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Analysis of the

YOUNGSTOWN- WARREN, 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

Youngstown-Warren, 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 - YOUNGSTOWN-WARREN, OHIO
AS OF JULY 1, 1971

The Youngstown-Warren, Ohio, Housing Market Area (HMA) is defined as being coextensive with the Youngstown-Warren Standard Metropolitan Statistical Area. It is comprised of Mahoning County, which includes the city of Youngstown, and Trumbull County, which includes the city of Warren. The HMA is located in northeastern Ohio approximately equidistant from Cleveland, Ohio and Pittsburgh, Pennsylvania. As of July 1, 1971, the population of the HMA was 539,600 persons.

The economy of the Youngstown-Warren area is largely dependent upon the production of durable goods (primarily steel and transportation equipment) and is extremely sensitive to cyclical changes in the national economy. Following the recession years of 1960-1963, which were characterized by increased unemployment and high homeowner and renter vacancy rates, employment in the Youngstown-Warren HMA had increased each year until 1970. This economic expansion, combined with moderate levels of residential construction, resulted in an extreme tightening of the housing market in both the homeowner and renter sectors. Current economic conditions are expected to temper somewhat the rate of population and household growth during the first year of the July 1, 1971 to July 1, 1973 forecast period, but because of the current inadequate supply of available sales and rental units (primarily sales units), demand for new housing is expected to continue at 1970-1971 levels.

Anticipated Housing Demand

There will be an annual demand for about 2,600 privately financed, nonsubsidized housing units in the Youngstown-Warren HMA during the two-year forecast period ending July 1, 1973. Absorption would be most favorable if approximately 1,500 units were supplied as new single-family sales houses and 1,100 were new rental units. There will be an additional demand for about 100 mobile homes annually. This estimate was derived after considering anticipated economic and demographic trends, expected losses to the housing inventory through demolitions and other causes, current vacancies, and the number of units under construction.

The projected demand for single-family sales housing during the forecast period closely parallels the number built during the years 1968 through 1970, but is below the rate of new construction during the first six months of 1971. Lower mortgage interest rates and other favorable financial conditions have generated an abnormally high level of construction during the late 1970 and early 1971 period.

Caution should be exercised in the marketing of an annual total of 1,100 nonsubsidized multifamily units during the next two years. In 1967, after two years of substantial multifamily construction (1,202 units in 1965 and 1,379 units in 1966), signs of overbuilding were evident and builders temporarily postponed new developments to allow for normal absorption. Both 1969 and 1970 were years of high multifamily construction (1,298 units and 1,260 units, respectively); therefore, it is recommended that absorption of rental units be observed carefully during the forecast period to insure the attainment of a desirable demand-supply relationship. Table I shows the distribution of demand for sales housing by price class and the demand for multifamily units by gross monthly rents.

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 Youngstown-Warren HMA, the total occupancy potential is estimated to be 1,425 units annually.

The annual occupancy potentials^{1/} for subsidized housing discussed in the following paragraphs are based on 1971 incomes, the occupancy of substandard housing, income limits in effect as of July 1, 1971, and on available market experience.^{2/}

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 Youngstown-Warren HMA, it is estimated (based on regular income limits) that, for the period of July 1, 1971 to July 1, 1973, there is an occupancy potential for an annual total of 400 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 135 units of Section 236 rental housing for elderly couples and individuals.^{3/}

Currently, there are 326 units of Section 236 housing under construction in the HMA. Warren Village (120 units) and Warren Heights (100 units) are located in the city of Warren, and Plaza View (106 units) is located in Youngstown. Warren Village is scheduled for completion by the end of 1971 and already has over 50 percent of its units leased. Warren Heights is about 60 percent complete, having 45 units open and occupied. Applications for this project have totaled approximately 300. Plaza View, in Youngstown, is about to open the first building for occupancy shortly and is expected to be completed by December 1, 1971. This project also has received nearly 300 applications for occupancy qualification. Completion of these units under construction would satisfy about 80 percent of the first year potential for families for Section 235 or Section 236 housing.

As of January 1, 1971, 148 units of sales housing had been subsidized under Section 235; all but one of these units were existing homes. Virtually all of the activity under Section 235 (97 percent) has been in Mahoning County.

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

^{2/} Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing.

^{3/} These estimates are based on the use of regular income limits. Should exception income limits be used, the potential would be increased substantially.

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 Youngstown-Warren HMA, the annual occupancy potential for public housing (during the two-year period ending June 30, 1973) is estimated to be about 550 units for families and 400 units for elderly couples and individuals. About 15 percent of the elderly couples and individuals are also eligible for Section 236 housing (see table II).

