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Analysis of the
**DOVER, DELAWARE
HOUSING MARKET**

as of July 1, 1966

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

March 1967

ANALYSIS OF THE
DOVER, DELAWARE, HOUSING MARKET
AS OF JULY 1, 1966

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
DOVER, DELAWARE, HOUSING MARKET
AS OF JULY 1, 1966

Summary and Conclusions

1. Total nonagricultural civilian employment in Kent County is estimated to have averaged about 25,300 persons in April 1966, reflecting an increase of about 5,000 since April 1963, or 1,675 annually. The largest single segment of employment in Kent County is government (including Dover Air Force Base, the State Capitol, and Delaware State College) with a total of over one-quarter of all nonagricultural wage and salary employment. The most rapidly growing major industry is manufacturing, primarily because of the beginning of production of the Jello Division of General Foods in the Dover area in 1964.

The current median annual income of all families in the Dover HMA is \$6,350, after deduction of Federal income tax, and the median income of renter households of two-or-more persons is \$5,400 annually.

2. The current nonfarm population of Kent County is estimated to be 72,000 persons, an increase of 12,650 since April 1960. Approximately 29 percent of the current population consists of military personnel and their dependents and military-connected employees and their families, down from 38 percent in April 1960. Nonfarm population in Kent County is expected to reach 78,800 by July 1968, an increase of 3,400 persons annually, including annual increases of 2,200 in the civilian segment and 1,200 in the military and military-connected component.
3. There are 20,000 nonfarm households in the Dover HMA at the present time, an increase of about 575 annually since April 1960. About 22 percent of the current households are military and military-connected civilian households. Currently there are 4,000 households in the city of Dover. By July 1968, the HMA is expected to contain 22,000 nonfarm households. The projected annual increase of 1,000 consists of a gain of 350 in the military and military-connected segment and 650 annually in the civilian component.
4. There are 22,100 nonfarm housing units in Kent County as of July 1, 1966, including 4,250 units in the city of Dover. The nonfarm housing stock has increased by about 3,950 units since April 1960. Residential construction reached a high in 1963 and 1964 when between 650 and 700 units were built annually.

5. There are 800 vacant housing units available for sale or rent in the Dover HMA currently, consisting of 250 units for sale and 550 available for rent. The current homeowner and renter vacancy ratios of 2.1 percent and 6.1 percent, respectively, are slightly above corresponding ratios of 1.6 percent and 5.6 percent in April 1960.
6. The permanent demand for housing during the July 1966 to July 1968 period is expected to total 600 units annually, including 500 units for sale and 100 units for rent. Annual demand for new sales housing by price classes is expected to approximate the pattern indicated on page 20. An approximate distribution of rental demand by monthly gross rent and size of units is presented on page 21.

