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# UNIONTOWN-CONNELLSVILLE, PENNSYLVANIA HOUSING MARKET

as of April 1, 1970

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

September 1970

# FHA Housing Market Analysis Uniontown-Connellsville, Pennsylvania 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 MARKET ANALYSIS - UNIONTOWN-CONNELLSVILLE, PENNSYLVANIA AS OF APRIL 1, 1970

The Uniontown-Connellsville Housing Market Area (HMA) is defined as Fayette County and is coextensive with the Uniontown-Connellsville Labor Market Area. The county is located in southwestern Pennsylvania, and the largest city, Uniontown, is 50 miles south of Pittsburgh. In April 1970, the county had a population of 166,100; the two major cities contained only about 18 percent of the population of the county, 17,700 persons in Uniontown and 12,600 in Connellsville. Although about 80 percent of the population of the HMA is outside these two cities, it is widely scattered; there are no significant concentrations of population except in the two major cities.

The economy of the HMA, which was based on coal mining until the late 1950's, now depends on several small manufacturing firms. During the first few years of the 1960's, there were large numbers of unemployed workers; in 1961, the unemployed constituted 23 percent of the labor force, but by 1969 the rate had dropped to 6.1 percent, as a result of moderate growth of the economy and substantial out-migration, particularly between 1960 and 1963. The rate of out-migration slowed after 1963 and, although the population and the number of households increased thereafter, there was a net loss over the decade. However, the volume of residential construction during the decade was not sufficient to meet demand, with the result that in April 1970 shortages of acceptable units existed in the rental market and in the lower price ranges of the sales market.

### Anticipated Housing Demand

Based on expected household growth and anticipated losses to the inventory, it is estimated that there will be an annual demand for 295 nonsubsidized housing units in the HMA during the two-year forecast period ending April 1, 1972. Mobile homes, which accounted for about 35 percent of the housing increase since 1960, are expected to satisfy an additional 175 units of annual demand. After consideration of market factors--acceptable levels of vacancy, construction volume, and the shift from renter- to owner-occupancy--it is judged that the best demand-supply balance would be achieved by construction

of 255 single-family houses and 40 multifamily units. As shown in the qualitative distribution of sales housing presented in table I, about 55 percent of the demand will be for homes priced under \$22,500. Multifamily demand is strongest for one- and two-bedroom units at the lowest rent levels achievable.

Although the estimated annual demand for the next two years is below the annual construction volume of the past three years, there is an estimated occupancy potential for almost 1,000 subsidized housing units a year. If a significant portion of these units are not built, some small increase in the demand for nonsubsidized units may be warranted.

### 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 Uniontown-Connellsville HMA, the total occupancy potential is estimated to be 995 units annually (see table II). 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  $\frac{1}{2}$  for subsidized housing discussed below are based upon 1970 incomes, the occupancy of substandard housing, estimates

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

of the elderly population, income limits in effect on April 1, 1970, and on available market experience.  $\frac{1}{2}$ 

Sales Housing under Section 235. Sales housing can be provided for low-to moderate-income families under the provisions of Section 235. Occupancy potentials for this program are based on either exception or regular income limits, whichever is higher. 2/ In Fayette County regular income limits were used, resulting in an estimated annual potential for 200 houses. All families eligible for Section 235 housing also are eligible under Section 236. No Section 235 housing has been produced in the HMA.

Rental Units under Public Housing and Rent-Supplement Programs. The public housing and rent-supplement programs serve essentially the same households, but differences arise from the manner in which net income is computed for each program and from other eligibility requirements. The annual occupancy potential for public housing is estimated to be 600 units for families and 215 for elderly households. Approximately 5 percent of the families and 15 percent of the elderly also are eligible for housing under Section 236 (see table II). In the case of the more restrictive rent-supplement program, the potential for families would be somewhat less than under public housing, but the market for elderly accommodations would remain comparatively unchanged.

Currently, there are 1,268 units of federally-financed public housing in the HMA, including 98 units designed for elderly occupancy. Of the 1,268 units, 248 have been added since 1960. One of the projects added since 1960 was produced by converting a hotel in Uniontown into a 78-unit structure for the elderly. All of the thirteen public projects are fully occupied and have waiting lists.

Construction on a 100-unit project for the elderly is scheduled to begin before June 1970 and will be completed in 1971. These units will meet about one-half of the annual absorption capacity for housing for the elderly. Three other projects totaling 170 units are in advanced planning and development stages; about 120 of these units are designated for elderly occupancy.

