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Analysis of the **UTICA-ROME, NEW YORK HOUSING MARKET**

as of April 1, 1967

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

November 1967

ANALYSIS OF THE
UTICA-ROME, NEW YORK, HOUSING MARKET
AS OF APRIL 1, 1967

Field Market Analysis Service
Federal Housing Administration
Department of Housing and Urban Development

Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science, the judgmental factor is important in the development of findings and conclusions. There will be differences of opinion, of course, in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst and the FHA Market Analysis and Research Section.

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ANALYSIS OF THE
UTICA-ROME, NEW YORK, HOUSING MARKET
AS OF APRIL 1, 1967

Summary and Conclusions

1. The economy of the Utica-Rome HMA is subject to wide fluctuations. The most recent trend has been a rapid employment increase based almost exclusively on new government contracts and on a general increase in demand for durable goods. The 1966 nonagricultural wage and salary total of 109,700 workers represented a gain of 8,200 new jobs over the 1964 average. In the twelve months ending April 1, 1967, employment in the two-county Utica-Rome HMA averaged 129,400, including 110,900 nonagricultural wage and salary workers, 6,000 agricultural workers, and 12,500 self-employed and other workers.

It is expected that nonagricultural employment in the Utica-Rome area will increase at an average of 1,400 new jobs annually during the 1967-1969 forecast period.

2. The population of the HMA in April 1967 is estimated at 344,000 persons, an average growth of about 0.6 percent a year since 1960. This rate is well below the population gains during the 1950's, and in-migration between 1950 and 1960 has changed to out-migration since 1960. It is expected that population in the Utica-Rome HMA should reach 348,300 by April 1969, or a gain of 2,150 persons annually.
3. Households in the Utica-Rome HMA numbered about 100,400 in April 1967, an annual increase of 610 (0.7 percent) over the 1960 total. Between 1967 and 1969, the number of households probably will increase at about 750 a year.
4. There were 111,700 housing units in the HMA in April 1967, a net addition of almost 4,650 units since 1960. Private residential building permit authorizations averaged just over 630 units annually from 1960 through 1966, with a high of 780 units in 1963 and a low of 460 in 1966; demolitions totaled about 1,100 units in the 1960-1967 period.
5. Total available vacancies in the Utica-Rome area include about 900 units available for sale and 1,650 units for rent, indicating a 1.4 percent homeowner vacancy rate and a 4.5 percent renter vacancy rate.

6. The volume of privately-owned net additions to the housing supply that will meet growth requirements during the forecast period and result in an acceptable quantitative demand-supply balance in the housing market is 750 units annually, including 625 single-family units and about 125 units of multifamily housing. The multifamily demand estimate includes about 50 units annually that could be marketed only at the lower rents associated with below-market-interest-rate financing or aid in land acquisition and cost. The demand estimate excludes public low-rent and rent-supplement housing. Demand for single-family units by sales price is expected to approximate the pattern on page 24.

ANALYSIS OF THE
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Housing Market Area

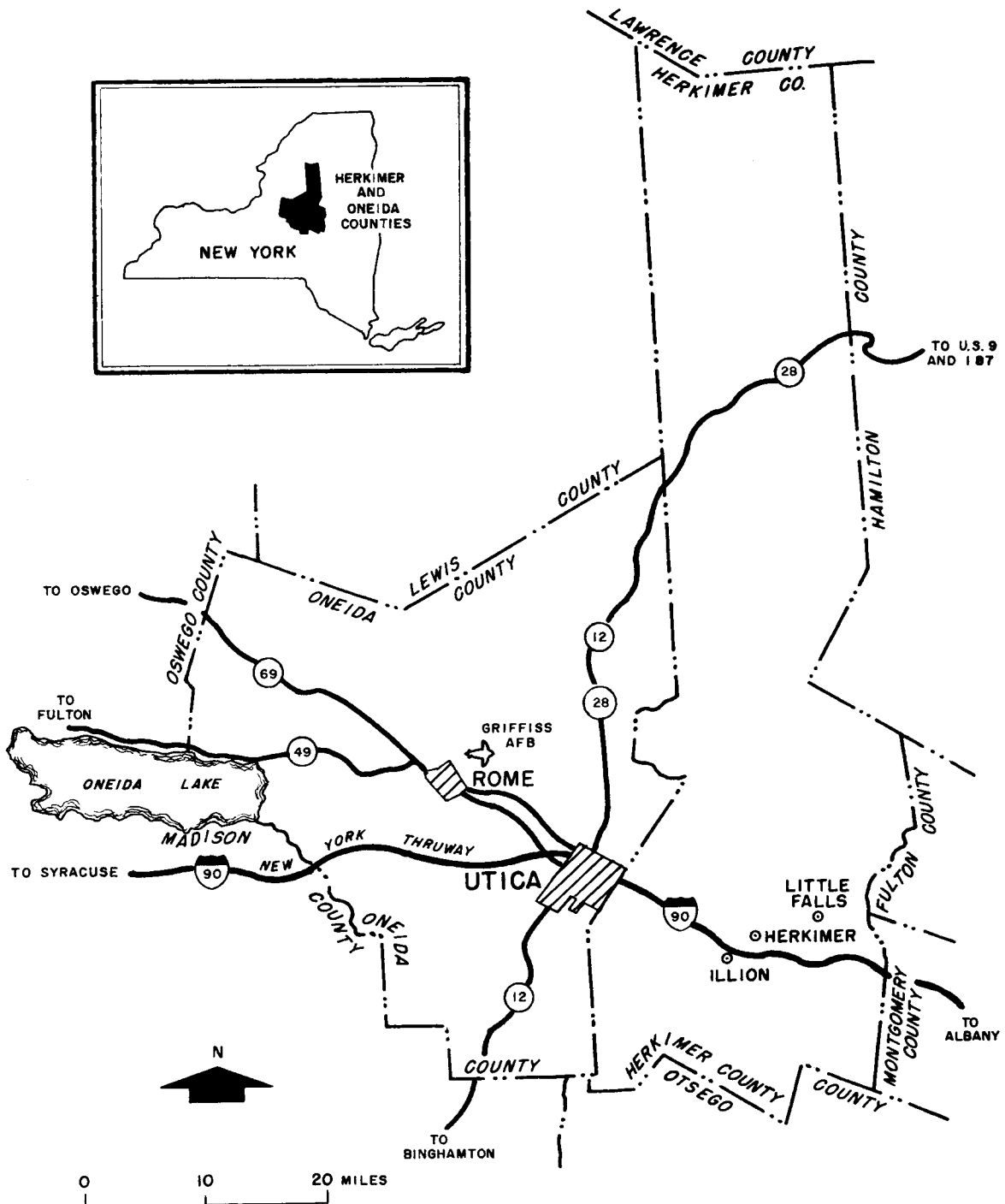
The Utica-Rome Housing Market Area (HMA) is defined as being coextensive with the Utica-Rome, New York, Standard Metropolitan Statistical Area (SMSA), an area which encompasses all of Herkimer and Oneida Counties in upstate New York (see map on page 2). The city of Utica is located on the Mohawk River about 50 miles east of Syracuse, New York, and 90 miles west of Albany, New York.

The Utica-Rome HMA contained almost 330,800 persons in April 1960^{1/}, the great majority of whom resided in a strip of land along the Mohawk River extending from Utica at the eastern end of Oneida County to the city of Rome, approximately 15 miles to the northwest. The only other population concentration in the HMA is located about 20 miles southeast of Utica in predominantly rural Herkimer County. This area consists of Herkimer Village (a 1960 population of 9,400), Illion Village (10,200 persons in 1960), and the city of Little Falls (8,950 persons). Almost all land in the HMA to the north of this Rome-Utica-Herkimer corridor is in the Adirondack Mountains and is utilized primarily as a recreational area.

The dominant transportation route in the Utica-Rome area is the New York Thruway, which passes through the HMA in an east-west direction and connects with New York City and Buffalo, New York. State Highway 49 is an east-west artery and is utilized as an expressway connecting Utica and Rome. State Routes 12, 26, and 28 provide north-south access through the HMA. In addition to highway facilities, the main line of the New York Central Railroad, 60 truck lines, and the Oneida County Airport provide transportation services.

^{1/} Inasmuch as the rural farm population constituted about four percent of the 1960 population of the HMA, all demographic and housing data used in this analysis refer to the farm and nonfarm total.

