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Analysis of the

**WILMINGTON,  
OHIO  
HOUSING  
MARKET**

as of July 1, 1971

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

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## Housing Market Analysis

Wilmington, Ohio, as of July 1, 1971

### Foreword

This analysis has been prepared for the assistance and guidance of the Department of Housing and Urban Development in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development  
Federal Housing Administration  
Economic and Market Analysis Division  
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - WILMINGTON, OHIO  
AS OF JULY 1, 1971

The Wilmington, Ohio Housing Market Area (HMA) is defined as Clinton County, Ohio.<sup>1/</sup> The nonfarm population of the HMA was estimated at 28,350 persons as of July 1, 1971, including about 10,150 persons in the city of Wilmington. Wilmington is located in southwestern Ohio, about 35 miles from Dayton via U. S. Highways 68 and 35 and about 45 and 70 miles, respectively, from Cincinnati and Columbus via Interstate Highway 71.

Although nonagricultural wage and salary employment opportunities in the area have generally expanded since the mid-1960's, growth will be, at least temporarily, arrested by the closing of the Clinton County Air Force Base (CCAFB) on September 30, 1971, unless new industry is attracted to the facilities at the base or a substantial number of families choose to reside in the Wilmington HMA and commute to work outside the area. Currently, the sales market is softening, but the rental market for new multifamily units remains relatively strong.

Anticipated Housing Demand

The primary determinant of the July 1971 to July 1973 demand forecast for new nonsubsidized housing is the closing of the air base. In the absence of factors which would offset the loss of employment on the base, it can reasonably be anticipated that population will decline slightly during the forecast period, but because of an anticipated decrease in the number of persons per household the total number of households will not change significantly. After consideration has been given to the current number of available vacant units in the inventory, the present level of construction activity, and the anticipated demolition of housing units during the forecast period, it can reasonably be expected that there will be very little demand for new, nonsubsidized single-family sales houses or for

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<sup>1/</sup> For the purposes of this analysis, because of significant agricultural employment and population, data will be limited to nonfarm employment, demographic, and housing factors.

new, nonsubsidized multifamily housing. It is recognized that some new homes will be built for families who wish to up-grade their housing, but speculative construction should be discouraged. Construction of multifamily units should be minimal until the impact of the out-migration of military and civilian population attached to the Clinton County Air Force Base can be evaluated.

### 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 Wilmington HMA, the total occupancy potential is estimated to be 125 units annually.

Section 235 and Section 236. Subsidized housing for households with low to moderate incomes may be provided under either Section 235 or Section 236. Moderately-priced, subsidized sales housing for eligible families can be made available through Section 235. Subsidized rental housing for the same families may be alternatively provided under Section 236; the Section 236 program contains additional provisions for subsidized rental units for elderly couples and individuals. In the Wilmington HMA, it is estimated (based on regular income limits) that, for the period of July 1971 to July 1973, there is an occupancy potential for an annual total of 45 subsidized family units utilizing either Section 235 or Section 236, or a combination of the two programs. In addition, there is an annual potential for about 15 units of Section 236 rental housing for elderly couples and individuals. The use of exception income limits would not affect this potential.

Of an estimated total of 41 commitments issued for Section 235 housing as of July 1, 1971, a total of 12 new units have been built and occupied, three units have been rehabilitated and occupied, and an estimated 26 commitments remain outstanding. Currently, in various stages of construction on a contract basis are several units in the Southridge subdivision. There is no existing or proposed Section 236 housing in the HMA. A possible use for vacant housing resulting from the base closure would be as Section 235 or Section 236 units.

#### Rental Housing Under the Public Housing and Rent-Supplement Programs.

These two programs serve households in essentially the same low-income group. The principal differences arise from the manner in which net income is computed for each program and from other eligibility requirements. For the Wilmington HMA, the annual occupancy potential for public housing is estimated at 50 units for families and 40 units for the elderly (see table I). About ten families and 15 elderly couples and individuals also are eligible for housing under Sections 235 and 236.

The Quaker Apartments, an 80-unit (41 efficiencies, 38 one-bedroom units and one two-bedroom unit) rent-supplement project, was completed in two stages, about half during December 1970 and the remaining units during February and March 1971. Absorption was slow during the cold weather, but vacancies were filled with the advent of warm weather which facilitated movement by prospective elderly occupants. At the present time there are no public housing units occupied or proposed, but any excess vacancies which result from the base closure might be utilized as public housing through the Section 23 program for leasing available rental units.