Rental Units under Section 236. Moderately-priced rental units can be produced under Section 236. With regular income limits for Section 236, there is an annual occupancy potential for 200 units for families and 55 units for elderly households. About 20 percent of the families who qualify

<sup>&</sup>lt;u>1</u>/ Families with income 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 housing programs and absorption rates remain to be tested.

Occasionally, regular limits (135 percent of the public housing income limits) are higher than the exception limits. In all cases, the higher of the two limits was used for the derivation of occupancy potentials.

for Section 236 housing also qualify for low-rent public housing, and 65 percent of the elderly households are eligible for public housing. To date, two projects of Section 236 housing totaling 190 units, have been proposed for the HMA, but none has been built. One project is to be a 110-unit high-rise building composed of one- and two-bedroom apartments and is expected to attract families and elderly households; the other project is to be composed of two- and three-bedroom townhouses for families.

### Sales Market

The improving economic conditions in the HMA during the last several years created a demand for more sales housing and construction volume increased, compared with the earlier part of the decade. However, despite a larger amount of building activity and a slight rise in the vacancy rate, demand has not been satisfied in all price ranges. A relatively low median income combined with little construction of homes priced below \$20,000 and a restricted supply of good vacant houses has created a tight market in the \$12,000 to \$20,000 price range. In the \$20,000 to \$25,000 price range, the market appears balanced, and homes priced above \$25,000 have had marketing difficulties.

There has been little building activity within the city limits of Connells-ville and Uniontown; most new homes have been built in the suburban areas around these two cities. In the suburbs there are several small, active subdivisions with homes generally ranging in price from \$28,000 to \$35,000. The majority of new homes in the HMA, however, are constructed on scattered sites. Few homes have been built speculatively during the 1960-1970 period.

Although the homeowner vacancy rate in the HMA has increased somewhat since 1960, the number of acceptable existing homes available for sale is low and homes in good condition or in good locations are easily marketed. The average selling price for a used house is \$10,000; but some houses located in "mine patches" (isolated communities located at what once was the entrance to a mine) sell for as little as \$2,000.

### Rental Market

The market for rental housing was tight as of April 1, 1970. The rental vacancy rate was 3.4 percent, and informed local sources reported that vacant units in good condition were easily rented. Moreover, about 50 percent of the vacant units were estimated to be substandard, and many units were not considered marketable because of location.

Since few multifamily units were built during the 1960's, the stock of rental housing mainly consists of single-family houses and converted apartments. Typically, a three-bedroom house rents for between \$100 and \$150; the rent for a two-bedroom apartment is about \$110, including utilities.

### Economic, Demographic, and Housing Factors

Economic Factors. Nonagricultural wage and salary employment averaged 32,100 jobs in 1969, an increase of 900 over the 1968 employment level. During the 1960 decade, wage and salary employment grew by 2,900 jobs. All of this growth, however, occurred in the 1964-1969 period. Employment growth averaged 720 a year during this period, while during the first 5 years of the decade the area lost an average of 125 jobs annually. Data for February 1970 indicate a reduction of 900 wage and salary workers from the average for the same month in 1969. The reduction reflects a general slowdown in production plus the loss of one manufacturing firm.

Historically, coal mining was the main support of the HMA. However, in the latter part of the 1950's, employment in this industry declined sharply, resulting in unemployment rates of over 20 percent in the area. High unemployment rates continued to be the rule during most of the 1960's, although the rate decreased almost every year between 1961 and 1969. The decline in unemployment has been a function not only of an improving economy, but also of a substantial reduction in the labor force. Currently, there is no dominant industry, and the economy is based upon small manufacturing firms. Since 1960, manufacturing employment has increased by about 1,500 jobs, in spite of employment declines in 1961, 1963, and 1967. This increase was due to job increments in the primary and fabricated metals, apparel, and "other durables" industries and was the result of the addition to the area of several firms, ranging in size from 50 to 150 workers, and expansions in existing companies.

Nonmanufacturing employment, which accounts for 70 percent of nonagricultural wage and salary employment, has fluctuated during the 1960-1969 period, but the over-all trend has been upward, with employment increasing by about 1,400 jobs. Job losses in mining continued, and also occurred in transportation and utilities; however service and government employment grew. Government employment increased by about 2,100 jobs--largely due to highway construction and an expansion of educational services.