UTICA - ROME, N.Y., HOUSING MARKET AREA (ONEIDA AND HERKIMER COUNTIES)



Economy of the Area

Character and History

The building of the Erie Canal in the Utica-Rome area in the early 1800's provided the first impetus to the local economy. With the building of the New York Central through the area in the mid-1800's, the Mohawk Valley began to grow as a desirable manufacturing center and soon became famous for its manufacture of sheets, pillow cases, corduroy, and other textiles. In addition, related industries, such as garment producers, located in the Mohawk Valley at this time. By the beginning of World War I, textile mills in the area employed over 20,000 persons.

The textile industry steadily declined in importance during the 1920-1940 period, but had a minor recovery during World War II. In the post-war period, a rapid change took place in the structure of the economic base of the HMA. The textile and other nondurable goods producers that left Mohawk Valley for low-cost areas in the South were replaced by machinery and metals industries. According to the 1950 and 1960 Censuses, employment in the textile industry dropped by 7,000 jobs during the 1950 decade, while employment in machinery and equipment industries rose by over 7,750 new jobs. During the 1950's Chicago Pneumatic Tool Company, Bendix Aviation Corporation, General Electric, and Utica Drop Forge Corporation all moved into the area.

A new facet was added to the Utica-Rome economy in the late 1940's when Griffiss Air Force Base (located in Rome in 1942) was given a new mission in the field of applied electronic research, requiring large numbers of civilian technical employees.

Employment

Current Estimate. In the twelve months ending April 1, 1967, employment in the two-county Utica-Rome HMA averaged 129,400, including 110,900 nonagricultural wage and salary workers, 6,000 agricultural workers, and 12,500 self-employed, domestics, and unpaid family workers. Tables I and II present civilian work force and employment trends; the trends of nonagricultural wage and salary employment are summarized on the following page.

Past Trends. There were three distinct employment trends in the Utica-Rome economy in the 1960-1967 period. Between 1960 and 1962 nonagricultural wage and salary employment was fairly stable, growing by about 1,600 jobs in the two-year period. In 1963 and 1964,

however, employment dropped primarily because of the cancellation of a government contract at the General Electric plant in Utica and the decision of two manufacturing plants, Utica Drop Forge and Cherry-Burrell, to move operations out of the HMA. Between 1964 and 1965, the downtrend in the economy of the area was reversed and nonagricultural wage and salary employment increased by 2,400 workers. A further gain of 5,800 workers occurred between 1965 and 1966. Principal factors in this growth were substantial increases of government contracts to the electronics and transportation equipment industries in the area and corresponding gains in trade and service industries.

Trend of Nonagricultural Wage and Salary Employment
Utica-Rome, New York, Housing Market Area 1960 - 1967
(in thousands)

Year	Wage and salary workers			Change from preceeding date		
	Manu- facturing	Nonmanu- facturing	Total	Manu- facturing	Nonmanu- facturing	Total
1960	39.2	63.7	103.0	-	-	-
1961	38.5	64.5	103.1	-0.7	0.8	0.1
1962	39.6	65.0	104.6	1.1	0.5	1.5
1963	38.0	65.0	102.9	-1.6	-	-1.7
1964	36.5	65.0	101.5	-1.5	-	-1.4
1965	38.2	65.7	103.9	1.7	0.7	2.4
1966	41.9	67.8	109.7	3.7	2.1	5.8
<u>12 Mos. ending:</u>						
April 1, 1966	39.0	66.2	105.2	-	-	-
April 1, 1967	42.7	68.2	110.9	3.7	2.0	5.7

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

Source: New York State Division of Employment.

As shown in the table above, nonmanufacturing employment changes generally have followed fluctuations in manufacturing employment. In the local 1963-1964 recession, nonmanufacturing employment failed to increase; similarly, accompanying the recent expansion in manufacturing, nonmanufacturing contributed over 2,800 new jobs, despite reductions in civilian employment at Griffiss Air Force Base (AFB).

Employment by Industry

Manufacturing. Manufacturing employment in the Utica-Rome HMA averaged between 36 and 38 percent of total nonagricultural wage and salary employment in the 1960-1966 period, reaching a high of 41,900 workers in 1966.

The durable goods industries are the most volatile segments in the local economy, particularly the machinery industry. Employment in the machinery industry rose between 1961 and 1962, decreased in the 1962-1964 period, and increased again between 1964 and 1966. The 1961-1962 gain is attributed primarily to increases in employment at the General Electric facilities in Utica. The cancellation of the "Skybolt" missile contract in January 1963, which accounted for a 1,525-job loss at the Utica General Electric plant, was the principal factor in the 1963-1964 decrease in employment in the machinery industry. The 1964-1966 increases in this segment were based on new government contracts and increased demands for both consumers goods and capital equipment, along with the new product lines.

Employment in the primary and fabricated metals industry ranged from a high in 1960 to a low in 1963 and 1964. Fluctuations in this industry have occurred largely because of changing product-demands at the Rome Cable Company and the Revere Copper and Brass Company. The most significant change in employment in this segment occurred between 1960 and 1963 as a result of layoffs at both Rome Cable and Revere and the move of Utica Drop Forge Company (Hand Tool Division) to Orangeburg, South Carolina. The 1964-1966 employment increase of 400 new jobs is attributable to gains in primary metals.

Employment in the miscellaneous categories of durable and nondurable goods was relatively stable during the 1960-1965 period, but these categories added 1,300 and 700 employees, respectively, in 1966. The principal factor in the gain in the "other durable goods" category was the expansion of operations at Bendix and Kelsey-Hayes, transportation equipment producers, to fill new government contracts; much of the gain in nondurable goods occurred at Oneida, Ltd., Silversmiths.

Nonmanufacturing. As stated previously, trends in nonmanufacturing employment parallel those in manufacturing. In 1966, nonmanufacturing was in a period of rapid expansion, led by the trade and service

employment increase of 1,300 jobs. Other non-government industries in this sector have been generally stable, except for a 1965-1966 rise of 500 jobs in contract construction because of municipal and and state construction projects started in 1965.

The 24,500 federal, state, and local government workers accounted for over 22 percent of nonagricultural wage and salary employees in the Utica-Rome HMA in 1966. Within this segment, however, two divergent trends are evident. Federal employment, a large majority of which is at Griffiss AFB, decreased from 9,100 jobs in 1962 to 6,600 in 1966 as a result of a change in mission at Griffiss AFB. On the other hand, state and local government grew steadily in recent years, averaging 500 new jobs annually, principally in local government positions.

Female Employment

In 1960, there were about 40,600 females employed in the Utica-Rome HMA, including 10,600 in manufacturing jobs. The New York State Division of Employment estimates that about 13,300 females were employed in manufacturing jobs in the Utica-Rome area in November 1966, well above the 1960 total. Because the electronic and light manufacturing industries (General Electric, Remington-Rand, Chicago Pneumatic, etc.) are the main sources of jobs for females in the area, female employment has varied widely in the past seven years. Many of the layoffs and hirings in these industries involved female employees who remained in the area during the 1963-1964 local recession and subsequently re-entered the labor force in the 1965-1967 upturn.

Employment Participation Rate

The nonagricultural employment participation rate, or the ratio of the number of persons employed in nonagricultural industries to the total population, equalled slightly less than 36 percent in April 1960 and April 1967. During this seven-year period, however, there were significant fluctuations in the ratio, primarily in the 1963-1964 period when the participation rate dropped with the sharp decline in employment and between 1965 and 1967 when employment and the participation rate rose rapidly.

The participation rate is especially important in relating employment changes to population increments in the Utica-Rome area because of its rapidly changing female employment totals. Since female workers typically remain in an area after being laid off and re-enter the labor force as job opportunities arise, a significant part of the employment gains in the 1965-1967 period did not result in increased population, merely a rising participation rate.

Principal Employment Sources

General Electric, the dominant employer in the machinery industry, has three plants in the area: the Radio Receiver Works, the Light Military Electronics Department, and the Aerospace Equipment Section. Over one-half of the General Electric employees in the area are women, with most of the female employment at the Radio Receiver Works, the largest of the three plants. Employment levels fluctuate frequently at General Electric. Most of the short-term layoffs in the 1964-1967 period occurred at the Radio Receiver Works. The remaining major employers in the machinery industry are the Sperry-Rand Corporation (producing Univac computers) and the Chicago Pneumatic Tool Company (makers of air hammers and auto service tools). Employment at these two firms also has been expanding since the 1963-1964 period.