The estimated annual occupancy potential for rent-supplement units is 420 units for families and 245 units for elderly couples and individuals. At present, there are no rent-supplement units in operation in the HMA.

In July 1971, there were 1,471 units of low-rent public housing in operation under the management of the Youngstown Metropolitan Housing Authority. The YMHA has a waiting list which approximates 800 applicants, of whom about 300 are elderly individuals and couples. Vacancies in all of the projects are negligible, amounting to no more than normal turnover. Currently, there are 282 units of low-rent public housing for the elderly under construction in the city of Youngstown. Distributed in two highrise projects of 139 units and 143 units, respectively, the former is scheduled for completion in February 1972 and the latter in June 1972. Both projects are being constructed under the Turnkey program. The local housing authority has a reservation for 50 units of public housing for the elderly to be located in Campbell, an active application for 70 units for the elderly in Struthers, and 300 units for families in the city of Youngstown.

The Warren Metropolitan Housing Authority had 1,061 units under management as of July 1971, of which 407 units were designated for the elderly. As of July 1, 1971, no vacancies were reported and the waiting list consisted of 600 applicants, about 400 of which were elderly couples and individuals. At present, there are 61 units of public housing (programmed under Turnkey) under construction in Hubbard, about six miles southeast of Warren. The WMHA also has a reservation for 100 scattered-site units for families to be constructed in the city of Warren. Active applications in process account for 100 units for families and 150 units for the elderly in Warren, 60 units for families and 100 units for the elderly in Girard, 60 units for the elderly in Newton Falls, and 25 units for the elderly in Cortland.

Completion of units currently under construction, those reserved, and those applied for would satisfy about 45 percent of the two-year potential for families and virtually all of the two-year potential for the elderly.

Sales Market

The market for new and existing sales housing in the Youngstown-Warren HMA has tightened considerably in recent years. As of July 1, 1971, the size of both builders' inventories and property managers' listings for

used homes were low and the homeowner vacancy rate was 0.7 percent. Excessive vacancy levels of the early 1960's have been eliminated as a result of increased employment opportunities in the HMA and a below-optimum level of new residential construction, primarily in the \$18,000 to \$22,000 price range.

Single-family home building has remained relatively constant from 1967 through 1970, a period when substantial gains in employment were achieved. Speculative building has increased appreciably in the past three years, but both local builders and property management sources have reported no marketing difficulty. The FHA Unsold Inventory Survey, which covered about 51 percent of the single-family houses built in the HMA during 1970, indicated that only about six percent of the speculatively-built homes remained unsold for more than three months. The FHA Unsold Inventory Survey also indicated that only about eight percent of the single-family homes built in 1970 were priced under \$20,000.

Major subdivision activity has been concentrated in the suburban areas of Youngstown and Warren. The most active areas are Austintown and Boardman Townships to the west and south of Youngstown and Howland Township east of Warren; however, recently much activity has occurred in Liberty Township and the city of Niles, both to the southeast of Warren. The majority of the new homes constructed in Boardman Township are above \$35,000 in price, in the Austintown area prices are somewhat lower with most homes selling in the range of \$25,000 to \$30,000. During the past two years, Howland Township has accounted for an increasing proportion of the new construction in the HMA. Prices begin around \$22,500 with \$22,500 to \$27,500 being the most popular price range.

Recently, the volume of listings for existing homes has been very limited. There is a premium on used houses in good condition, the majority of which have been in the \$25,000 to \$30,000 price range; these houses are being sold after only a short time on the market. Increasing costs of construction are expected to stimulate even more demand in the low- to middle-price ranges during the forecast period.

Rental Market

Despite the construction of over 2,500 privately-financed new multi-family units during the 1969-1970 period, the rental market appears to be strong as of July 1971. The renter vacancy rate, which declined from 6.8 percent in 1960 to 5.0 percent in 1970, is estimated to be about 4.6 percent at present. Extremely low levels of multifamily construction prior to 1964 and increased employment opportunities in the HMA during the mid- and late-1960's has resulted in a backlog of effective demand. The increasing costs of land, labor, and materials have forced prospective home buyers to postpone home purchasing and seek better rental accommodations. Newer rental units cater predominantly to younger married couples working locally.

In the past two years most of the large garden-type and townhouse apartment projects have been built in Austintown and Boardman Township; however, construction of multifamily structures has increased in Niles and Liberty Township. Typical new projects contain primarily one- and two-bedroom units, although an increasing number of three-bedroom apartments are being marketed. Representative rents (exclusive of electricity) for newer one-bedroom units range upward from \$150 a month, two-bedroom units from \$170 a month, and three-bedroom units from \$185 a month. Rents for older units which are located primarily in the cities of Youngstown and Warren are typically lower while the rents for luxury and townhouse apartments (typically located in suburban areas) are usually somewhat higher. Vacancy levels are characteristically slightly higher in the Mahoning County area, primarily as a result of the higher concentration of new multifamily construction. Local property management sources report many projects having up to 98 percent occupancy, with vacancies amounting to no more than normal turnover. The majority of the vacant units appear to be in older, deteriorating units located in less desirable parts of the urban area.