Based on past trends and information obtained from local sources, it is anticipated that about 400 nonagricultural wage and salary jobs will be added annually during the forecast period. This is only slightly below the average gain of 450 jobs during the past five years, but only one-half the increase recorded between 1968 and 1969. Most of the projected gain will be in nonmanufacturing industries. In manufacturing, only the apparel industry is expected to increase employment, reflecting slowdowns in hiring by the major manufacturing firms in the area.

The current median <u>income</u>, after deduction of federal income tax, of all families in the Fayette County HMA is \$6,000, and the median after-tax income of two- or more-person renter households is \$5,100. In 1959, the median incomes of all families and of renter households, after deduction of federal income tax, were \$4,125 and \$3,525, respectively. Detailed distributions by income classes are presented in table IV.

Demographic Factors. In April 1970, the population of the HMA was estimated to be 165,300,½/ a decrease of about 4,050 persons since 1960. The population decline reflects the out-migration which took place during the early 1960's consisting mainly of people in the 18 to 35 age bracket. The employment situation began to improve after 1964, so that the rate of out-migration declined and the HMA began to regain population. Population growth in the last half of the decade, however, was not large enough to offset losses in the earlier years of the decade. The population in Uniontown and Connells-ville also declined during the 1960 decade, with each city losing about 200 persons. Based on the forecast employment growth, it is expected that the population will continue to increase during the two-year period ending in April 1972, but at a slower rate than the rate of growth between 1964 and 1970. An annual increase of 400 persons is anticipated for the next two years. Most of this growth will take place in the suburban areas of Uniontown and Connellsville.

There were an estimated 52,300 households in the HMA as of April 1, 1970, indicating an annual increase of about 250 households since April 1960, despite a population decline for the 1960-1970 period in the HMA. However, the number of persons per household fell sharply, a result of out-migration (especially of young people), and there was a reduction in birth rates. It is anticipated that during the two-year forecast period household size will continue to decline, but at a slower rate. It is expected that the reduction in household size coupled with the projected population growth will result in an annual increase of 325 households during the forecast period (see table V).

Housing Factors. The housing inventory of the Fayette County HMA totaled 56,200 units in April 1970, consisting of 35,300 owner-occupied units (67.5 percent of all occupied units), 17,000 renter-occupied units, and 3,900 vacant housing units. The current inventory represents an increase of about 2,450 over the 1960 total of 53,739 units. The net addition to the housing stock was the result of the addition of 4,550 units (including 1,600 mobile homes) and the loss of 2,100 units through demolition and other causes. As of April 1,1970, there were 71 units under construction, consisting of 63 single-family houses and eight units in multifamily structures.

From a low of 169 units authorized in 1961, $\frac{2}{}$  the level of yearly building permit authorizations grew slowly, reflecting the steadily improving economy. The peak year was 1967 when building permits for 370 housing units were issued.

<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.

<sup>2/</sup> Building permits cover nearly all residential construction in the HMA.

The level of residential construction was just a little lower in 1968 and 1969 when 334 and 365 units, respectively, were authorized. Construction since 1960 primarily has been in single-family structures. Multifamily activity has been concentrated in the last three years of the decade, but the number of units authorized during the entire period was small (see table VI).

There were 1,150 available vacant units in the HMA in April 1970. Of these units, about 450 were for sale and 600 were for rent, reflecting vacancy rates of 1.3 percent and 3.4 percent respectively. The current homeowner vacancy rate reflects an increase since 1960 when the rate was 0.9 percent (see table VII). The renter vacancy rate, on the other hand, decreased since the 1960 rate of 4.8 percent. Moreover, almost half of the available vacant units are substandard (lack one or more plumbing facilities), and many more are not readily marketable because of location, so that the number of competitive sales and rental units is much smaller than indicated by the vacancy rate.

Estimated Annual Demand for New Single-family Housing
Uniontown-Connellsville, Pennsylvania, Housing Market Area
April 1, 1970 to April 1, 1972

	Number	Percent
Sales price	<u>of units</u>	of total
Under \$17,500	30	11
\$17,500 - 19,999	50	20
20,000 - 22,499	60	24
22,500 - 24,999	40	16
25,000 - 29,999	40	16
30,000 - 34,999	25	9
35,000 and over	<u>10</u>	4
Total	255	100

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing
Uniontown-Connellsville, Pennsylvania, Housing Market Area
April 1, 1970 to April 1, 1972

### A. Families

		Section 236 <u>a</u> / exclusively	Eligible for both programs	Public housing exclusively	Total for both programs
	1 bedroom	25	5	70	100
	2 bedrooms	75	20	220	315
	3 bedrooms	45	10	170	225
	4+ bedrooms	<u>15</u>	_ <u>5</u>	100	<u>120</u>
	Total	160	40 <u>b</u> /	100 560 <u>b</u> /	760
В.	Elderly				
	Efficiency	10	15	135	160
	1 bedroom	<u>10</u>	<u>20</u> 35 <u>c</u> /	<u>45</u> 180⊆/	<u>75</u>
	Total	20	3 <u>5c</u> /	180⊆/	235

a/ Estimates are based upon regular income limits.