ANALYSIS OF THE
DOVER, DELAWARE, HOUSING MARKET
AS OF JULY 1, 1966

Housing Market Area

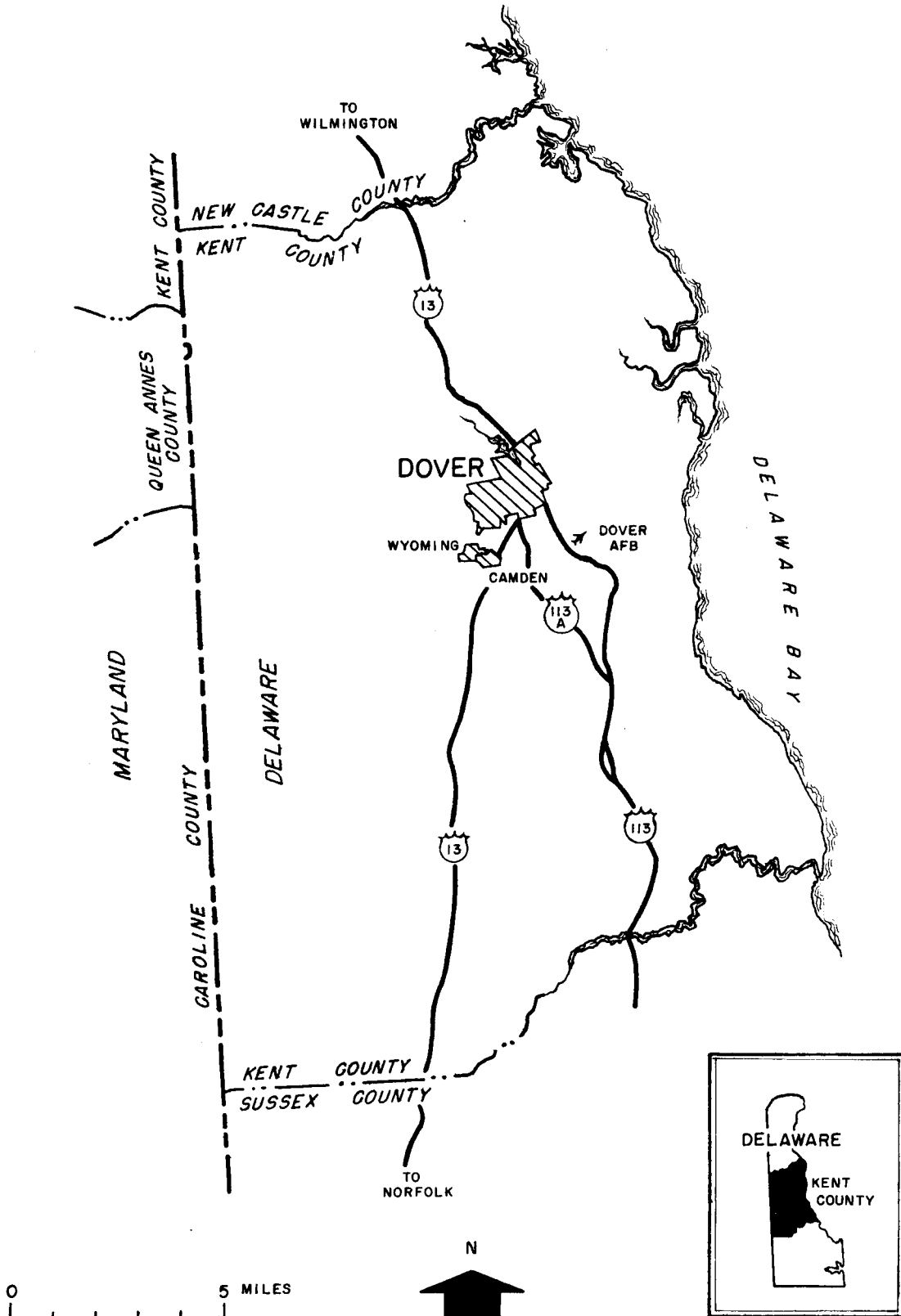
This analysis defines the Dover Housing Market Area (HMA) as encompassing all of Kent County, Delaware. The city of Dover is located in the center of Kent County on the Del-Mar-Va Peninsula, approximately 50 miles south of Wilmington, Delaware, six miles west of Delaware Bay, and 30 miles east of Chesapeake Bay.

The nonfarm population of Kent County was 59,350 in 1960. Since rural farm population constituted 9.6 percent of the population of the Dover HMA, all data exclude the rural farm component, except where specifically noted. The area of greatest population density in Kent County includes Dover and its immediate environs within a radius of approximately five miles, including Dover Air Force Base three miles southeast of Dover and Camden-Wyoming four miles southwest of the city.

Transportation facilities to the Kent County area are limited. No major east-west highway and only one primary north-south route, U.S. Route 13-113, serve the county. The only regularly-scheduled common-carrier passenger service is provided by two interstate bus lines. The nearest airport with regular freight and passenger service is in Wilmington. Freight service is available, however, from the Pennsylvania Railroad and several trucking companies.

In view of the impact of Dover AFB on the Kent County housing market, data in this analysis will be presented separately for the military whenever possible. As used in this report, particularly in the "Demographic Factors" section, the term "military" is defined as including the uniformed military personnel and their dependents. "Military-connected civilians" include those civilians and their dependents who are employed by the military. The term "nonmilitary-connected civilians" includes all other civilians not directly connected with Dover AFB.