Economic, Demographic, and Housing Factors

The demand for nonsubsidized housing is based on the trends in economic, demographic, and housing factors discussed in the following paragraphs.

Economic Factors. The economy of the Youngstown-Warren HMA is heavily dependent on primary metals and transportation equipment industries. In the twelve months prior to July 1, 1971, these two industries provided about 66 percent of all manufacturing employment, and heavy durable goods industries, closely associated with the primary metal industry, were the source of much of the remaining manufacturing employment. As a result of a recession in the 1960-1963 period, total nonagricultural wage and salary employment declined from 164,900 to 153,500. From 1963 to 1970, total nonagricultural wage and salary employment increased by an average of 6,170 jobs annually to a total of 196,700. Annual increments during this period ranged from a gain of 11,500 jobs from 1964 to 1965 to a loss of 700 jobs from 1969 to 1970. The decline in total nonagricultural wage and salary employment in 1970 reflects the susceptibility of the local economy to changes in national business trends. The total nonagricultural wage and salary employment average of 199,500 for the twelve months prior to July 1, 1971, represents an increase of 1,000 jobs from the previous twelve months, reflecting slow economic recovery spurred by increases in the transportation equipment industry and in nonmanufacturing industries.

Manufacturing employment accounted for about 36 percent of the total increase in nonagricultural wage and salary employment between 1963 and 1970. The average increase in manufacturing employment during this period was about 2,215 jobs annually reaching a total of 85,900 by 1970. Employment in manufacturing increased each year except for 1970 when it decreased by 5,600 jobs. The major source of growth was the transportation equipment industry. General Motors Corporation opened production and assembly

facilities in Lordstown in 1966 and since then has continued to provide a substantial amount of new jobs. During 1970, General Motors Corporation added a stamping plant and a truck assembly plant at the Lordstown Complex; at present the Lordstown Complex is the only site in the nation for assembly of GMC's new Vega automobile. The 1970 employment figure of 10,800 for the transportation equipment industry is distorted somewhat as a result of reduced employment levels during model and plant change-over periods and a two-month labor-management dispute.

Between 1963 and 1970, employment in the primary metals industry fluctuated in annual increments of expansion and decline, reflecting both periods of national economic prosperity and the trend of technical improvements enabling reduced labor requirements. Except for 1970, employment losses have been restricted to the blast furnace and steel segment of the industry. Employment in the remaining durable goods industries closely paralleled the growth patterns of the primary metals industry.

Nonmanufacturing industries provided 27,900 additional jobs during the 1963-1970 period (about 4,000 annually). This represents approximately 64 percent of the total increase in nonagricultural wage and salary employment during this period. Major contributors to this gain include wholesale and retail trade (1,375 annually), service establishments (1,075 annually), and federal, state and local government (750 annually). Growth in the government sector has been spurred substantially by expansion of Youngstown State University.

During the two-year forecast period, nonagricultural wage and salary employment is expected to increase by 12,000 jobs (6,000 annually), of which about 15 percent will be rehires. About 19 percent (2,300 jobs) of the two-year increase in employment will occur in the manufacturing sector; however, a portion of this increase will be workers previously involved in labor-management disputes and lay-offs. Nonmanufacturing, as in the recent past, will contribute the bulk of new jobs (9,700). This is slightly below the level of increase which occurred between 1968 and 1970.

Future employment prospects in the manufacturing sector hinge upon the primary metals and transportation equipment industries. Developments in the primary metals industry subsequent to July 1, 1971 (therefore, not reflected in the employment data) have led to the lay-off of over 13,000 workers in the durable goods industries (primarily in the blast furnace and steel segment). In anticipation of an extended labor-management dispute following the expiration of the steelworkers contract,^{1/} steel consumers stock-piled their steel inventories. Although the strike was averted, steel consumers were left with 90- to 150-day stock-piles and steel producers had virtually no new orders. It is anticipated that the steel industry will begin rehiring within three to four months as stock-piles dwindle; however, based on past downward trends in labor requirements for the steel industry, it is unlikely that there will be 100 percent recall. In addition, the proposed tax-credit is expected to channel investment into new automated production facilities, further reducing manpower needs. The increased demand for domestic steel and steel products in both the

^{1/} The steelworkers contract expired on July 31, 1971.