 $<sup>\</sup>underline{b}$ / Approximately 60 percent of these families also are eligible under the rent supplement program.

 $<sup>\</sup>underline{c}$ / All of the elderly couples and individuals also are eligible for rent supplement payments.

Table III

# Labor Force Trends Uniontown-Connellsville, Pennsylvania Housing Market Area 1960-1969 (Annual averages)

	1960	<u>1961</u>	1962	1963	1964	1965	1966	1967	1968	1969	Febru 1969	1970
Civilian labor force	45,400	46,000	44,600	41,400	39,800	40,600	40,800	40,800	40,400	40,700	40,900	41,000
Unemployment Percent of labor force	9,300 20.5%	•	8,000 17.9%	6,300 15.2%	4,200 10.6%	3,300 8.1%	2,900 7.1%	3,100 7.6%	2,800 6.8%	2,500 6.1%	3,200 7.8%	3,800 9.3%
Total employment	<u>36,100</u>	35,400	36,600	35,100	35,600	37,400	<u>37,700</u>	<u>37,600</u>	<b>37,</b> 200	38,100	37,700	37,200
Nonagricultural wage and salary	29,200	28,300	29,300	28,300	28,700	30,600	31,300	31,500	31,200	32,100	31,700	31,400
Manufacturing Durable goods Stone, clay & glass products 'Primary metals & fabricated	$\frac{7,400}{4,900}$ $\frac{2,300}{2}$	$\frac{7,300}{4,900}$	$\frac{7,900}{5,300}$	$\frac{7,400}{4,900}$	$\frac{7,600}{5,000}$	7,900 5,300 1,900	$\frac{8,400}{5,800}$	8,200 5,600 1,800	$\frac{8,200}{5,400}$ $\frac{1,700}{1}$	$\frac{8,900}{6,100}$ 1,900	$\frac{8,900}{6,100}$ $\frac{6,100}{1,800}$	$\frac{8,500}{5,800}$ $\frac{1,800}{1,800}$
metal products Other durable products Nondurable goods Food products Apparel & related products Other nondurable goods	1,400 1,200 2,500 700 1,000 800	1,400 1,200 2,450 700 900 800	1,300 1,700 2,600 700 1,000 900	1,200 1,800 2,500 600 1,000 900	1,200 1,900 2,600 600 1,200 800	1,200 2,200 2,600 600 1,300 700	1,300 2,600 2,600 600 1,300 700	1,400 2,400 2,600 600 1,200 700	1,400 2,400 2,700 600 1,400 700	1,500 2,700 2,800 600 1,400 800	1,600 2,700 2,800 600 1,400 800	1,400 2,600 2,700 600 1,400 700
Nonmanufacturing Mining Contract construction Transportation and utilities Wholesale & retail trade Finance, insurance & real estate Service and miscellaneous Government	21,800 1,600 900 3,500 6,600 900 4,000 4,300	21,000 1,100 900 3,200 6,200 1,000 4,100 4,500	21,400 1,100 1,200 3,300 6,200 1,000 3,900 4,700	20,900 1,100 1,000 3,300 5,900 900 3,800 4,900	21,100 1,100 1,100 3,000 6,000 900 4,000 5,000	22,600 1,200 1,100 3,100 6,500 1,000 4,100 5,600	23,000 1,100 1,100 3,000 6,600 900 4,200 6,100	23,300 900 1,100 3,000 6,700 900 4,400 6,300	23,500 800 900 3,100 6,600 900 4,300 6,400	23,200 800 900 3,000 6,900 900 4,400 6,400	22,800 700 700 3,100 6,800 900 4,300 6,300	22,900 700 800 2,900 7,000 900 4,300 6,300
All other nonagricultural employment Agriculture Workers in labor-management disputes	5,600 1,300	5,900 1,200	6,200 1,100	5,800 1,100	5,800 1,100	5,900 1,000	5,500 1,000 100	5,200 1,000	5,000 1,000 400	5,100 1,000 100	5,100 900 -	4,900 900 -

Note: Subtotals may not add to total because of rounding.