Two firms dominate the transportation industry, Bendix Aviation and the Utica Turbine Parts Division of Kelsey-Hayes, producers of aerospace accessories and turbine components, respectively. Government defense contracts and some commercial contracts caused employment to rise sharply in 1966.

The largest employer in the HMA is Griffiss Air Force Base, in Rome. The base was activated on February 1, 1942 and operated primarily as a supply depot until 1948, when it was made a center for applied electronic research. The base is operated as an Air Force Logistics Command installation and supports a variety of missions, including Strategic Air Command, Air Defense Command, and Air Force Systems Command attachments. The principal tenant of Griffiss AFB until April 1967 was the Rome Air Material Area (ROAMA), a segment of the Air Force Logistics Command. ROAMA was a regional procurement, supply, and maintenance center, charged with the management of complex ground electronic systems, and as such had many civilian employees. In December 1963, the Defense Department ordered the ROAMA phase-out as an economy measure, to be completed by 1967.

As seen in the table below, civil service employment at Griffiss AFB declined by over 2,550 between December 1963 and March 1967. Since the ROAMA phase-out was almost complete in March 1967, very little change in the civilian employment at Griffiss AFB is anticipated in the near future. Although the military complement varies somewhat from year to year, the personnel strength averaged about 3,700 persons in the 1960-1967 period. No significant change is expected in this situation by 1969.

Military and Civilian Strength
Griffiss Air Force Base, New York
December 1956 - March 1967

<u>Date</u>	<u>Military strength</u>	<u>Civilian employment</u>	<u>Date</u>	<u>Military strength</u>	<u>Civilian employment</u>
Dec. 1956	2,334	6,599	Dec. 1962	3,854	7,413
" 1957	2,285	6,402	" 1963	4,074	7,465
" 1958	2,449	7,112	" 1964	3,875	6,655
" 1959	3,200	7,645	" 1965	3,488	5,273
" 1960	3,555	7,756	" 1966	3,535	5,090
" 1961	3,812	7,653	Mar. 1967	3,643	4,909

Source: Department of the Air Force.

Unemployment

In the April 1966-April 1967 period, unemployment in the Utica-Rome HMA averaged 5,600 persons, or 4.1 percent of the civilian work force. This rate is the lowest recorded in the 1960-1967 period. Following the 1961 high of 9,500 persons unemployed (7.0 percent of the work force), unemployment dropped to 6.1 percent in 1962 and 6.5 percent in 1963 and 1964. It is important to note that, although employment in the area decreased during the 1962-1964 period, unemployment also dropped from about 9,500 persons in 1961 to between 8,200 and 8,600 persons in the 1962-1964 period. It is evident that many of the people who lost their jobs in the early 1960's either moved out of the HMA or, especially in the case of female employees, merely dropped out of the resident work force.

Employment Forecast

Because of the nature of its major industries, the economy of the Utica-Rome HMA is subject to wide fluctuations. The most recent trend has been rapid employment increases, evidenced at all of the major firms in the area: General Electric, Bendix, Kelsey-Hayes, Chicago Pneumatic, etc. As mentioned previously, these gains have been based almost exclusively on new government contracts and a general increase in demand for most durable goods. An analysis of the various industrial segments, however, suggests that this expansion probably will not continue at the 1965-1967 magnitude.

Whereas manufacturing employment increased by 3,700 jobs in comparable twelve-month periods ending April 1, 1966 and April 1, 1967, it is likely that gains will average between 700 and 800 during the 1967-1969 forecast period. The principal reduction in the rate of growth is foreseen in the machinery industry, where growth is based principally on increases at General Electric, Remington-Rand, and Chicago Pneumatic. Employment at all three of these plants is reported to be almost at capacity and no sizeable increases are anticipated; stockpiles of goods are high and demand appears to be leveling. Although short-term employment increases may be substantial, average gains probably will not exceed 300-400 new jobs annually in the machinery industry in the 1967-1969 period. Likewise, the rapid gains in employment in the transportation industry (primarily at Bendix Aviation and Kelsey-Hayes) were based on new government contracts and, therefore, are not of a recurring nature. Other manufacturing firms in the area (including Revere Copper and Brass and Rome Cable) probably will grow steadily over the 1967-1969 period, but at rates well below the expansionary 1964-1967 period.

It has been shown that nonmanufacturing employment in the Utica-Rome HMA has generally followed trends in the manufacturing segment. With moderate growth levels forecast for manufacturing industries, it is probable that nonmanufacturing employment will grow at about 900 jobs annually during the 1967-1969 period. The major portion of this growth will occur in the government segment, which should rise by about 300 jobs annually. This increase is above the 1964-1966 average gain because no further major civilian-job losses are expected at Griffiss AFB in the next few years and continued employment increases are anticipated in the state and local government segments. The trade and service industries will increase at about 400-500 jobs annually in the two-year forecast period, predicated on a reduction in demand for these support-industries because of a slowdown in the basic manufacturing sectors of the Utica-Rome economy. Many of the new employees in the trade and service industries will come from the resident population, thereby increasing the participation rate. The construction industry will probably increase at 100-150 jobs annually between 1967 and 1969.

"Other" nonagricultural employment (which includes self-employed workers, unpaid family workers, and domestics) declined in the Utica-Rome area during the entire 1961-1967 period. This trend will probably continue into the forecast period, resulting in a loss of about 200 jobs annually in this sector.

Based on the above considerations, it is expected that nonagricultural employment in the Utica-Rome area will increase at an average of 1,400 new jobs annually during the 1967-1969 forecast period.

Family Incomes

The median annual income of all families in the Utica-Rome HMA in April 1967 after deduction of federal income tax, was approximately \$6,900, and the median after-tax income of renter households of two-or-more persons was \$5,925. By 1969, rising family incomes are expected to result in after-tax median incomes of \$7,150 a year for all families and \$6,150 for renter households.

Within the HMA, family incomes are generally higher in Oneida County. Because Oneida County (particularly Utica and Rome) contains almost all of the high-paying manufacturing plants in the HMA, it is reasonable that the after-tax income was \$7,050 for all families in Oneida County in 1967 compared with \$6,350 in Herkimer County. Renter household incomes show the same pattern, as evidenced by the after-tax medians of \$6,075 in Oneida County and \$5,475 in Herkimer County. Table III presents detailed distributions of all families and renter households by annual after-tax income classes for 1967 and 1969.

Demographic Factors

Population

Current Estimate and Past Trend. The population of the Utica-Rome HMA in April 1967 is estimated at 344,000 persons. Population growth in the area was slow during the seven-year 1960-1967 period, averaging only 0.6 percent, or 1,900 persons, annually. This rate is well below the average gains of the previous decade, when population increased by about 4,650, or 1.5 percent, a year. The comparatively high growth during the 1950's is attributable primarily to a sharp increase in military and civilian strength at Griffiss AFB and expanding local employment. During the early 1960's, however, job losses were extensive and out-migration common. Despite continued civilian strength reductions at Griffiss AFB, increasing employment opportunities between 1965 and 1967 slowed the out-migration, and population gains during this period may have reached 3,000-3,500 persons annually. Population trends in the HMA since 1950 are presented below and in more detail in table IV.

Population Trends
Utica-Rome, New York, Housing Market Area
1950-1969

<u>Date</u>	<u>Herkimer County</u>	<u>Oneida County</u>	<u>HMA total</u>
April 1950	61,407	222,855	284,262
April 1960	66,370	264,401	330,771
April 1967	68,100	275,900	344,000
April 1969	68,700	279,600	348,300

Sources: 1950 and 1960 Censuses of Population.
1967 and 1969 estimated by Housing Market Analyst.

Oneida County. The April 1967 Oneida County population of 275,900, about 80 percent of the total population of the HMA, consisted of 102,500 persons in Utica, 53,500 in Rome, and 119,900 in the areas outside the two cities. The remainder of Oneida County was the most rapidly growing segment, with average annual rates of 3.5 percent (3,275 persons) in the 1950's and 1.0 percent (1,075 persons) between 1960 and 1967. Almost all of the increase of 40,250 persons between 1950 and 1967 occurred in the suburban areas west of Utica in New Hartford, New York Mills, and Marcy towns.