domestic and foreign markets created by the proposed 10 percent import tariff and the devaluation of the dollar on the international money market will be met, for the most part, by the use of over-time labor and will only retard the inevitable employment losses in the steel industry. During the two-year forecast period, employment in the blast furnace and steel segment of the primary metals industry is expected to decrease by about 2,500 jobs which will be reflected in a decrease in primary metals, although employment in the remaining segments of the industry is expected to increase slightly. The major source of employment growth in the manufacturing sector will be in the transportation equipment industry. General Motors Corporation is continuing to hire although no plans have been announced for expansion. The proposed elimination of the seven percent excise tax on automobiles is also expected to stimulate demand and, therefore, induce employment growth within the industry. It is anticipated that growth in other manufacturing industries will be founded primarily on recovery from losses suffered in the 1970-1971 period.

Nonmanufacturing industries will account for over 80 percent of the increase in wage and salary employment over the next two years. As in recent years, most of the new jobs will be concentrated in trade, services, and government (primarily at the state and local levels). Expansion of Youngstown State University is expected to open job opportunities in the government sector; and the construction industry will be supported by increased highway and commercial construction.

Income. As of July 1, 1971, the median annual income, after deduction of federal income tax, of all families in the Youngstown-Warren HMA was \$9,825, and the median after-tax income of two- or more-person renter households was \$7,975. The median annual after-tax incomes in 1959 of all families and of two- or more-person renter households were \$5,500 and \$4,475, respectively. Table IV contains distributions of all families and renter households by annual income classes for 1959 and 1971.

Demographic Factors. The total population of the Youngstown-Warren HMA was estimated to be 539,600 persons as of July 1971. This reflects an average annual increase of about 2,875 persons (0.5 percent) since April 1970, or somewhat above the annual increase recorded from 1960 to 1970 (2,700 persons). The 1970 population total of 536,003 persons is a result of a net natural increase (resident births minus resident deaths) of about 46,275 persons minus net out-migration of about 19,275 persons since 1960. Out-migration was most substantial during the 1960-1964 period as a result of the declining local economy. Since 1964, out-migration has gradually declined, responding to the growth of the local economy during the late 1960's. Following a substantial decline in the net natural increase between 1960 and 1965, resident population growth (exclusive of migration) has somewhat stabilized showing increases in 1969 and 1970.

Population growth was concentrated in areas surrounding the cities of Youngstown and Warren, as families migrated from the central cities to the suburbs (see table V). The demolition of many substandard

housing units in the city of Youngstown and the opening of employment opportunities outside the city resulted in an average loss of about 2,700 persons annually between 1960 and 1970. The city of Warren experienced only a slight population increase of 385 persons annually. Primary areas of population growth have been Austintown and Boardman Townships, to the west and south of Youngstown, and Howland and Liberty Townships, to the east and southeast of Warren. Based on the employment forecast, a decreased level of out-migration, and the stabilization of net natural increase, it is expected that the population of the HMA will increase by 2,800 persons annually during the next two years.

There were about 164,500 households in the Youngstown-Warren HMA as of July 1971, including 94,025 households in Mahoning County and 70,475 households in Trumbull County. This reflects an average annual growth of about 1,640 households since April 1970, when households totaled 162,453. This is somewhat below the average annual increase of 1,730 households during the 1960-1970 period, primarily as a result of an extremely tight housing market (particularly sales housing) causing retrenchment of household formation. Based on expected population growth and on the assumption that household size will continue to decline, it is anticipated that households will increase by 1,700 each year during the forecast period.

Housing Factors. The housing inventory in the Youngstown-Warren HMA totaled 169,825 units as of July 1, 1971, an increase of 1,875 (1,500 annually) since April 1970. This is essentially the same level of growth recorded during the 1960-1970 period. The increase of 16,800 units since 1960 was the result of the addition of about 29,950 units (including 1,175 mobile homes) and the loss of approximately 13,150 units through demolition and other causes. In July 1971, there were about 1,800 privately-financed housing units under construction of which 775 were single-family homes and 1,025 were in multifamily structures.

Private residential building activity as measured by building permits issued,^{1/} has fluctuated annually responding to prevailing economic and housing market conditions. Total authorizations declined annually from a high of 3,591 units in 1960 to a low of 1,348 in 1963, resulting from an over-built market during a severe retrenchment of the local economy. As economic conditions improved, total units authorized increased each year to a mid-decade peak of 2,985 in 1966. After a sharp decline in 1967 (primarily in multifamily units), authorizations gradually increased in 1968 (2,274 units) and 1969 (2,793 units), leveling off to 2,697 units in 1970. Building permits issued during the first six months of 1971 show a significant increase in building activity compared to the first six months of 1970, reflecting recent favorable mortgage market conditions.