Source: Pennsylvania Bureau of Employment Security.

Table IV

Estimated Percentage Distribution of All Families and Renter Households2/

by Income After Deduction of Federal Income Tax

Uniontown-Connellsville, Pennsylvania, Housing Market Area

1959 and 1970

	1	959	. 1	970
	A11	Renter	A11	Renter
	<u>families</u>	households	<u>families</u>	households
Under \$2,000	18	23	10	15
\$2,000 - 2,999	14	17	9	10
3,000 - 3,999	16	20	10	11
4,000 - 4,999	17	18	10	13
5,000 - 5,999	14	9	11	13
6,000 - 6,999	7	6	12	13
7,000 - 7,999	6	2	10	7
8,000 - 8,999	3	1	7	5
9,000 - 9,999	1	1	5	5
10,000 - 12,499	2	1	9	4
12,500 - 15,000	1	1	3	2
15,000 and over	1	1	4	2
Total	100	100	100	100
Median	\$4,125	\$3,525	\$6,000	\$5,100

a/ Excludes one-person renter households.

Source: Estimates of Housing Market Analyst.

Table V

Trend of Population and Household Growth
Uniontown-Connellsville, Pennsylvania, Housing Market Area
1950-1972

	April	April 1960	April	April		age annual c	
Population	<u>1950</u>	1900	1970	1972	1950-1960	1960-1970	1970-1972
HMA total	189,899	169,340	165,300	166,100	<u>-2,056</u>	<u>-400</u>	<u>400</u>
Connellsville	13,293	12,814	12,600	12,600	-48	- 20	0
Uniontown	20,471	17,942	17,750	17,700	-253	- 20	-25
Remainder	156,135	138,584	134,950	135,800	-1,755	-360	425
<u>Households</u>							
HMA total	51,082	49,905	52,300	52,950	<u>-118</u>	<u>250</u>	<u>325</u>
Connellsville	3,916	4,091	4,100	4,150	18	0	25
Uniontown	6,064	5,903	5,900	5,875	-16	Ō	- 25
Remainder	41,102	39,911	42,300	42,925	-119	250	325

Note: Subtotals may not add to totals because of rounding.

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

Privately-financed Housing Units Authorized by Building Permits

Uniontown-Connellsville, Housing Market Area

1960-1970

Area	1960	<u>1961</u>	1962	1963	1964	1965	1966	1967	1968	1969	JanFeb. 1970
HMA total Single-family Multifamily	302 300 2	169 169	181 181	252 252	229 221 8	298 293 5	249 241 8	370 341 29	334 318 16	365 317 48	23 19 4
Connellsville Single-family Multifamily	20 2	6	4	5 •	7 -	9	8 -	5 6	7 2	4	:
Uniontown Single-family Multifamilyb/	10	12	35	14	11	14	17 8	14	8 -	15	
Remainder of County Single-family Multifamily	270 -	151	142	233	203 8	270 5	216	322 23	<b>3</b> 03	298 44	19 4

a/ Excludes 100 units of low-rent public housing in 1970.

Sources: Bureau of the Census, C-40 Construction Reports; Pennsylvania Dept. of Labor and Industry; and local building inspectors.

b/ Excludes 100 units of low-rent public housing in 1963.

c/ Excludes 70 units of low-rent public housing in 1962.

Table VII

Tenure and Occupancy in the Housing Inventory
Uniontown-Connellsville, Housing Market Area
April 1, 1950-April 1, 1970

Tenure and occupancy	<u>1950</u>	1960	1970
Total housing supply	52,869	53,739	56,200
Occupied housing units Owner-occupied Percent Renter-occupied Percent	51,082 27,629 54.1% 23,453 45.9%	49,905 32,627 65.4% 17,278 34.6%	52,300 35,300 67.5% 17,000 32.5%
Vacant housing units Available vacant For sale Homeowner vacancy rate For rent Renter vacancy rate	1,787 290 192 0.7% 98 0.4%	3,834 1,181 301 0.9% 880 4.8%	3,900 1,150 450 1.3% 600 3.4%
Other vacanta/	1,497	2,653	2,750

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

Sources: 1950 and 1960 Censuses of Housing; 1970 estimated by Housing Market Analyst.

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