#### The Sales Market

The current sales market is characterized as somewhat soft, with prospects of becoming softer because an estimated minimum of about 250 homes will be placed on the market in the Wilmington HMA during the next two years as a direct result of the closing of the air base. Significant layoffs within the past two years by two of the larger manufacturing firms in the area have contributed to the current soft market.

The current price ranges of existing homes are about \$15,000 to \$22,500 and \$27,500 to \$35,000, with most homes selling in the lower range. The current price ranges of new homes are about \$20,000 to \$22,500 and \$27,500 to \$35,000, with most new homes selling in the upper range. Most of the new residential construction in recent years has been in subdivisions of five or more homes, and built on a contract basis.

There are several factors that could prevent a further softening of the local housing market. If a local citizens group is successful in attracting industry to the facilities at the air base, or if most of those who lose their jobs at the base choose to continue to reside in the Wilmington HMA but commute to possible jobs in Cincinnati, Dayton, or Columbus, or if a significant number

of families currently residing and working in the three large cities choose to move to the Wilmington HMA but continue working in those cities, then the sales market can be expected to firm up for both existing and new homes.

### The Rental Market

The rental market for new multifamily units is currently tight, as is the rental market for single-family houses. Local sources indicate a relatively strong demand for single-family rental units but that virtually none of these units are presently available. Additionally, the absorption time of units in a recently completed garden-style multifamily project was short. Several of these units were absorbed by families vacating older, less desirable multifamily units in the area. In all probability the closing of the base will not affect the rental market significantly because any resulting vacancies in newer, competitive units will be filled by families and individuals vacating older, converted or other relatively undesirable units. Currently, there are no multifamily units under construction. An alternative use for vacant single-family houses resulting from the closing of the base would be to place them on the rental market rather than the sales market.

Typical gross rents for new multifamily units are \$120 to \$140 per month for one-bedroom units and \$140 to \$160 per month for two-bedroom units. Gross rents for desirable existing multifamily units are about 25 percent less. And the gross rent for a three-bedroom, single-family house less than ten years old runs between \$180 and \$200 per month.

### Economic, Demographic, and Housing Factors

The anticipated demand for housing in the Wilmington HMA during the July 1971 to July 1973 forecast period is based on the following findings and assumptions regarding employment, income, demographic factors and housing trends.

Employment. Detailed employment data for the Wilmington HMA are available only for those workers covered under the Ohio Unemployment Compensation Law. The ratio of covered employment to total employment has been relatively constant since 1966 (from 44 percent to 45 percent), but varied during the years before 1966 (from 39 percent to 45 percent). Therefore, the following discussion will be based on covered nonagricultural wage and salary employment trends since 1966, and the level of total nonagricultural wage and salary employment will be assumed to closely follow these trends. As shown in table II, covered nonagricultural wage and salary employment increased each year between 1966 (5,189 covered jobs) and 1970 (5,497 covered jobs); however, the increases were smaller between 1968 and 1970 than between 1966 and 1968. This 1968-1970 lower growth rate can be traced primarily to a decline in the level of manufacturing employment.

Manufacturing employment increased each year, but at a declining rate, between 1966 (2,720 covered jobs) and 1969 (2,861 covered jobs), then declined between 1969 and 1970 by 110 covered jobs. No new firms entered the HMA between 1966

and 1970; consequently, all employment gains or losses during the 1966 through 1970 period can be accounted for in existing plants. Data are not available for manufacturing employment in 1971, but local sources indicate a significant layoff has occurred in the past year which has caused the level of manufacturing employment to decline. However, one firm reports employment opportunities are currently increasing slightly, and another firm anticipates 100 additional jobs within the forecast period. It appears at this time that total manufacturing employment will not change substantially from the current level during the forecast period, as the 100-job expansion of the one firm is expected to be offset by slight employment decreases at several other firms in the Wilmington HMA.