The population in the city of Utica, totaling 102,500 in April 1967, was relatively unchanged in the 17-year 1950-1967 period, with a population loss of less than 0.1 percent annually between 1950 and 1960 and a slight gain of 0.3 percent a year during the 1960-1967 period.

The city of Rome has been the more dynamic of the two cities in terms of population growth in the last 17 years. In the 1950 decade, increases of strength at Griffiss AFB were instrumental in raising the population in the city by an average of 1,000, or 2.2 percent, annually. Between 1960 and 1967, however, the average growth rate declined to 0.6 percent annually as reductions in civilian employment at Griffiss AFB occurred. The April 1967 population of the city of Rome was about 53,500.

Herkimer County. The population of Herkimer County constitutes about one-fifth of the HMA total. Of the 68,100 persons in the county in April 1967, almost half reside in the cities of Herkimer, Illion, and Little Falls. The county has grown at a slower rate than neighboring Oneida County, only 0.7 percent (500 persons) annually during the 1950's and 0.4 percent (250 persons) a year between April 1960 and April 1967.

Natural Increase and Migration. Components of population change are net natural increase, which is the difference between the number of births and deaths of area residents, and net migration, the difference between the number of persons migrating into the area and those moving from the area. The migration pattern has changed from one of in-migration in the 1950's to one of out-migration in the 1960-1967 period. In the past seven years, civilian employment at Griffiss AFB declined by 2,850 persons, and because of increases in female employment, very little of the net employment gain at other industries resulted in a net migration of workers into the area.

Net natural increase continues to be the more important component of population growth, adding about 3,650 persons a year between 1950 and 1960 and an average of 3,500 persons annually in the 1960-1967 period. Annual net natural increase data show a 17-year peak of 4,250 persons added in 1961 and a steady decrease from then until 1966, caused primarily by declining birth rates.

Average Annual Components of Population Change
Utica-Rome, New York, Housing Market Area
1950-1967

<u>Period</u>	<u>Natural increase</u>	<u>Net migration</u>	<u>Total population change</u>
April 1950-April 1960	3,650	1,000	4,650
April 1960-April 1967	3,500	-1,600	1,900

Note: All components are rounded.
(-) indicates out-migration.

Sources: 1950 and 1960 Censuses of Population, New York Department of Health, and estimates by Housing Market Analyst.

Future Population. Based on anticipated employment increases in the area in the 1967-1969 period, tempered by a rising employment participation rate, it is expected that population in the Utica-Rome HMA should reach 348,300 by April 1969, or a gain of 2,150 persons annually. The projected annual growth rates of 300 persons in Herkimer County and 1,850 in Oneida County will bring their 1969 populations to 68,700 and 279,600, respectively. These projected increments are slightly above the 1960-1967 averages, but below gains of the 1964-1967 period.

Households

Current Estimate and Past Trend. Households in the Utica-Rome HMA numbered about 100,400 in April 1967, an annual increase of 610 (0.7 percent) over the 1960 total. During the 1950's, the number of households rose by over 1,600 (1.8 percent) annually, although part of the decennial increase reflected a shift in concept from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census. Post-1960 household gains are below those of the 1950's because of the slower population growth evident in the more recent period. Household trends in the HMA since 1950 are presented below, and in more detail in table IV.

Household Trends
Utica-Rome, New York, Housing Market Area
1950-1969

<u>Date</u>	<u>Herkimer County</u>	<u>Oneida County</u>	<u>HMA total</u>
April 1950	18,199	61,785	79,984
April 1960	20,121	75,983	96,104
April 1967	20,700	79,700	100,400
April 1969	20,900	81,000	101,900

Sources: 1950 and 1960 Censuses of Housing, 1967 and 1969 estimated by Housing Market Analyst.

Oneida County. Almost 87 percent of the growth in the number of households in the HMA between 1960 and 1967 occurred in Oneida County, which contained 79,700 households in April 1967. Like the population trend, the 1960-1967 household growth rate is below that of the 1950 decade, when the number of households grew from 61,800 in 1950 to almost 76,000 in 1960. The cities of Utica, currently with 33,000 households, and Rome, with 14,150, added an average of 145 and 85 households a year, respectively, between 1960 and 1967. The fastest growing segment of the county, the area outside Utica and Rome, had about 32,550 households in April 1967, or a 1960-1967 average increase of 300 yearly.

Herkimer County. As of April 1967, there were 20,700 households in Herkimer County, equal to almost 21 percent of the HMA total. The 1960-1967 annual average increase of 80 households is well below the 190 a year in the 1950's.

Household Size Trends. The average household size in the Utica-Rome HMA declined gradually from 3.34 persons in 1950, to 3.28 persons in 1960, and to 3.27 persons in April 1967. Comparable declines are evident in each of the constituent counties, as shown in the following table. Continued minor decreases in average household size are expected in the 1967-1969 forecast period.

Household Size Trends
Utica-Rome, New York, Housing Market Area
1950-1967

<u>Year</u>	<u>Herkimer County</u>	<u>Oneida County</u>	<u>HMA total</u>
April 1950	3.32	3.35	3.34
April 1960	3.26	3.29	3.28
April 1967	3.25	3.28	3.27

Households in Rome are generally larger than those in Utica; in April 1967 the average sizes were 3.36 persons and 2.99 persons, respectively.

Future Households. Based on population and household size trends in the Utica-Rome area, it is anticipated that the number of households in the HMA will reach 101,900 by April 1969, a gain of about 750 annually. Projected increases of 100 households a year in Herkimer County and 650 annually in Oneida County are slightly above the respective averages of the 1960-1967 period.

Housing Market Factors

Housing Supply

There were about 111,700 housing units in the Utica-Rome HMA in April 1967, a four percent increase in the inventory since April 1960. A net addition of 4,625 units was the result of the construction of 5,725 new housing units and the removal of 1,100 units by demolition, fire, and other inventory losses. During the 1950-1960 decade, the housing inventory in the HMA increased from 86,149 to 107,046, although part of this gain reflects the census definitional shift from "dwelling unit" to "housing unit." As seen in the table below, average inventory increases in both constituent counties were much lower in the 1960-1967 period than during the 1950's.

Inventory Changes Utica-Rome, New York, Housing Market Area 1950-1967

<u>Area</u>	<u>Number of units</u>			<u>Average annual addition</u>	
	<u>1950</u>	<u>1960</u>	<u>1967</u>	<u>1950-1960</u>	<u>1960-1967</u>
Herkimer County	20,097	24,056	24,750	396	100
Oneida County	<u>66,052</u>	<u>82,990</u>	<u>86,950</u>	<u>1,694</u>	<u>570</u>
HMA total	86,149	107,046	111,700	2,090	670

Sources: 1950 and 1960 Censuses of Housing, 1967 estimated by Housing Market Analyst.

Characteristics of the Housing Supply

Type of Structure. Single-family units made up about 63 percent of the housing supply in the HMA in April 1967, including 18,700 single-family units in Herkimer County (76 percent of the County total) and 52,100 units in Oneida County (60 percent). The next most numerous type of structure in the Utica-Rome HMA in April 1967 was the duplex unit, with 21,050 units, or almost 19 percent of the housing supply. Units in structures with three or more units were more prominent in Oneida County (18 percent of the inventory) than in Herkimer County (less than 10 percent). A detailed distribution of the April 1967 housing supply by type of structure and age is presented in table V. Of principal interest are a high proportion of units in two-family structures (19 percent) and a high proportion of old units (65 percent built before 1930), both characteristics suggesting substantial opportunities for replacement demand for housing.

Age of Structure. Almost 65 percent of the housing units in the HMA in April 1967 were built prior to 1929. The housing stock in Herkimer County, where 74 percent of the units are over 37 years old, is relatively older than that of Oneida County, where only about 62 percent of the units are of a similiar age. Less than 16 percent, about 17,450 units, in the HMA's 1967 housing stock were constructed after 1955, the great majority (84 percent) of which were in Oneida County (see table V).