Permits issued for single-family houses have closely paralleled total authorizations over the past decade, but have remained relatively constant during the 1967-1970 period (averaging 1,425 annually). Authorizations

^{1/} Residential building permits, as enumerated in table VI, are estimated to cover virtually all residential construction in the Youngstown-Warren HMA.

for units in multifamily structures have been substantial throughout the 1964-1971 period, reaching peak annual rates in 1966, 1969, and 1971. The lower levels of multifamily authorizations in 1967 and 1968 were indicative of the desire of local builders to establish satisfactory absorption before beginning new multifamily developments.

As of July 1, 1971, there were approximately 5,335 vacant units in the Youngstown-Warren HMA, of which 2,820 were nonseasonal, nondilapidated and available for sale or rent. These figures represent a substantial decline from vacancy totals for 1960 and 1970 (particularly in units available for rent). The most significant change has been the homeowner vacancy rate which was 1.5 percent in 1960 and declined to 0.7 percent as of July 1971. The renter vacancy rate declined from 6.8 percent in 1960 to 4.6 percent in July 1971. The 1970 Census of Housing reported homeowner and renter vacancy rates of 0.7 percent and 5.0 percent, respectively. The reduction of both sales and rental vacancy rates reflects a significant tightening in the Youngstown-Warren housing market resulting from increased employment opportunities and population growth after 1964 combined with relatively moderate levels of residential construction during the 1967-1970 period.

Table I

Estimated Annual Demand for New, Nonsubsidized Housing
Youngstown-Warren, Ohio, Housing Market Area
July 1, 1971 - July 1, 1973

A. Single-family Houses

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$17,500	75	5
\$17,500 - 19,999	150	10
20,000 - 22,499	195	13
22,500 - 24,999	225	15
25,000 - 29,999	450	30
30,000 - 34,999	210	14
35,000 and over	195	13
Total	1,500	100

B. Multifamily Units

<u>Gross monthly rents^{a/}</u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three bedrooms</u>
Under \$140	25	-	-	-
\$140 - 159	25	150	-	-
160 - 179	-	170	240	-
180 - 199	-	70	150	25
200 - 219	-	35	80	35
220 - 239	-	-	55	30
240 and over	-	-	-	10
Total	50	425	525	100

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

Table II

Estimated Annual Occupancy Potential for Subsidized Housing^{a/}
Youngstown-Warren, Ohio, Housing Market Area
July 1, 1971 - July 1, 1973

	<u>Section 236^{b/}</u> <u>exclusively</u>	<u>Eligible for</u> <u>both programs</u>	<u>Public housing</u> <u>exclusively</u>	<u>Total for</u> <u>both programs</u>
A. <u>Families</u>				
One bedroom	55	-	90	145
Two bedrooms	175	-	240	415
Three bedrooms	115	-	145	260
Four or more bedrooms	<u>55</u>	<u>-</u>	<u>75</u>	<u>130</u>
Total	400	-	550	950
B. <u>Elderly</u>				
Efficiency	45	35	275	355
One bedroom	<u>30</u>	<u>25</u>	<u>65</u>	<u>120</u>
Total	75	60	340	475

a/ Based on regular income limits.

b/ Families eligible for Section 236 housing are also eligible for Section 235 housing.

Table III

Nonagricultural Wage and Salary Employment by Industry
Youngstown-Warren, Ohio, Housing Market Area
1960 - 1971