DOVER, DELAWARE, HOUSING MARKET AREA (KENT COUNTY)



Economy of the Area

Character and History

Prior to the opening of the Dover Air Force Base in World War II, the economy of the Dover area was characterized by agriculture, by the state capital in Dover, and by some tourism to the ocean resort areas in the southernmost parts of Kent County. In addition, Dover was, and remains, the shopping center for the smaller communities and agricultural areas of Kent County and the adjacent Maryland Eastern Shore. Early in 1942, the character of the Dover area changed with the activation of Dover AFB. Since that time, the military has been the single most important factor affecting the economy of Kent County. Economic diversification was recently improved, however, with the location of the Jello Division of General Foods in Dover in 1963. Expansions in employment in the State government and at Delaware State College in Dover have assisted diversification, also.

Employment

Current Estimate. Total nonagricultural civilian employment in Kent County is estimated to have averaged about 25,300 persons in April 1966. The Delaware Employment Security Commission reported that there were 20,300 workers employed in nonagricultural industries in April 1963, indicating that nonagricultural employment has grown by about 5,000 workers in the past three years, or almost 1,675 persons annually.

Past Trend. The only continuous series available on employment in the Dover area is that provided by data on employment covered by unemployment insurance, which includes between 55 and 65 percent of total nonagricultural employment. As covered employment excludes government employees, all of the State and Federal employees in the Dover area (about 5,000 currently) are excluded from the totals. In addition, domestics and the self-employed are excluded from covered employment data. Between December 1958 and December 1961, total covered nonagricultural employment dropped from 13,250 to 10,850, but since that time has risen annually to a high of over 15,550 in September 1965.

Employment by Industry. Although covered employment in most of the industry groups declined between 1958 and 1961, the primary cause of the 1958-1961 decline in covered employment was a drop of over 1,675 jobs in transportation, communication, and public utilities. During this period, an Air Modification Team was phased out of operation at Dover AFB. The employees were civilians under contract with the Air Force for the reconstruction of transport aircraft. The gains in covered employment in Kent County since 1961 have been concentrated

in manufacturing, trade, and service employment. Employment in covered manufacturing industries averaged 4,075 between December 1961 and December 1963, then increased substantially to 5,900 in December 1964, and to almost 6,975 in September 1965. The primary cause for this rapid increase was the beginning of production of the Jello Division of General Foods in the Dover area in 1964. Covered employment in trade increased from 3,800 in December 1961 to almost 4,725 in September 1965, an increase of 230 jobs annually. Employment in the service industry increased from less than 900 in December 1961 to almost 1,275 in September 1965.

The only recent data on total employment by industry in Kent County are provided by the Delaware Employment Security Commission for April 1963. Of the 20,300 nonagricultural employees in Kent County at that time, 17,380 (86 percent) were wage and salary workers and 2,290 were employed in other nonagricultural jobs.

Manufacturing employment in April 1963 equalled 3,790, or 22 percent of nonagricultural wage and salary employment. Important categories in the manufacturing sector in 1963 were the food and kindred products group (1,370 employees) and apparel (1,630 employees). Nonmanufacturing employment accounted for 78 percent of the total nonagricultural wage and salary jobs. The largest single segment of employment in Kent County in 1963 was government, totaling 4,350 workers, or one-quarter of all nonagricultural wage and salary employment. Other important nonmanufacturing categories in April 1963 were wholesale and retail trade, with 3,880 employees, and services, with 2,360 workers.

Principal Employment Sources. There are two major civilian employers in the Dover area. The International Latex Corporation, a producer of rubber apparel goods, in 1965 employed an average of 2,100 persons, according to the Dover Chamber of Commerce. Employment at this firm is highly seasonal and may vary by 40 percent during the year. The other major civilian employer in Kent County is the Jello Division of General Foods, which started production of processed foods in Dover in January 1964. The Dover Chamber of Commerce reports employment at the Jello Division at about 1,700 persons currently. The Dover plant combines production facilities formerly located at plants in Hoboken, New Jersey; Le Roy, New York; and Orange and Dorchester, Massachusetts. Relocation of employees from these four plants began in January 1963; by January 1964, over 500 Jello Division employees and their families had been moved into Kent County.