Condition and Plumbing. There was a slow but continued improvement in the relative condition of the housing stock of the HMA during the 1960-1967 period, primarily as a result of the removal of many substandard units through urban renewal and highway right-of-way clearance. In April 1967, 13 percent, or 14,950 units, of the housing supply was substandard because of dilapidated condition or the lack of one- or-more plumbing facilities. This ratio was slightly higher in Herkimer County (16 percent) than in the more urbanized Oneida County (13 percent). In April 1960, 15,750 units in the HMA were judged to be substandard because of lack of plumbing or dilapidated condition, including 3,950 units in Herkimer County and 11,800 in Oneida County.

Residential Building Activity. From 1960 through 1966, a total of 6,025 housing units were placed under construction in the HMA. The 5,175 units started in Oneida County include 4,025 privately-financed units for which building permits were issued, 625 units of public and military housing, and an estimated 525 units in nonpermit-issuing places. The 850 units placed under construction in Herkimer County include 410 privately-financed units for which building permits were issued, over 90 units of public housing, and 350 units in nonpermit-issuing places.

Residential building permits are issued in 11 places in Herkimer County and 23 places in Oneida County, including Utica and Rome and the surrounding urban towns; and the trends of these authorizations are probably indicative of over-all residential construction trends.

Private residential authorizations averaged just over 630 units annually from 1960 through 1966, with a high of 780 units in 1963 and a low of 460 in 1966. The 1960-1966 average is composed of 60 units annually in Herkimer County and 570 units a year in Oneida County. In addition, about 50 units annually in Herkimer County and 75 a year in Oneida County were built outside permit-issuing places.

Type of Structure. As seen in the table below, almost 90 percent of the privately-financed housing units authorized in the HMA between 1960 and 1966 were single-family units, averaging close to 570 units a year. The annual average of 125 units built without permits, all of which were single-family units, brings the total number of single-family units

added yearly to the housing stock to about 695. The volume of single-family authorizations has been decreasing since 1963, however, and reached a 17-year low of 435 units in 1966. A distribution of authorizations, by political subdivisions is shown in table VI.

Privately-Financed Units Authorized
Utica-Rome, New York, Housing Market Area
1960-1966

<u>Year</u>	<u>Type of structure</u>		<u>Total units</u>
	<u>Single-family</u>	<u>Multi-family</u>	
1960	600	6	606
1961	589	2	591
1962	666	10	676
1963	716	64	780
1964	501	119	620
1965	463	225	688
1966	<u>435</u>	<u>29</u>	<u>464</u>
Total	3,970	455	4,425

Sources: Local Building Inspectors, U.S. Bureau of the Census, C-40 Construction Reports.

Only 455 privately-financed multifamily housing units were built in the Utica-Rome HMA from 1960 through 1966, almost 345 of which were authorized in 1964 and 1965. All of the privately-financed multifamily units authorized outside the city of Utica were in duplex structures. Most of these units were located in Rome (62 duplex units) and the many suburban towns surrounding the city of Utica. In Utica, 345 privately-financed multifamily units were authorized in the 1960-1966 period, including 105 units in 1964 and 210 units in 1965. No privately-financed multifamily units were authorized for construction in the city of Utica in 1966.

Units Under Construction. On April 1, 1967, there were almost 340 housing units under construction in the Utica-Rome HMA, including 20 units in Herkimer County and the remaining 320 in Oneida County. About 110 of the units under construction at that time were single-family units and 230 were in multifamily structures. The 215 units being constructed in the city of Utica included 92 units of public housing and a 121-unit project for families of moderate income which was authorized for construction in 1965.

Demolition Activity. Between January 1960 and April 1967, about 950 housing units in Oneida County and 150 units in Herkimer County were removed from the housing supply by demolition, fire, and other inventory losses. Planned demolitions, primarily urban renewal, highway construction, and at Griffiss AFB, have accounted for most of the inventory losses. A virtual cessation of urban renewal **demolitions** in the Utica-Rome area in the 1967-1969 period will cut inventory losses to about one-half of the 1960-1967 rate, or about 75 a year in the two-year forecast period.

Tenure of Occupancy

Just over 65 percent of all occupied housing units in the Utica-Rome HMA in April 1967 were occupied by owners; and about 35,050 units, or 35 percent, were renter-occupied. Owner-occupancy increased steadily during the 1950-1967 period in both constituent counties, and reached over 70 percent in Herkimer County (14,550 units) and almost 64 percent (50,800 units) in Oneida County. Conversely, renter-occupancy has declined, dropping from 36 percent in Herkimer County and 44 percent in Oneida County in 1950 to 30 percent and 36 percent, respectively, in April 1967. Table VII shows tenure changes in the HMA since 1950.

Vacancy

Past Census. In April 1960, there were 2,410 vacant, nondilapidated, nonseasonal housing units available for sale or rent in the Utica-Rome HMA, an available vacancy ratio of 2.4 percent. About 720 of the available vacancies were for sale, equal to a 1.2 percent homeowner vacancy rate, and another 1,690 units were available for rent, a 4.6 percent renter vacancy rate. The sales vacancies included about 115 units in Herkimer County (0.8 percent) and 605 units in Oneida County (1.3 percent). In contrast, Herkimer County had a higher renter vacancy rate, 5.5 percent, as compared with 4.5 percent in Oneida County. Detailed data on vacancies are shown in table VIII.

Postal Vacancy Survey. A postal vacancy survey conducted in the Utica-Rome HMA in April 1967 by 16 cooperating post offices covered almost 81,300 possible deliveries, 73 percent of the housing supply, including 100 percent coverage of Rome and over 95 percent of Utica. About 2.6 percent of the units surveyed were reported vacant, including 1.6 percent of the residences and 4.5 percent of the apartments. (see table IX).

A previous postal vacancy survey conducted in August 1963 showed a residence vacancy rate of 1.7 percent and an apartment vacancy rate of 4.6 percent. It is apparent that the vacancy situation has changed little over the 1963-1967 period, despite numerous changes in the economic conditions of the area.

It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineation, and methods of enumeration. The census reported units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family houses, but include row houses, and some duplexes and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators, the survey serves a valuable function in the derivation of estimates of local market conditions.

Current Estimate. Based on the results of the postal vacancy survey (adjusted for incomplete coverage and conversion to census concepts), on informed local opinion, and on personal observation of the market, it is judged that there were about 2,550 available vacancies in the HMA in April 1967, indicating an available vacancy rate of 2.5 percent. Total available vacancies include about 900 units available for sale and 1,650 units for rent, equal to a 1.4 percent homeowner vacancy rate and a 4.5 percent renter vacancy rate.

Within the HMA vacancy rates vary considerably. In Utica the homeowner vacancy rate is relatively high, 1.9 percent, but acceptable rental vacancies are scarce, with a renter vacancy rate of only 3.1 percent. In Rome, on the other hand, the renter vacancy rate is well above a desirable level, (6.9 percent) and sales vacancies are low, (1.2 percent). In the rest of the HMA, the homeowner vacancy rate of 1.3 percent indicates a balanced sales market; the 6.1 percent renter vacancy rate appears high, considering the large number of single-family units included in this segment of the rental market.

Sales Market

General Market Conditions. The sales market in the Utica-Rome area has been relatively stable since the early 1960's, when area builders almost completely abandoned speculative building. Almost all new homes constructed recently have been on a contract basis, both in subdivisions and on individual lots. Existing homes are probably the weakest segment of the sales market, particularly in the city of Utica and its environs. Some weakness in used home sales also occurred in Rome in 1964 and 1965 after the ROAMA phase-out was announced. This situation has been corrected slowly, however, and is no longer a serious problem.

Subdivision Activity. Most of the active subdivisions in the HMA are located in the towns surrounding the city of Utica. To the northwest of the city in Whitestown, prices vary from \$15,000 to above \$25,000. Virtually all homes in the Whitestown area are built on a contract basis. New homes are generally lower priced in the North Utica subdivisions, averaging about \$15,000. This area has been active for the last ten years and is currently characterized by many small subdivisions. Most of the high-priced subdivisions are located to the south of Utica in New Hartford and Clinton. Prices are generally in the \$25,000-\$30,000 range.

In Rome, most of the new subdivisions are located to the north, along George Street. Prices range from \$20,000 to \$35,000, with a majority priced around \$25,000. A large number of houses on slab foundations were built in the Laurel Street section of Rome in the early 1960's priced to sell below \$13,000. Most of this type construction has stopped recently, however, with the phase-out of the ROAMA installation.