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>1970</u>	<u>12 mos. ending</u> <u>June 30</u>	
												<u>1970</u>	<u>1971</u>
Nonagricultural wage and salary	<u>164.9</u>	<u>155.9</u>	<u>153.6</u>	<u>153.5</u>	<u>160.8</u>	<u>172.3</u>	<u>179.7</u>	<u>181.9</u>	<u>187.7</u>	<u>197.4</u>	<u>196.7</u>	<u>198.5</u>	<u>199.5</u>
Manufacturing	<u>78.8</u>	<u>71.2</u>	<u>70.7</u>	<u>70.4</u>	<u>75.5</u>	<u>81.5</u>	<u>85.4</u>	<u>85.8</u>	<u>87.6</u>	<u>91.5</u>	<u>85.9</u>	<u>89.8</u>	<u>87.5</u>
Durable goods	<u>72.1</u>	<u>64.7</u>	<u>64.1</u>	<u>64.2</u>	<u>69.2</u>	<u>75.0</u>	<u>78.6</u>	<u>78.9</u>	<u>80.6</u>	<u>84.1</u>	<u>79.2</u>	<u>82.6</u>	<u>81.2</u>
Stone, clay, glass	<u>2.9</u>	<u>2.7</u>	<u>2.5</u>	<u>2.4</u>	<u>2.5</u>	<u>2.6</u>	<u>2.7</u>	<u>2.6</u>	<u>3.0</u>	<u>3.0</u>	<u>2.5</u>	<u>2.6</u>	<u>2.5</u>
Primary metal products	<u>45.0</u>	<u>39.6</u>	<u>39.3</u>	<u>39.3</u>	<u>43.1</u>	<u>47.2</u>	<u>46.1</u>	<u>44.0</u>	<u>45.6</u>	<u>47.6</u>	<u>44.7</u>	<u>47.5</u>	<u>44.7</u>
Blast furnace & steel	<u>(37.5)</u>	<u>(32.9)</u>	<u>(31.8)</u>	<u>(31.1)</u>	<u>(33.8)</u>	<u>(36.5)</u>	<u>(34.6)</u>	<u>(32.5)</u>	<u>(33.1)</u>	<u>(33.2)</u>	<u>(32.3)</u>	<u>(33.3)</u>	<u>(31.8)</u>
Fabricated metal products	<u>7.3</u>	<u>6.5</u>	<u>6.8</u>	<u>6.9</u>	<u>6.9</u>	<u>7.5</u>	<u>8.1</u>	<u>8.2</u>	<u>8.0</u>	<u>8.4</u>	<u>8.3</u>	<u>8.5</u>	<u>8.1</u>
Nonelectrical machinery	<u>4.8</u>	<u>4.9</u>	<u>4.9</u>	<u>5.1</u>	<u>5.9</u>	<u>5.9</u>	<u>6.2</u>	<u>6.2</u>	<u>5.9</u>	<u>5.9</u>	<u>5.7</u>	<u>5.9</u>	<u>5.1</u>
Electrical machinery	<u>4.2</u>	<u>3.8</u>	<u>3.5</u>	<u>3.6</u>	<u>3.6</u>	<u>3.9</u>	<u>4.5</u>	<u>4.4</u>	<u>4.2</u>	<u>4.3</u>	<u>4.2</u>	<u>4.0</u>	<u>4.5</u>
Transportation equipment	<u>3.9</u>	<u>3.6</u>	<u>3.7</u>	<u>4.0</u>	<u>4.7</u>	<u>5.0</u>	<u>8.0</u>	<u>10.3</u>	<u>11.1</u>	<u>11.9</u>	<u>10.8</u>	<u>10.9</u>	<u>13.4</u>
Other durable goods	<u>4.0</u>	<u>3.5</u>	<u>3.3</u>	<u>3.0</u>	<u>2.5</u>	<u>2.9</u>	<u>3.0</u>	<u>3.2</u>	<u>2.8</u>	<u>3.0</u>	<u>3.0</u>	<u>3.2</u>	<u>2.9</u>
Nondurable goods	<u>6.7</u>	<u>6.5</u>	<u>6.6</u>	<u>6.2</u>	<u>6.3</u>	<u>6.5</u>	<u>6.8</u>	<u>6.9</u>	<u>6.9</u>	<u>7.3</u>	<u>6.7</u>	<u>7.2</u>	<u>6.3</u>
Nonmanufacturing	<u>86.1</u>	<u>84.7</u>	<u>83.0</u>	<u>83.0</u>	<u>85.3</u>	<u>90.8</u>	<u>94.4</u>	<u>96.1</u>	<u>100.1</u>	<u>105.9</u>	<u>110.9</u>	<u>108.7</u>	<u>112.0</u>
Mining and quarrying	<u>0.4</u>	<u>0.4</u>	<u>0.4</u>	<u>0.4</u>	<u>0.4</u>	<u>0.4</u>	<u>0.4</u>	<u>0.4</u>	<u>0.4</u>	<u>0.3</u>	<u>0.3</u>	<u>0.3</u>	<u>0.3</u>
Contract construction	<u>9.6</u>	<u>8.6</u>	<u>6.5</u>	<u>6.2</u>	<u>6.5</u>	<u>7.5</u>	<u>7.5</u>	<u>7.0</u>	<u>7.8</u>	<u>9.3</u>	<u>8.7</u>	<u>9.3</u>	<u>8.0</u>
Transp., comm., utilities	<u>9.3</u>	<u>8.6</u>	<u>8.5</u>	<u>8.6</u>	<u>8.7</u>	<u>9.2</u>	<u>9.6</u>	<u>9.5</u>	<u>9.8</u>	<u>9.8</u>	<u>10.1</u>	<u>9.9</u>	<u>10.3</u>
Trade	<u>29.4</u>	<u>28.4</u>	<u>28.3</u>	<u>28.3</u>	<u>28.9</u>	<u>30.8</u>	<u>31.8</u>	<u>32.1</u>	<u>34.0</u>	<u>35.9</u>	<u>38.0</u>	<u>37.1</u>	<u>38.4</u>
Finance, ins., real estate.	<u>4.5</u>	<u>4.4</u>	<u>4.4</u>	<u>4.3</u>	<u>4.3</u>	<u>4.5</u>	<u>4.7</u>	<u>4.8</u>	<u>5.2</u>	<u>5.4</u>	<u>5.7</u>	<u>5.5</u>	<u>5.9</u>
Service and miscellaneous	<u>18.3</u>	<u>18.8</u>	<u>19.4</u>	<u>19.8</u>	<u>20.7</u>	<u>22.3</u>	<u>23.7</u>	<u>24.4</u>	<u>24.4</u>	<u>25.5</u>	<u>27.3</u>	<u>26.5</u>	<u>28.1</u>
Government	<u>14.5</u>	<u>15.4</u>	<u>15.6</u>	<u>15.5</u>	<u>15.7</u>	<u>16.0</u>	<u>16.7</u>	<u>17.9</u>	<u>18.6</u>	<u>19.8</u>	<u>20.8</u>	<u>20.3</u>	<u>21.0</u>