Nonmanufacturing employment increased each year from 1966 (2,392 covered jobs) through 1970 (2,642 covered jobs), with the largest annual increase (128 covered jobs) taking place between 1969 and 1970. As a proportion of the total covered nonagricultural wage and salary employment, covered nonmanufacturing employment increased slightly during the 1966-1970 period. Contributing to this growth were employment increases in trade which is also the largest non-manufacturing category. It is estimated that during the forecast period there will be 200 fewer nonagricultural wage and salary jobs because of the closing of the air base. These 200 jobs are in addition to the loss of civil service jobs on the base.

The strength of the military in the Wilmington HMA has varied since 1960. A decision in 1959 to locate Strategic Air Command personnel in the Wilmington area was rescinded in 1962, causing a temporary flurry of residential building activity and a temporary rise in the number of military personnel in the HMA. A Nike missile installation was closed about three years ago. Both of these military strength reductions were relatively insignificant. By September 30, 1971, closing of the Clinton County Air Force Base will have been completed, and there will be no assigned military strength remaining in the HMA. In all, the total assigned military strength decreased from about 550 persons (many of whom were trainees in the nonhousehold population) in 1960 to about 60 persons currently. Military-connected civil service employment has increased from about 350 persons in 1960 to about 540 persons in 1971 (see table III). By July 1973, it is anticipated that there will be no military or military-connected civilian employment in the Wilmington HMA.

It may reasonably be anticipated that during the July 1971 to July 1973 forecast period total nonagricultural wage and salary employment will decline by an average of 125 jobs per year, all in the nonmanufacturing segment of the economy. All of this employment loss may be attributed to the loss of base employment and the resulting loss of civilian employment dependent on the military-connected household population. Manufacturing employment is expected to remain at about the present level, with the increase of 100 jobs in one firm being offset by job losses in several other plants.

In 1971, the median annual income of all nonfarm families in the Wilmington HMA, after deduction of federal income tax, was an estimated \$8,200, and the median after-tax income of nonfarm renter households of two or more persons was \$6,975. Detailed distributions of all nonfarm families and nonfarm renter households of two or more persons by 1959 and 1971 income are presented in table IV.

Demographic Factors. The nonfarm population of the Wilmington HMA was estimated at 28,350 persons in July 1971; this represents an average increase of about 370 nonfarm persons per year from April 1960 to April 1970, and an average annual gain of about 150 persons per year between April 1970 and July 1971 (see table V). Of these 28,350 persons, about 10,150 resided in Wilmington. During the 1960's, net out-migration averaged about 200 persons per year, a figure which probably would have been greater were it not for the fact that Cincinnati, Columbus, and Dayton are each within a one-hour commuting distance from the Wilmington HMA. Greatest population growth occurred between 1965 and 1970 when nonagricultural wage and salary employment opportunities were expanding at a greater rate than between 1960 and 1965. However, recent significant employment cutbacks in manufacturing and the start of closing of the air base have depressed the rate of population growth. Based on the completion of the base closing, on known plans for employment at existing plants, and the fact that no new firms have publicly announced plans to locate in the HMA over the forecast period, it is expected that population will decline at least slightly over the forecast period by about 50 persons annually. A factor of unknown magnitude over the forecast period is an increasing tendency, according to local sources, for families to keep their jobs in Cincinnati, Columbus and Dayton, purchase a home in Clinton County, and commute. This population forecast also assumes that many transferees to Lockbourne Air Force Base near Columbus will not sell their homes on a soft market but will instead commute from the Wilmington HMA.

As shown in table V, in July 1971, there were 8,825 nonfarm households in the HMA, of which about 8,265 were civilian households and about 560 were military and military-connected households. The number of households increased by an average of about 140 annually between April 1960 and April 1970, of which about 130 were nonmilitary-connected households. A decline in the average number of persons per household since 1960 has caused the number of nonfarm households to increase at a faster rate than the total nonfarm population. The number of households is not expected to increase during the forecast period. This forecast anticipates the loss of military personnel and civilian employees at the CCAFB and a loss of nonmanufacturing employment necessary to serve the military and military-connected population.

Housing Factors. The nonfarm housing inventory of the Wilmington HMA totaled about 9,575 units on July 1, 1971, including about 5,825 owner-occupied units, about 3,000 renter-occupied units, and about 750 vacant units. The net increase of about 1,550 housing units since April 1960 is attributed to the

construction of about 1,925 units, the net in-conversion from single-family to multifamily use of about 50 units, the demolition of about 700 units and the net mobile home increase of about 275 units. There were about 60 units under construction in July 1971, all of which were single-family houses and about 15 (all in Wilmington) of which probably will be insured under Section 235.