Almost all of the construction outside these areas in or near Utica and Rome is on individual lots or in small subdivisions in the scattered villages and is in all price ranges.

Unsold Inventory of New Houses. For the past four years, the Albany FHA Insuring Office has surveyed active subdivisions in the HMA in which five or more homes were completed during the year. Eleven to 22 subdivisions were covered in each survey. An examination of the successive surveys reveals a generally upward trend in prices and a decline in speculative building, from 50 units in 1963 to 21 units in 1966. The survey covering 1966, presented below, tallied 195 completions, 174 of which were sold before construction started; more than 53 percent of the homes counted were priced above \$20,000.

New Homes Completed in Selected Subdivisions^{a/}
Utica-Rome, New York, Housing Market Area
1966

<u>Price range</u>	<u>Total completions</u>	<u>Pre-sold</u>	<u>Speculative construction</u>		
			<u>Total</u>	<u>Sold</u>	<u>Unsold</u>
Under -\$15,000	19	17	2	-	2
\$15,000 - 17,499	46	41	5	4	1
17,500 - 19,999	26	23	3	2	1
20,000 - 24,999	20	18	2	2	-
25,000 and over	<u>84</u>	<u>75</u>	<u>9</u>	<u>9</u>	<u>-</u>
Total	195	174	21	17	4

^{a/} Subdivisions with five or more completions during the year.

Source: Unsold Inventory Survey conducted by the Albany, New York, FHA Insuring Office.

Rental Market

General Market Conditions. Conditions in the various geographic segments of the rental market vary considerably. In Rome, for example, there is an oversupply of both multifamily and single-family units offered for rent, reflecting reductions in activity at Griffiss AFB. In contrast, the Utica rental market is tight in most localities and price ranges. Large multifamily projects in the city of Rome are having serious vacancy problems. The projects report a high tenant turnover, caused primarily by military transfers at Griffiss AFB. In Utica, on the other hand, older rental projects are very successful.

New Rental Housing. Virtually all of the larger rental projects that have been built recently are in the city of Utica. In a survey of six recently-built projects in the Utica area in early 1967, the Utica Urban Renewal Agency found a six percent vacancy ratio.

Occupancy has been good in these developments, and some managers have requested two- or three-year leases from all tenants.

Urban Renewal Activity

Utica. Utica had four renewal projects in execution in April 1967. The John Bleeker Project (NYR-89) is a 24-acre tract bordered by Bleeker, Mohawk, Broad, and John Streets in downtown Utica. Virtually all relocation of families and individuals has been accomplished and demolition is about one-half completed. Re-use plans include neighborhood commercial, heavy commercial, light industrial, and residential consisting of about 100 units of public housing for the elderly and 175 units of middle-income housing, the Six Nations Square project.

The East Arterial Industrial Project (NYR-141) is in east Utica on an 85-acre tract bordered by the Utica city line on the east, the West Shore Railroad on the south, Culver Avenue on the west, and the New York Central Railroad on the north. There were only a few housing units in the project area, and re-use is planned for industrial, exclusively.

Redevelopment Project Number One (URNY 9-1) and the Oriskany Plaza Project (NYR-171) are both located in downtown Utica. Relocation in these projects has been completed, and redevelopment will be primarily commercial and public.

Rome. There is one completed urban renewal project in the city of Rome, the Erie Boulevard South Project (NYR-31). The project area is south of the central business district and has been developed as a commercial center. Demolition, involving almost 90 housing units since 1960, was completed in mid-1966.

A preliminary application for the Fort Stanwix Project (NYR-173) was submitted in July 1966. The project encompasses Rome's central business district and eventually will include public, commercial, and residential re-use.

Little Falls (Herkimer County). The Main Street Project (NYR-77) is a 13-acre tract in downtown Little Falls. About 85 units have been demolished in the project area, and re-use will be primarily commercial and public.

Public Housing

In Utica, there are 628 units of state-aided public housing and 305 units of federally-aided housing, including a 92-unit project which was under construction in April 1967. There are two public housing projects in Rome, a 180-unit state-aided project, and a 99-unit project designed especially for the elderly which was completed in May 1966. In the city of Herkimer, there were two 50-unit federally-aided public housing projects under management, one of which was built in 1964 and contains 24 units specifically for the elderly.

Military Housing

There are over 760 units of military housing at Griffiss AFB, including 270 units which were built in 1960. About 320 of the units are occupied by officers and the remaining 440 units are occupied by enlisted personnel. An old and substandard project of 160 units was demolished in 1963.

Demand for Housing

Quantitative Demand

Demand for housing in the Utica-Rome HMA in the next two years is based on the estimated annual gain of 750 households and the anticipated demolition of 75 units a year, with adjustments which take into consideration the current vacancy level and the volume of units under construction. Consideration also is given to a continued shift toward homeownership among renter families. Based on these considerations, demand for additional housing during the April 1967-April 1969 forecast period is estimated at 750 units annually, including 625 single-family units and 125 units of multifamily housing. About 50 units of the multifamily demand can be marketed only at the lower rents achievable with below-market-interest-rate financing or assistance in land acquisition and cost. The annual demand excludes public low-rent housing and rent-supplement accommodations.

Annual single-family demand includes 550 units in Oneida County and 75 units in Herkimer County; all multifamily demand is concentrated in or near the city of Utica.

Qualitative Demand

Single-Family Units. The annual demand for 625 single-family units is expected to be distributed by sales price as shown in the following table. This pattern is based on the distribution of families in the HMA by after-tax income, on the ratios of income to purchase price typical in the area, and on recent market experience. The distribution differs from that presented on page 20 which reflects only selected subdivision experience. It should be noted that the unsold inventory survey does not include new construction in subdivisions with less than five completions during the year, nor does it reflect individual or contract construction on scattered lots. It is likely that the more expensive construction, and some of the lower-value homes are concentrated in the smaller building operations which are quite numerous. The following demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Estimated Annual Demand
for New Single-Family Housing
Utica-Rome, New York, Housing Market Area
April 1967 to April 1969

<u>Price range</u>	<u>Annual demand</u>	
	<u>Number of units</u>	<u>Percent of total</u>
Under \$14,000	75	12
\$14,000 - 15,999	75	12
16,000 - 17,999	115	18
18,000 - 19,999	85	14
20,000 - 24,999	130	21
25,000 - 29,999	85	14
30,000 and over	<u>60</u>	<u>9</u>
Total	625	100

Almost all of the demand in Herkimer County is probably for units priced to sell for below \$18,000 and will be most effective in the small towns of Herkimer and Little Falls. Of the demand for 550 units in Oneida County, about 75 units will be effective in Rome and the remaining single-family units should be built in or near Utica. Best acceptance of the homes priced above \$25,000 can be expected to the south and west of Utica, in New Hartford and Whites-town. In addition, none of the homes in the price ranges below \$14,000 should be built in the city of Rome, because of the large number of fairly new existing units in this price range already on the market.

Multifamily Units. All of the demand for multifamily units in the Utica-Rome HMA in the April 1967-April 1969 forecast period appears to be effective only in or near the city of Utica. The privately-owned net additions to the multifamily inventory should be distributed in one- and two-bedroom units; there appears to be virtually no market for privately-owned efficiency or three-bedroom units in the Utica area. Approximately 75 units annually could be absorbed in the HMA at or slightly above the minimum rents achievable without subsidy.

An additional 50 units could be marketed only at the lower rents achievable with below-market-interest-rate financing or assistance in land acquisition and cost. These 50 units consist of 20 one-bedroom apartments and 30 two-bedroom units. The location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social,

church, and neighborhood relationships, and proximity to place of work frequently is a governing consideration in the place of residence preferred by families in this group. Thus, the utilization of lower-priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

The average annual demand for new apartments represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Even though deviations may experience market success, they should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless a thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods of submarkets.