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

Source: Ohio State Bureau of Employment Services.

Table IV

Estimated Percentage Distribution of All Families and Renter Households
By Annual Income, After-Deduction of Federal Income Tax
Youngstown-Warren, Ohio, Housing Market Area
1959 and 1971

<u>Annual income</u>	1959		1971	
	<u>All families</u>	<u>Renter households^{a/}</u>	<u>All families</u>	<u>Renter households^{a/}</u>
Under \$3,000	14	24	6	11
\$3,000 - 3,999	11	16	2	5
4,000 - 4,999	16	20	4	6
5,000 - 5,999	18	15	5	8
6,000 - 6,999	13	10	7	10
7,000 - 7,999	9	5	8	10
8,000 - 8,999	5	4	10	9
9,000 - 9,999	4	1	10	10
10,000 - 12,499	6	)	18	15
12,500 - 14,999	)	)	11	7
15,000 - 19,999	)4	)5	11	5
20,000 and over	)	)	8	4
Total	100	100	100	100
Median income	\$5,500	\$4,475	\$9,825	\$7,975

^{a/} Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table V

Population and Household Trends
Youngstown-Warren, Ohio, Housing Market Area
1960 - 1971

<u>Population</u>	<u>April 1960</u>	<u>April 1970</u>	<u>July 1971</u>	<u>Average annual change</u>			
				<u>1960-1970</u>		<u>1970-1971</u>	
				<u>Number^{a/}</u>	<u>Percent</u>	<u>Number^{a/}</u>	<u>Percent</u>
HMA total	<u>509,006</u>	<u>536,003</u>	<u>539,600</u>	<u>2,700</u>	0.5	<u>2,875</u>	0.5
Mahoning County	<u>300,480</u>	<u>303,424</u>	<u>304,550</u>	<u>295</u>	0.1	<u>900</u>	0.3
Youngstown	<u>166,689</u>	<u>139,788</u>	<u>138,150</u>	<u>-2,690</u>	-1.8	<u>-1,310</u>	-0.9
Remainder	<u>133,791</u>	<u>163,636</u>	<u>166,400</u>	<u>2,985</u>	2.0	<u>2,210</u>	1.4
Trumbull County	<u>208,526</u>	<u>232,579</u>	<u>235,050</u>	<u>2,405</u>	1.1	<u>1,975</u>	0.9
Warren	<u>59,648</u>	<u>63,494</u>	<u>63,250</u>	<u>385</u>	0.6	<u>-195</u>	-0.3
Remainder	<u>148,878</u>	<u>169,085</u>	<u>171,800</u>	<u>2,020</u>	1.3	<u>2,170</u>	1.3
<u>Households</u>							
HMA total	<u>145,127</u>	<u>162,453</u>	<u>164,500</u>	<u>1,730</u>	1.1	<u>1,640</u>	1.0
Mahoning County	<u>85,961</u>	<u>93,047</u>	<u>94,025</u>	<u>705</u>	0.8	<u>785</u>	0.8
Youngstown	<u>48,598</u>	<u>44,655</u>	<u>44,575</u>	<u>-395</u>	-0.8	<u>-65</u>	-0.1
Remainder	<u>37,363</u>	<u>48,392</u>	<u>49,450</u>	<u>1,100</u>	2.5	<u>850</u>	1.7
Trumbull County	<u>59,166</u>	<u>69,406</u>	<u>70,475</u>	<u>1,025</u>	1.6	<u>855</u>	1.2
Warren	<u>18,256</u>	<u>20,280</u>	<u>20,275</u>	<u>200</u>	1.0	<u>-</u>	-
Remainder	<u>40,910</u>	<u>49,126</u>	<u>50,200</u>	<u>825</u>	1.8	<u>855</u>	1.7