The volume of residential building activity<sup>1/</sup> in the HMA averaged about 170 units annually between 1960 and July 1971. The single year of most activity was 1960 when incoming Strategic Air Command personnel created much optimism among builders and consequently a relatively good deal of speculative building. Then, in 1964, building activity declined significantly as the housing vacated by the SAC personnel was being absorbed. Between 1964 and 1968, building activity again increased, probably because of increased nonagricultural wage and salary employment opportunities in the area. Between 1968 and July 1971, the rate of building activity has been relatively constant. However, indications are that building activity will decline substantially over the next two years because the closing of the base will create existing housing available for sale in a quantity sufficient to meet the demand. Trends in the number of housing units constructed in the HMA are shown in table VI.

In July 1971, there were about 750 vacant housing units in the Wilmington HMA. Of these, about 100 units were available for sale, a 1.7 percent homeowner vacancy rate, and about 200 units were available for rent, a 6.2 percent rental vacancy rate. Almost all of the vacant rental units are in older and less desirable structures; there are no vacant rental units in new multifamily structures. The process of closing the CCAFB has not appreciably increased the number of vacant single-family houses in part because most of the jobs at the base have not been terminated, but will be by September 30, 1971. During the next six months, the number of housing units available for sale is expected to increase substantially, but many will not be vacated until they are sold or until the owners find employment outside the HMA.

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<sup>1/</sup> Building activity is based on building permits issued and estimates of housing starts outside building permit jurisdictions.

Table I

Estimated Annual Occupancy Potential  
for Nonfarm Subsidized Rental Housing  
Wilmington, Ohio, Housing Market Area  
July 1, 1971 to July 1, 1973

	<u>Section 236<sup>a/</sup></u> <u>exclusively</u>	<u>Families eligible</u> <u>for both programs</u>	<u>Public housing</u> <u>exclusively</u>	<u>Total for</u> <u>both programs</u>
<b>A. <u>Families</u></b>				
1 Bedroom	5	-	5	10
2 Bedrooms	15	5	15	35
3 Bedrooms	10	5	10	25
4+ Bedrooms	<u>5</u>	<u>-</u>	<u>10</u>	<u>15</u>
Total	35	10 <sup>b/</sup>	40 <sup>b/</sup>	85
<b>B. <u>Elderly</u></b>				
Efficiency	-	10	20	30
1 Bedroom	<u>-</u>	<u>5</u>	<u>5</u>	<u>10</u>
Total	-	15 <sup>c/</sup>	25 <sup>c/</sup>	40 <sup>c/</sup>

<sup>a/</sup> Estimates are based on regular income limits.

<sup>b/</sup> Approximately 50 percent of these families also are eligible under the rent supplement program.

<sup>c/</sup> All of these elderly couples and individuals also are eligible for rent supplement payments.

Table II

Labor Force, Unemployment, and Employment Trends  
Wilmington, Ohio, Housing Market Area  
Annual Averages, 1962 - 1970<sup>a/</sup>