Table I

Civilian Work Force Components
Utica-Rome, New York, Housing Market Area
Annual Average 1960-1967
(in thousands)

<u>Year</u>	<u>Civilian work force</u>	<u>Unemployment</u>		<u>Workers on strike</u>	<u>Total employment</u>	<u>Agricultural employment</u>	<u>Nonagricultural employment</u>		
		<u>Number</u>	<u>Percent</u>				<u>Total</u>	<u>Wage and salary</u>	<u>Other^{a/}</u>
1960	135.0	9.1	6.8	<u>b/</u>	125.8	8.6	117.2	103.0	14.2
1961	135.5	9.5	7.0	0.1	126.0	8.4	117.7	103.1	14.6
1962	134.9	8.2	6.1	<u>b/</u>	126.7	7.9	118.8	104.6	14.2
1963	132.1	8.6	6.5	<u>b/</u>	123.5	7.3	116.2	102.9	13.3
1964	129.8	8.5	6.5	<u>b/</u>	121.3	6.7	114.6	101.5	13.1
1965	130.1	7.0	5.4	0.1	123.1	6.3	116.7	103.9	12.8
1966	134.1	5.8	4.3	<u>b/</u>	128.4	6.1	122.2	109.7	12.5
<u>Twelve months ending:</u>									
April 1, 1966	130.9	6.6	5.0	0.1	124.2	6.3	117.9	105.2	12.7
April 1, 1967	135.0	5.6	4.1	<u>b/</u>	129.4	6.0	123.4	110.9	12.5

^{a/} Includes self-employed, unpaid family workers, and domestics employed in private households.

^{b/} Less than 50.

Note: Detail may not add to totals due to rounding.

Source: New York Bureau of Employment Security.

Table II

Nonagricultural Wage and Salary Employment by Type of Industry
Utica-Rome, New York, Housing Market Area
Annual Averages, 1960-1966
(in thousands)

<u>Industry Group</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>
Total Wage and Salary Employment	<u>103.0</u>	<u>103.1</u>	<u>104.6</u>	<u>102.9</u>	<u>101.5</u>	<u>103.9</u>	<u>109.7</u>
Manufacturing	<u>39.2</u>	<u>38.5</u>	<u>39.6</u>	<u>38.0</u>	<u>36.5</u>	<u>38.2</u>	<u>41.9</u>
Durable goods	<u>27.0</u>	<u>26.6</u>	<u>27.2</u>	<u>26.0</u>	<u>24.7</u>	<u>25.8</u>	<u>28.8</u>
Primary metals	4.8	4.5	4.6	4.5	4.5	4.7	5.1
Fab. metals (incl. ordnance)	4.1	3.8	3.8	3.5	3.6	3.6	3.8
Machinery (incl. elec. & trans. equip.)	15.9	16.2	16.6	15.8	14.4	15.3	17.5
Other durables	2.3	2.1	2.2	2.1	2.2	2.3	2.4
Nondurable goods	12.2	11.9	12.4	12.0	11.9	12.4	13.1
Nonmanufacturing	<u>63.7</u>	<u>64.5</u>	<u>65.0</u>	<u>65.0</u>	<u>65.0</u>	<u>65.7</u>	<u>67.8</u>
Contract construction	3.2	3.0	2.8	2.8	2.6	3.0	3.5
Transportation, communication, etc.	5.6	5.6	5.6	5.5	5.5	5.4	5.3
Trade	16.4	16.2	16.4	16.7	16.7	17.2	17.8
Finance, insurance, and real estate	3.9	3.9	4.0	4.1	4.1	4.0	4.0
Services and miscellaneous	10.1	10.8	11.3	11.0	11.5	12.0	12.7
Government	<u>24.6</u>	<u>25.0</u>	<u>24.9</u>	<u>24.9</u>	<u>24.7</u>	<u>24.1</u>	<u>24.5</u>
Federal	9.1	9.2	9.1	8.9	8.5	7.2	6.6
State	5.4	5.4	5.3	5.2	5.3	5.4	5.6
Local	10.1	10.5	10.6	10.8	10.9	11.5	12.3

Note: Detail may not add to totals due to rounding

Source: New York Bureau of Employment Security.

Table III

Estimated Percentage Distribution of Families by Annual Income
After Deduction of Federal Income Tax
Utica-Rome, New York, SMSA
1967 and 1969

Annual income		SMSA total			
		1967		1969	
		All families	Renter households a/	All families	Renter households a/
Under \$2,000	7	8	4	7	
\$2,000 - 2,999	5	7	6	8	
3,000 - 3,999	6	10	7	9	
4,000 - 4,999	9	14	9	12	
5,000 - 5,999	13	13	10	13	
6,000 - 6,999	12	12	13	12	
7,000 - 7,999	11	11	10	11	
8,000 - 8,999	8	8	10	9	
9,000 - 9,999	7	6	7	6	
10,000 - 12,499	12	7	12	8	
12,500 and over	10	4	12	5	
Total	100	100	100	100	
Median income	\$6,900	\$5,925	\$7,150	\$6,150	

Annual income		Herkimer County				Oneida County			
		1967		1969		1967		1969	
		All families	Renter households a/	All families	Renter households a/	All families	Renter households a/	All families	Renter households a/
Under \$2,000	5	9	5	8	7	8	6	8	
\$2,000 - 2,999	7	8	7	8	3	6	4	6	
3,000 - 3,999	9	12	8	12	7	9	6	9	
4,000 - 4,999	11	14	10	14	9	14	9	13	
5,000 - 5,999	14	15	12	14	12	12	11	12	
6,000 - 6,999	13	14	13	12	11	13	11	12	
7,000 - 7,999	10	10	11	11	11	11	11	11	
8,000 - 8,999	9	6	9	7	9	9	10	10	
9,000 - 9,999	6	5	7	5	8	6	8	6	
10,000 - 12,499	9	6	10	8	12	8	13	10	
12,500 and over	7	1	8	1	11	4	12	4	
Total	100	100	100	100	100	100	100	100	
Median income	\$6,350	\$5,475	\$6,600	\$5,675	\$7,050	\$6,075	\$7,325	\$6,300	

a/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table IV

Demographic Trends
Utica-Rome, New York, Housing Market Area
1950-1967

<u>Item</u> <u>Population</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>April</u> <u>1967</u>	<u>Average annual change</u> <u>from preceding date</u>			
				<u>1950-1960</u>		<u>1960-1967</u>	
				<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
HMA total	<u>284,262</u>	<u>330,771</u>	<u>344,000</u>	<u>4,651</u>	<u>1.5</u>	<u>1,900</u>	<u>0.6</u>
Herkimer County	<u>61,407</u>	<u>66,370</u>	<u>68,100</u>	<u>496</u>	<u>0.7</u>	<u>250</u>	<u>0.4</u>
Oneida County	<u>222,855</u>	<u>264,401</u>	<u>275,900</u>	<u>4,155</u>	<u>1.8</u>	<u>1,650</u>	<u>0.7</u>
Rome City	41,682	51,646	53,500	996	2.2	275	0.6
Utica City	101,531	100,410	102,500	-112	-0.1	300	0.3
Remainder of county	79,642	112,345	119,900	3,271	3.5	1,075	1.0
<u>Households</u>							
HMA total	<u>79,984</u>	<u>96,104</u>	<u>100,400</u>	<u>1,612</u>	<u>1.8</u>	<u>610</u>	<u>0.7</u>
Herkimer County	<u>18,199</u>	<u>20,121</u>	<u>20,700</u>	<u>192</u>	<u>0.9</u>	<u>80</u>	<u>0.5</u>
Oneida County	<u>61,785</u>	<u>75,983</u>	<u>79,700</u>	<u>1,420</u>	<u>2.1</u>	<u>530</u>	<u>0.7</u>
Rome City	10,339	13,549	14,150	321	2.7	85	0.7
Utica City	29,856	32,001	33,000	215	0.6	145	0.5
Remainder of county	21,590	30,433	32,550	884	3.5	300	1.0

Sources: 1950 and 1960 Censuses of Population and Housing.
1967 estimated by Housing Market Analyst.