Dover Air Force Base. The Dover municipal airfield was made a U.S. Army Air Corps base in October 1941 and has continued in use as an Air Force Base since then, except for a five-year period between 1946 and 1951 when the base was deactivated. In April 1952, the Military Air Transport Service (MATS) assumed command jurisdiction of Dover Air Force Base. The present tenant of the base, the 1607th Air Transport

Wing, was activated in January 1954 as an operational wing of MATS. Since that time, a number of supporting units have been added, including the 95th Fighter Interceptor Squadron, the 2016th Air Force Communications Squadron, and a number of other organizations. The 1607th Air Transport Wing has the responsibility of providing its share of MATS global airlift capacity and necessary support to the associate organizations at Dover AFB.

As of March 1966, there were 6,728 Air Force personnel stationed at Dover Air Force Base. Military strength totals, as shown below, rose annually from 7,056 in December 1958 to a twelve-year high of 8,348 in December 1964. Reductions in some SAC operations at Dover AFB reduced military strength to 6,688 in December 1965 and 6,728 in March 1966. Since 1960, civil service personnel strength has averaged about 1,175.

Military and Civilian Strength
Dover Air Force Base, Delaware
December 1955 - March 1966

<u>Date</u>	<u>Military strength</u>	<u>Civilian civil service</u>	<u>Date</u>	<u>Military strength</u>	<u>Civilian civil service</u>
Dec. 1955	5,368	862	Dec. 1961	7,862	1,153
" 1956	5,853	1,053	" 1962	7,822	1,169
" 1957	7,255	1,042	" 1963	8,251	1,190
" 1958	7,056	1,099	" 1964	8,348	1,177
" 1959	7,271	1,086	" 1965	6,688	1,151
" 1960	7,582	1,175	March 1966	6,728	NA

Source: Department of the Air Force.

Over the next year, military strength is expected to increase by nearly 2,000, but this increase is expected to be temporary and by the end of the two-year forecast period of this report the net increase over the current strength will be less than 1,000. Further strength reductions are anticipated in later years.

Unemployment

Unemployment of Kent County has been decreasing since 1960. The Delaware Employment Security Commission reported that 1,600 persons, or 7.1 percent of the civilian labor force, were unemployed in April 1960. By April 1963, the number of unemployed persons had dropped to 1,050, or 4.3 percent of the civilian labor force. Local sources estimate that the rate is currently slightly lower than the 1963 ratio. There is some seasonal unemployment in Kent County because of the seasonal demands of the General Foods and International Latex firms.

Future Employment Prospects. Based on recent employment trends and on information from local sources, it is estimated that nonagricultural employment will increase by about 1,000 workers annually over the next two years. Employment in trade and services should continue to grow as Dover AFB increases its military strength. It is also expected that there will be small gains in manufacturing and State government employment.

The annual rate of 1,000 new jobs over the next two years is below the annual gain of about 1,675 since 1963. A large part of the growth since 1963 reflects the opening of the Jello Division in Dover, an economic gain which is not expected to recur. If the 1,700 new Jello Division employees were subtracted from the 1963-1966 employment gain, the annual increase in nonagricultural employment since 1963 would be approximately 1,100 workers.

Income

The current median annual family income in the Dover HMA, after deducting Federal income tax, is approximately \$6,350. The median after-tax family income is expected to rise to \$6,600 in 1968, representing an increase of almost two percent annually. At present, about 25 percent of all families receive an after-tax income below \$4,000 annually, while an estimated 20 percent of all families have an annual after-tax income of over \$10,000.

The median after-tax income of renter households of two-or-more persons is about \$5,400 annually and is expected to increase to \$5,700 in 1968. Currently, 33 percent of these households have an after-tax income below \$4,000 annually, and eleven percent have an after-tax income above \$10,000. Distributions of all families and renter households by income classes are presented in table II.