<u>Labor Force Components</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>1970</u>
Total civilian labor force	<u>11,150</u>	<u>11,475</u>	<u>10,850</u>	<u>11,100</u>	<u>11,475</u>	<u>11,725</u>	<u>12,025</u>	<u>12,325<sup>b/</sup></u>	<u>12,325<sup>b/</sup></u>
Unemployment	600	600	450	350	275	275	275	300	375
Percent of labor force	5.4%	5.2%	4.1%	3.2%	2.4%	2.3%	2.3%	2.4%	3.0%
Employment	<u>11,550</u>	<u>10,875</u>	<u>10,400</u>	<u>10,750</u>	<u>11,200</u>	<u>11,450</u>	<u>11,750</u>	<u>12,025</u>	<u>11,950</u>
Covered nonagric. wage & sal.	4,299	4,649	4,421	4,695	5,189	5,299	5,436	5,459	5,497 <sup>c/</sup>
Manufacturing	1,971	2,064	2,050	2,415	2,720	2,802	2,850	2,861	2,751 <sup>c/</sup>
Durable goods	1,811	1,910	1,891	2,132	2,425	2,428	2,487	2,460	e/
Primary metals	199	150	115 <sup>d/</sup>	152	190	206	196	212	-
Fabricated metals	936	1,032	989	1,033	1,116	1,144	1,254	1,261 <sup>d/</sup>	-
Machinery, except electr.	562	593	574	679	833	779	732	671	-
Other durable goods	114	134	214	270	287	300	305 <sup>d/</sup>	316	-
Nondurable goods	160	154	159	283	294	373	363 <sup>d/</sup>	401	e/
Nonmanufacturing	2,249	2,509	2,292	2,198	2,392	2,417	2,504	2,514	2,642
Contract construction	218	489	341	277	324	246	270	259	251 <sup>c/</sup>
Transportation and utilit.	229	228	222	215	222	239	268	277	297 <sup>c/</sup>
Wholesale & retail trade	1,321	1,307	1,268	1,223	1,300	1,361	1,376	1,394	1,480 <sup>c/</sup>
Finance, ins., real est.	161	153	147	144	152	150	162	171	172 <sup>c/</sup>
Services	320	332	314	339	394	421	428	413	442 <sup>c/</sup>
Not elsewhere classified	79	77	79	83	78	81	84	85	104 <sup>c/</sup>
Noncovered employment	6,251	6,226	5,979	6,055	6,011	6,151	6,314	6,566	6,453

<sup>a/</sup> Rounded; components may not add to totals.

<sup>b/</sup> Preliminary data.

<sup>c/</sup> The average of data for the months of March, June, September, and December.

<sup>d/</sup> Affected by labor-management dispute.

<sup>e/</sup> Not available.

Source: Division of Research and Statistics; Ohio Bureau of Unemployment Compensation; Columbus, Ohio.

Table III

Assigned Military and Civilian Civil Service Personnel  
At Clinton County Air Force Base<sup>a/</sup>  
Wilmington, Ohio, Housing Market Area  
1960 - 1971

<u>Yearb/</u>	<u>Assigned military</u>	<u>Civilian civil service</u>	<u>Total personnel</u>
1960	554	348	902
1961	527	393	920
1962	68	422	490
1963	70	417	487
1964	120	415	535
1965	188	410	598
1966	177	397	574
1967	197	397	594
1968	233	463	696
1969	57	521	578
1970	66	613	679
1971	60	538	598

a/ Includes reservists, Air Guardsmen, and trainees.

b/ 1960 through 1970 data are as of June; 1971 data are as of March.

Sources: 1960-1970, Department of Defense; 1971, Department of Air Force.

Table IV

Estimated Percentage Distribution  
of All Nonfarm Families and Nonfarm Renter Households<sup>a/</sup>  
by Annual After-tax Income  
Wilmington, Ohio, Housing Market Area, 1959 and 1971

Income class	1959		1971	
	All families	Renter households	All families	Renter households
Under \$2,000	15	19	7	8
\$ 2,000 - 2,999	11	14	4	7
3,000 - 3,999	14	18	6	8
4,000 - 4,999	17	20	7	8
5,000 - 5,999	15	12	7	9
6,000 - 6,999	10	7	8	10
7,000 - 7,999	6	3	9	10
8,000 - 8,999	4	2	9	10
9,000 - 9,999	2	-	8	7
10,000 - 12,499	1	1	15	12
12,500 - 14,999	1	1	9	5
15,000 and over	4	3	11	6
Total	100	100	100	100
Median	\$4,600	\$3,925	\$8,200	\$6,975

<sup>a/</sup> Renter households of two or more persons.

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

Table V

Nonfarm Population and Household Trends  
Wilmington, Ohio, Housing Market Area  
April 1960 - July 1, 1973

