units have been started outside permit jurisdictions since 1960.

Sources: U.S. Bureau of the Census, C-40 Construction Reports;
 Division of Statistics, Department of Labor and Industries,
 Commonwealth of Massachusetts.

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