Demographic Factors

Population

HMA Total. The nonfarm population of Kent County is estimated to be 72,000 as of July 1, 1966, an increase of 12,650 persons since April 1960. A disproportionate share of this growth has occurred since 1964 when the Jello Plant opened. During the 1950 decade, the nonfarm population of the Dover HMA increased from about 27,450 to 59,350, a gain of 31,900 (116 percent) over the ten-year period, largely because of the reactivation of Dover AFB in 1951. As indicated on the following page, military personnel and their dependents accounted for about 60 percent of the decennial increase.

Because of the change in definition of "farm" between the 1950 and 1960 Censuses, many persons living in rural areas who were classified as living on farms in 1950 were considered to be rural nonfarm residents in 1960. The resultant decline in farm population and, consequently, the increase in non-farm population between the two census dates was, to some extent, the result of the change in definition. Total population, including rural farm, in Kent County rose from 37,850 in April 1950 to 65,650 in April 1960. There was a gain of 27,800 persons during the decade, suggesting that up to 4,100 persons were affected by the 1960 definitional change.

City of Dover. There are about 12,600 persons residing in the city of Dover as of July 1, 1966, a gain of 5,350 over the April 1960 total. The 1960-1966 average annual increase of 860 persons is substantially above the 1950-1960 growth of 100 persons annually. Although some portion of the population growth since 1960 occurred within the 1960 city limits of Dover, most of the growth was in areas annexed by the city in 1962 and 1963. However, for some time the policy of the city of Dover has been to annex a subdivision or section before development has actually begun. The population of the city of Dover has increased from about 12 percent of the nonfarm population of Kent County in 1960 to over 17 percent of the county total in 1966.

Remainder of Kent County. The current nonfarm population of the portion of Kent County outside the corporate limits of Dover is estimated to be 59,400 persons. The average population increase of 1,175 persons a year over the 1960 total of 52,100 is well below the average nonfarm population growth of 3,200 persons annually between 1950 and 1960, a substantial portion of which was caused by the reactivation of Dover AFB. Change in definition of farm tended to inflate the 1950-1960 nonfarm population increase, however, and the annexation activity of the city of Dover reduced the 1960-1966 gain in the population outside the city.

Military Population. As seen on the following page, the number of military personnel and their dependents and military-connected civilians and their dependents has decreased slightly since 1960. The Dover Air Force Base was inactive in 1950.

Military and Civilian Components of Population
Kent County, Delaware
April 1950-July 1968

<u>Nonfarm population segments</u>	<u>April 1950</u>	<u>April 1960</u>	<u>July 1966</u>	<u>July 1968</u>
Nonmilitary-connected civilian	27,450	36,900	51,000	55,400
Military-connected civilian <u>a/</u>	-	3,900	4,000	4,000
Military <u>b/</u>	-	<u>18,550</u>	<u>17,000</u>	<u>19,400</u>
Total	27,450	59,350	72,000	78,800

a/ Military-connected civilian employees and their families.

b/ Military personnel and their families.

Sources: 1950 and 1960 Censuses of Population. Total population for 1966 and component data for all years estimated by Housing Market Analyst.

Military personnel and their dependents currently total about 17,000 persons, or 24 percent of the nonfarm population of Kent County. Recent strength reductions lowered the military population to a level slightly less than the 18,550 military total in April 1960. The number of military-connected civilians and their dependents has stayed at between 3,900 and 4,000 since 1960.

Although the average annual nonfarm population increase in Kent County of 3,200 in the 1950-1960 decade was substantially above the growth of 2,025 between 1960 and 1966, this is largely because of growth in the military population. As indicated above, the nonmilitary population increased by about 950 persons a year between 1950 and 1960 and by over 2,250 a year since 1960; the nonmilitary-connected civilian population has increased from 62 percent of the Kent County population in 1960 to 71 percent currently. Civilian employment increases have stimulated recent growth in the nonmilitary-connected population segment.