^{a/} Rounded

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

Table VI

Housing Units Authorized by Building Permits
Youngstown-Warren, Ohio, Housing Market Area
1960 - 1970

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	Six mos. end. June 30	
												1970	1971
HMA total -	3,591	3,452	2,459	1,348	2,030	2,883	2,985	2,065	2,274	2,793	2,697	937	1,616
Single-family	3,503	3,350	2,359	1,102	1,183	1,681	1,606	1,353	1,414	1,495	1,437	697	895
Multifamily	88	102	100	246	847	1,202	1,379	712	860	1,298	1,260	240	721
Mahoning County	1,953	2,420	1,641	706	923	1,537	1,269	1,121	1,315	1,494	1,667	465	694
Single-family	1,886	2,330	1,561	576	595	762	775	695	734	748	662	311	423
Multifamily	67	90	80	130	328	775	494	426	581	746	1,005	154	271
Youngstown	386	194	145	62	138	63	86	210	167	247	133	11	67
Single-family	374	194	139	62	56	56	70	55	55	32	29	9	37
Multifamily	12	- ^{a/}	6	-	82	7	16	155	112	215	104 ^{g/}	2	30 ^{i/}
Remainder	1,567	2,226	1,496	644	785	1,474	1,183	911	1,148	1,247	1,534	454	627
Single-family	1,512	2,136	1,422	514	539	706	705	640	679	716	633	302	386
Multifamily	55	90 ^{b/}	74	130	246	768	478	271	469	531	901	152	241
Trumbull County	1,638	1,032	818	642	1,107	1,346	1,716	944	959	1,299	1,030	472	922
Single-family	1,617	1,020	798	526	588	919	831	658	680	747	775	386	472
Multifamily	21	12	20	116	519	427	885	286	279	552	255	86	450
Warren	540	301	244	212	644	341	469	213	105	126	32	19	37
Single-family	536	299	237	132	182	192	130	61	39	34	26	15	37
Multifamily	4	2	7	80 ^{c/}	462 ^{d/}	149	339	152 ^{e/}	66	92	6 ^{h/}	4	-
Remainder	1,098	731	574	430	463	1,005	1,247	731	854	1,173	998	453	885
Single-family	1,081	721	561	394	406	727	701	597	641	713	749	371	435
Multifamily	17	10	13	36	57	278	546	134	213	460 ^{f/}	249 ^{i/}	82	450

^{a/} Excludes 348 units of low-rent public housing.

^{b/} Excludes 150 units of low-rent public housing.

^{c/} Excludes 150 units of low-rent public housing.

^{d/} Excludes 200 units of low-rent public housing.

^{e/} Excludes 350 units of low-rent public housing.

^{f/} Excludes 105 units of low-rent public housing in Niles.

^{g/} Excludes 106 units of Section 236 housing.

^{h/} Excludes 220 units of Section 236 housing.

^{i/} Excludes 61 units of low-rent public housing in Hubbard.

^{j/} Excludes 282 units of low-rent public housing.

Source: C-40 Construction Reports, Mahoning Valley Homebuilders Association, and local permit issuing offices.

Table VII

Components of the Inventory
Youngstown-Warren, Ohio, Housing Market Area
April 1960 - July 1971

<u>Component</u>	<u>April 1960</u>	<u>April 1970</u>	<u>July 1971</u>
Total inventory	<u>153,027</u>	<u>167,957</u>	<u>169,825</u>
Occupied units	<u>145,127</u>	<u>162,453</u>	<u>164,500</u>
Owner-occupied	<u>109,255</u>	<u>122,349</u>	<u>123,500</u>
Percent of total occupied	75.3%	75.3%	75.1%
Renter-occupied	<u>35,872</u>	<u>40,104</u>	<u>41,000</u>
Percent of total occupied	24.7%	24.7%	24.9%
Vacant units	<u>7,900</u>	<u>5,504</u>	<u>5,335</u>
Available	<u>4,338</u>	<u>2,947</u>	<u>2,820</u>
For sale	<u>1,703</u>	<u>854</u>	<u>845</u>
Homeowner vacancy rate	1.5	0.7	0.7
For rent	<u>2,635</u>	<u>2,093</u>	<u>1,975</u>
Renter vacancy rate	6.8	5.0	4.6
Other vacant ^{a/}	<u>3,562</u>	<u>2,557</u>	<u>2,515</u>

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

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

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