<u>Population</u>	April 1960	April 1970	July 1971	July 1973	Average annual change <sup>a/</sup> from preceding date		
					<u>1960-1970</u> Number	<u>1970-1971</u> Number	<u>1971-1973</u> Number
HMA total	<u>24,432</u>	<u>28,164</u>	<u>28,350</u>	<u>28,250</u>	<u>370</u>	<u>150</u>	<u>-50</u>
Military	500	200	175	---	-30	-20	-90
Military-connected civilian	1,400	2,000	1,525	---	60	-380	-760
Nonmilitary-connected civilian	22,532	25,964	26,650	28,250	340	550	800
HMA total	<u>24,432</u>	<u>28,164</u>	<u>28,350</u>	<u>28,250</u>	<u>370</u>	<u>150</u>	<u>-50</u>
Wilmington	8,915	10,051	10,150	10,100	110	80	-25
Remainder of HMA	15,517	18,113	18,200	18,150	260	70	-25
<u>Households</u>							
HMA total	<u>7,272</u>	<u>8,675</u>	<u>8,825</u>	<u>8,825</u>	<u>140</u>	<u>120</u>	<u>--</u>
Military	170	65	60	---	-10	--	-30
Military-connected civilian	450	650	500	---	20	-120	-250
Nonmilitary-connected civilian	6,652	7,960	8,265	8,825	130	240	280
HMA total	<u>7,272</u>	<u>8,675</u>	<u>8,825</u>	<u>8,825</u>	<u>140</u>	<u>120</u>	<u>--</u>
Wilmington	2,778	3,228	3,300	3,275	45	60	-10
Remainder of HMA	4,494	5,447	5,525	5,550	95	60	10

<sup>a/</sup> Rounded.

Sources: 1960 and 1970 Censuses of Housing and Population and estimates by Housing Market Analyst.

Table VI

Estimates of New Nonfarm Construction Activity by Year  
Wilmington, Ohio, Housing Market Area  
1960 - 1971

<u>Year</u>	<u>Total estimated construction activity</u>			<u>Building permit data</u>			<u>Construction activity outside permit/issuing areas<sup>a/</sup></u>		
	<u>Single-family</u>	<u>Multi-family</u>	<u>Total</u>	<u>Single-family</u>	<u>Multi-family</u>	<u>Total</u>	<u>Single-family</u>	<u>Multi-family</u>	<u>Total</u>
1960	252	23	275	85	23	108	167	--	167
1961	225	--	225	54	--	54	171	--	171
1962	200	--	200	52	--	52	148	--	148
1963	189	11	200	44	11	55	145	--	145
1964	75	25	100	27	25	52	48	--	48
1965	102	8	110	29	8	37	73	--	73
1966	90	30	120	30	30	60	60	--	60
1967	114	16	130	39	16	55	75	--	75
1968	146	54	200	64	54	118	82	--	82
1969	130	30	160	52	30	82	78	--	78
1970	149	31 <sup>b/</sup>	180 <sup>b/</sup>	68	31 <sup>b/</sup>	99 <sup>b/</sup>	81	--	81
1971 (Jan.-June)	80	--	80	47	--	47	33	--	33
Total	1,752	228 <sup>b/</sup>	1,980 <sup>b/</sup>	591	228 <sup>b/</sup>	819 <sup>b/</sup>	1,161	--	1,161

<sup>a/</sup> Building activity not covered by permits has been estimated utilizing 1960 and 1970 Census data and data furnished by the Clinton County Board of Health.

<sup>b/</sup> Excludes the Quaker Apartments, an 80-unit Section 221(d)(3) rent-supplement project.

Sources:| U. S. Bureau of the Census, C-40 Construction Reports; Clinton County Board of Health; and estimates by Housing Market Analyst.

Table VII

Components of the Nonfarm Housing Inventory  
Wilmington, Ohio, Housing Market Area  
April 1960 - July 1971

<u>Component</u>	<u>April</u> <u>1960</u>	<u>April</u> <u>1970</u>	<u>July</u> <u>1971</u>
Total housing inventory	8,047	9,408	9,575
Total occupied units	7,272	8,675	8,825
Owner-occupied	4,632	5,750	5,825
Percent of all occupied	63.7%	66.3%	66.0%
Renter-occupied	2,640	2,925	3,000
Percent of all occupied	36.3%	33.7%	34.0%
Total vacant units	775	733	750
Available vacant	351	277	300
For sale	114	87	100
Homeowner vacancy rate	2.4%	1.5%	1.7%
For rent	237	190	200
Rental vacancy rate	8.2%	6.1%	6.2%
Other vacant	424	456	450

Sources: 1960 Census of Housing; 1964 Census of Rural Farms; 1970 Census of Housing; Agricultural Adjustment Administration; and estimates by Housing Market Analyst.

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1971

U.S. Federal Housing Administration  
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