Future Population Growth. The nonfarm population of Kent County is expected to reach 78,800 by July 1, 1968, of whom about 55,400 will be nonmilitary-connected civilians, 19,400 will be military personnel and their families, and 4,000 will be military-connected civilians and their families. The anticipated population growth over the next two years is 68 percent above the rate of population growth of the 1960-1966 period, reflecting primarily the anticipated growth in the military population. Military and military-connected population decreased by about 225 persons annually between 1960 and 1966, but is expected to increase by about 2,400 persons by July 1968 (see page 5). Nonmilitary-connected civilian population will increase by about 2,200 persons annually over the next two years.

Natural Increase and Migration. Population change is the result of net natural increase (resident births less resident deaths) and net migration. Because data are not available separately for farm and nonfarm births and deaths, it is necessary to use total population, including rural farm, in determining the components of population change in Kent County. The following table shows the components of population change since 1950.

Components of Population Change
Kent County, Delaware
April 1950-July 1966

<u>Components</u>	<u>Average annual change</u>	
	<u>April 1950- April 1960</u>	<u>April 1960- July 1966</u>
Total population change	<u>2,775</u>	<u>1,900</u>
Net natural increase	925	1,450
Net in-migration	1,850	450
Percent increase due to migration	66.7	23.7

Sources: 1950 and 1960 Censuses of Population; State of Delaware Department of Public Health; and estimates by Housing Market Analyst.

Two-thirds of the total population gain in Kent County during the 1950 decade was attributable to net in-migration. If the great majority of the 1950-1960 increase in the military and military-connected personnel (about 22,450 persons) can be thought of as having been transferred into the area, then it is apparent that there was an out-migration of non-military-connected civilians from Kent County between 1950 and 1960. The location of the Jello Division of General Foods in Dover in 1963 and the over-all economic growth in the Dover area recently, however, have reversed this civilian out-migration trend. Despite the fact that there has been a decrease in the number of military and military-connected civilians in Kent County since 1960, a net of about 450 persons have migrated into the area annually in the last six years.

Households

HMA Total. There are 20,000 nonfarm households in the Dover HMA at the present time. The 1960-1966 annual household increase of 575 is below the average yearly gain of 790 between 1950 and 1960, when the number of nonfarm households in Kent County rose from 8,500 to 16,400. A part of the increase in nonfarm households between 1950 and 1960 resulted from the change in the definition of "farm" in the 1960 Census and the change from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census.

City of Dover. Currently, there are about 4,000 households in the city of Dover, equal to 20 percent of the Kent County nonfarm total. Since 1960, the number of households in Dover has grown at about 275 a year, primarily because of the annexation activity by Dover in the early 1960's. Between April 1950 and April 1960, the number of households in the city rose from less than 1,950 to over 2,275, about 35 annually.

Remainder of Kent County. At present, about 80 percent (16,000) of the nonfarm households in Kent County are outside the corporate limits of Dover. The number of nonfarm households in the county area outside Dover increased from 14,100 in April 1960 to the current level of 16,000, representing a gain of about 300 households annually. The 1960-1966 household increase would have been substantially larger had not the city of Dover annexed land from the unincorporated areas of Kent County prior to development of the areas as residential neighborhoods.

Military Households. Based on the family housing survey conducted at Dover Air Force Base in March 1966, there are currently about 3,275 military households in Kent County, 16 percent of the nonfarm household total.

Military and Civilian Components of Nonfarm Households
Kent County, Delaware
April 1950 - July 1968

<u>Components</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>July</u> <u>1966</u>	<u>July</u> <u>1968</u>
Nonmilitary-connected civilian	8,500	11,050	15,550	16,850
Military-connected civilian	-	1,200	1,175	1,175
Military	-	4,150	3,275	3,975
Total ^{a/}	8,500	16,400	20,000	22,000

^{a/} Rounded.

Sources: 1950 and 1960 Censuses of Housing. Total households for 1966 and components for all years estimated by Housing Market Analyst.

As seen in the preceding table, strength reductions at Dover AFB in the last two years have led to a decrease in military and military-connected civilian households between April 1960 and July 1966. There are about 15,550 nonmilitary-connected households in Kent County at the present time, representing an increase of 4,500 over the April 1960 total of 11,050. Nonmilitary-connected civilian households have increased from 67 percent of the Kent County nonfarm total in 1960 to almost 78 percent currently.