Table V

Housing Supply by Structural Type and Age
Utica-Rome, New York, Housing Market Area, April 1967

<u>Item</u>	<u>Herkimer County</u>		<u>Oneida County</u>		<u>HMA total</u>	
	<u>Number</u>	<u>Percent of total</u>	<u>Number</u>	<u>Percent of total</u>	<u>Number</u>	<u>Percent of total</u>
<u>Units in structure</u>						
1 unit	18,700	75.6	52,100	59.9	70,800	63.4
2 units	3,200	12.9	17,850	20.5	21,050	18.8
3 or more units	2,350	9.5	15,650	18.0	18,000	16.1
Trailers	<u>500</u>	<u>2.0</u>	<u>1,350</u>	<u>1.6</u>	<u>1,850</u>	<u>1.7</u>
Total inventory	24,750	100.0	86,950	100.0	111,700	100.0
<u>Year built</u> ^{a/}						
April 1960-April 1967	850	3.4	4,875	5.6	5,725	5.1
1955-March 1960	2,000	8.1	9,725	11.2	11,725	10.5
1950-1954	1,350	5.5	6,600	7.6	7,950	7.1
1940-1949	925	3.7	6,200	7.1	7,125	6.4
1930-1939	1,325	5.4	5,400	6.2	6,725	6.0
1929 and earlier	<u>18,300</u>	<u>73.9</u>	<u>54,150</u>	<u>62.3</u>	<u>72,450</u>	<u>64.9</u>
Total	24,750	100.0	86,950	100.0	111,700	100.0

^{a/} The basic data in the 1960 Census of Housing from which these estimates were developed reflect an unknown degree of error in "age of structure" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Sources: 1960 Census of Housing, adjusted for changes in the inventory since 1960.

Table VI

Privately-Financed Housing Units Authorized
Utica-Rome, New York, Housing Market Area 1960-1966

<u>Item</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>
<u>HMA Total</u>	<u>606</u>	<u>591</u>	<u>676</u>	<u>780</u>	<u>620</u>	<u>688</u>	<u>464</u>
Single-family	600	589	666	716	501	463	435
Multifamily	6	2	10	64	119	225	29
<u>Herkimer County</u>	<u>70</u>	<u>68</u>	<u>64</u>	<u>43</u>	<u>43</u>	<u>62</u>	<u>58</u>
Single-family	70	68	62	39	43	62	58
Multifamily	-	-	2	4	-	-	-
<u>Oneida County</u>	<u>536</u>	<u>523</u>	<u>612</u>	<u>737</u>	<u>577</u>	<u>626</u>	<u>406</u>
Single-family	530	521	604	677	458	401	377
Multifamily	6	2	8	60	119	225	29
<u>Utica City</u>	<u>217</u>	<u>138</u>	<u>182</u>	<u>283</u>	<u>258</u>	<u>333</u>	<u>120</u>
Single-family	217	138	182	251	153	124	120
Multifamily	-	-	-	32	105	209	-
<u>Rome City</u>	<u>93</u>	<u>60</u>	<u>61</u>	<u>130</u>	<u>81</u>	<u>64</u>	<u>71</u>
Single-family	89	60	61	110	71	54	49
Multifamily	4	-	-	20	10	10	22
<u>Remainder of Oneida County</u>	<u>226</u>	<u>325</u>	<u>369</u>	<u>324</u>	<u>238</u>	<u>229</u>	<u>215</u>
Single-family	224	323	361	316	234	223	208
Multifamily	2	2	8	8	4	6	7

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

Table VII

Occupancy Characteristics
Utica-Rome, New York, Housing Market Area
1950-1967

<u>Component area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>April 1967</u>
<u>HMA total</u>			
Total occupied units	<u>79,984</u>	<u>96,104</u>	<u>100,400</u>
Owner-occupied	45,909	61,429	65,350
Percent of total	57.4%	63.9%	65.1%
Renter-occupied	34,075	34,675	35,050
Percent of total	42.6%	36.1%	34.9%
<u>Herkimer County</u>			
Total occupied units	<u>18,199</u>	<u>20,121</u>	<u>20,700</u>
Owner-occupied	11,605	13,986	14,550
Percent of total	63.8%	69.5%	70.3
Renter-occupied	6,594	6,135	6,150
Percent of total	36.2%	30.5%	29.7%
<u>Oneida County</u>			
Total occupied units	<u>61,785</u>	<u>75,983</u>	<u>79,700</u>
Owner-occupied	34,304	47,443	50,800
Percent of total	55.5%	62.4%	63.7%
Renter-occupied	27,481	28,540	28,900
Percent of total	44.5%	37.6%	36.3%

Source: 1950 and 1960 Censuses of Housing.
1967 estimated by Housing Market Analyst.

Table VIII

Vacancy Characteristics
Utica-Rome, New York, Housing Market Area
1950-1967

<u>Component area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>April 1967</u>
<u>HMA total</u>			
Total vacant units	<u>6,165</u>	<u>10,942</u>	<u>11,300</u>
Available vacant units	957	2,411	2,550
For sale	270	720	900
Homeowner vacancy rate	0.6%	1.2%	1.4%
For rent	687	1,691	1,650
Renter vacancy rate	2.0%	4.6%	4.5%
Other vacant units ^{a/}	5,208	8,531	8,750
<u>Herkimer County</u>			
Total vacant units	<u>1,898</u>	<u>3,935</u>	<u>4,050</u>
Available vacant units	160	470	450
For sale	61	116	150
Homeowner vacancy rate	0.5%	0.8%	1.0%
For rent	99	354	300
Renter vacancy rate	1.5%	5.5%	4.7%
Other vacant units ^{a/}	1,738	3,465	3,600
<u>Oneida County</u>			
Total vacant units	<u>4,267</u>	<u>7,007</u>	<u>7,250</u>
Available vacant units	797	1,941	2,100
For sale	209	604	750
Homeowner vacancy rate	0.6%	1.3%	1.5%
For rent	588	1,337	1,350
Renter vacancy rate	2.1%	4.5%	4.5%
Other vacant units ^{a/}	3,470	5,066	5,150

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

Sources: 1950 and 1960 Censuses of Housing.
1967 estimated by Housing Market Analyst.

Table IX

Utica-Rome, New York, Area Postal Vacancy Survey

April 10-20, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	81,288	2,131	2.6	2,087	44	367	52,031	825	1.6	784	41	136	29,257	1,306	4.5	1,303	3	231	1,279	38	3.0
Utica	33,366	880	2.6	870	10	247	11,896	219	1.8	209	10	34	21,470	661	3.1	661	-	213	182	-	0.0
Rome	15,883	450	2.8	445	5	39	12,426	145	1.2	140	5	23	3,457	305	8.8	305	-	16	495	7	1.4
Other Cities and Towns	32,039	801	2.5	772	29	81	27,709	461	1.7	435	26	79	4,330	340	7.9	337	3	2	602	31	5.1
Camden	1,440	77	5.3	75	2	3	1,403	62	4.4	60	2	3	37	15	40.5	15	-	-	8	5	62.5
Clinton	2,291	41	1.8	33	8	12	2,056	24	1.2	16	8	12	235	17	7.2	17	-	-	98	5	5.1
Dolgeville	1,334	28	2.1	28	-	-	1,201	15	1.2	15	-	-	133	13	9.8	13	-	-	14	-	0.0
Frankfort	2,201	42	1.9	38	4	8	2,182	23	1.1	19	4	8	19	19	100.0	19	-	-	61	4	6.6
Herkimer	4,085	77	1.9	73	4	8	3,860	48	1.2	44	4	8	225	29	12.9	29	-	-	2	-	0.0
Illion	3,954	194	4.9	192	2	2	2,633	75	2.8	73	2	2	1,321	119	9.0	119	-	-	73	5	6.8
Little Falls	3,438	97	2.8	97	-	3	2,435	38	1.6	38	-	3	1,003	59	5.9	59	-	-	72	3	4.2
Mohawk	1,827	63	3.4	62	1	5	1,584	45	2.8	44	1	5	243	18	7.4	18	-	-	108	6	5.6
New Hartford	4,005	33	0.8	32	1	22	3,932	29	0.7	28	1	22	73	4	5.5	4	-	-	-	-	-
New York Mills	1,209	35	2.9	32	3	3	607	12	2.0	12	-	3	602	23	3.8	20	3	-	-	-	-
Sherrill	940	13	1.4	12	1	1	940	13	1.4	12	1	1	-	-	-	-	-	-	1	-	0.0
Waterville	887	53	6.0	53	-	1	853	43	5.0	43	-	1	34	10	29.4	10	-	-	33	1	3.0
Whitesboro	3,625	45	1.2	42	3	11	3,349	34	1.0	31	3	9	276	11	4.0	11	-	2	132	2	1.5
Yorkville	803	3	0.4	3	-	2	674	-	0.0	-	-	2	129	3	2.3	3	-	-	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e., a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).