Household Size. Currently, the average nonfarm household size in Kent County is estimated at 3.35 persons, or about the same as the average size in 1960. The average size of military households in the HMA is between 4.0 and 4.2, as estimated by the Dover AFB Housing Office.

The in-migration of the typically-large military households into Kent County during the 1950 decade was a principal factor in raising the average nonfarm household size from 3.10 in 1950 to 3.35 in 1960. The average household size in the city of Dover is 2.97; outside the city the average nonfarm household size is about 3.44.

Future Household Growth. Based on the estimated 1968 population and on the household size trends evident in the area, it is expected that the number of nonfarm households in Kent County will reach 22,000 by July 1, 1968. The projected annual increase of 1,000 is well above the annual household gain between 1960 and 1966. The number of military and military-connected households, which decreased between 1960 and 1966, will increase by almost 350 a year during the forecast period. The number of nonmilitary-connected civilian households will reach 16,850 by July 1968, a gain of about 650 nonfarm civilian households annually during the forecast period.

Housing Market Factors

Housing Supply

There are about 22,100 nonfarm housing units in Kent County as of July 1, 1966, including 4,250 units in the city of Dover. The current housing stock is 3,950 (22 percent) higher than the April 1960 inventory of 18,150 nonfarm units. The increase resulted from the construction of about 2,950 housing units and the addition of almost 1,000 trailers to the stock since 1960. The current total of 2,650 trailers in Kent County is based on a count conducted in July 1965 by the Delaware State Planning Commission.

As seen in table III, the nonfarm housing inventory of the Dover area increased from about 9,250 to 18,150 during the 1950 decade, a net addition of almost 8,900 units (96 percent). Part of this increase resulted from a definitional change from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census and from the change in definitions of "farm" and "nonfarm" between 1950 and 1960. The number of total housing units, including farm units, rose from 12,250 in 1950 to 19,900 in April 1960, an increase of 7,650 during the decade, suggesting that up to 1,250 units were reclassified from farm to nonfarm.

Principal Characteristics of the Supply

Units in Structure. The most significant changes since 1960 in the distribution of the Kent County housing inventory by units in structure have been the decreasing proportion of single-family units, from 84 percent in 1960 to 80 percent currently, and the increase in the proportion of trailers, from nine percent to 12 percent during the 1960-1966 period. As seen in the following table, the number of housing units in each category has increased in absolute number.

Nonfarm Housing Inventory by Units in Structure
Kent County, Delaware
April 1960 and July 1966

<u>Units in</u> <u>structure</u>	<u>April 1960</u>		<u>July 1966</u>	
	<u>Number</u> <u>of units</u>	<u>Percent</u> <u>of total</u>	<u>Number</u> <u>of units</u>	<u>Percent</u> <u>of total</u>
1 unit	15,240	84	17,600	80
2 to 4 units	747	4	1,000	4
5 or more units	490	3	850	4
Trailers	1,662	9	2,650	12
Total	18,139	100	22,100	100

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

Age of Structure. As seen below, almost 18 percent of the housing stock has been built since 1960, and 52 percent (11,600 units) has been added to the nonfarm housing inventory of Kent County in the last 16 years. Except for the period of 1929 and earlier, the greatest proportion of the current inventory was added between 1955 and March 1960. Included in the 5,050 units built during that five-year period are 1,000 units of Capehart housing constructed at Dover AFB.

Distribution of the Nonfarm Inventory by Age of Structure
Kent County, Delaware
July 1966

<u>Age</u>	<u>Number of units</u>	<u>Percentage distribution</u>
6 years old or less	3,950	17.9
7 to 11 years old	5,050	22.8
12 to 16 years old	2,575	11.7
17 to 26 years old	1,800	8.1
27 to 36 years old	1,500	6.8
37 or more years old	<u>7,225</u>	<u>32.7</u>
Total	22,100	100.0

Note: The basic data in the 1960 Census of Housing from which the above 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.

Source: 1960 Census of Housing, adjusted to reflect building activity, trailer movement, and demolitions.

Condition of the Inventory. The proportion of nonfarm units in Kent County which are classified as substandard (those dilapidated or lacking one or more plumbing facilities) has declined since 1960 because of the demolition of a number of substandard units and the addition of almost 18 percent of the housing stock in the last six years. In April 1960, the census reported that about 4,050 units, or 22 percent of the nonfarm inventory, were substandard. It is estimated that there are now about 3,750 units (17 percent of the inventory) in Kent County which are substandard.

Value and Rent. The median value of owner-occupied housing units in Kent County in 1960 was \$10,600. New units built at increased land and construction costs plus the general increase in values have raised the 1960 level of values to an estimated current median of between \$11,000 and \$11,500. The 1960 median gross rent in Kent County was \$84 a month, and is probably about \$90 currently.

Residential Building Activity

About 3,150 nonfarm dwelling units have been started in Kent County since January 1960, of which 1,425 (45 percent) were authorized by building permits and an estimated 1,725 (55 percent) were started outside permit-issuing places. The estimate of construction in non-permit-issuing places is based on Kent County tax records and on a count conducted by the Delaware State Planning Commission. Of the 1,725 units started outside permit-issuing places, 1,325 were single-family structures and 400 were multifamily units. About 250 of the multifamily units built without permits were constructed at Dover AFB in 1962 as on-base family housing. Most of the remaining 150 multifamily units started were in small three- and four-unit structures near the city of Dover.

Although building permits account for less than one-half of residential construction in Kent County, they do indicate construction trends in the area since 1960. Table IV shows the number of permits issued in incorporated places of Kent County since 1960, and the following table presents the total housing units authorized by building permits by type of structure since 1960.

Number of Units Authorized by
Residential Building Permits
Kent County, Delaware
1960-1966

<u>Year</u>	<u>Total</u>	<u>Single-</u> <u>family</u>	<u>Multi-</u> <u>family</u>
1960	71	71	0
1961	62	60	2
1962	111	81	30
1963	323	313	10
1964	397	369	28
1965	282	258	24
1966 (Through June)	180	146	34

Source: C-40 Construction Reports and Local Building Inspectors.

The number of units built annually in Kent County was at a low level in the early 1960's, probably fewer than 300 units a year. In 1963 and 1964, however, about 500 Jello employees and their families moved into the area, prompting an increase in residential construction to more than double previous levels. It is reported that over 70 percent of the

500 employees that moved into the area with the Jello Division of General Foods purchased new homes. Residential construction reached a six-year peak in 1964 when almost 400 units were authorized; in addition, it is likely that another 250-300 units were built outside permit-issuing places during 1964. In 1965, the volume of construction declined slightly to about 600 units, including over 280 units authorized by building permits.

Single-family construction has generally followed the trends evident in total residential construction. Approximately 550 to 650 single-family units were built in the peak years of 1963 and 1964 and about 450 to 500 units were started in 1965. About 525 multifamily units have been started in Kent County since 1960, consisting of 125 authorized by building permits, 250 built at Dover AFB, and 150 started outside permit-issuing places. Except for the family housing at Dover AFB, which was finished in 1962, very few multifamily units were built in the 1960-1962 period. Beginning in 1963, however, multifamily construction rose to about 50-75 units annually in 1963 and 1964, and about 100 units during 1965. In addition, it is estimated that almost 75 multifamily units have been started in the first six months of 1966, of which about 25 are currently under construction. Approximately 175 single-family units are also under construction in Kent County at the present time.

Demolitions and Conversions. Based on estimates by the Dover Planning Commission and Delaware State Planning Commission, it is probable that about 200 housing units have been removed from the nonfarm housing stock since 1960 through demolition, fire, and other causes. About 50 housing units annually will be removed from the inventory during the two-year forecast period. Because of the relatively small supply of multifamily units and the large number of renters in Kent County, it is estimated that since 1960 there has been a net addition of about 200 units to the housing stock through conversions.

Tenure of Occupancy

There has been a very slow trend toward renter occupancy in the Dover area for many years (see table III). The proportion of renter-occupied units to total occupied units rose from 40.9 percent in 1950, to 42.2 percent in 1960, and to 42.5 percent currently. At the present time, about 11,500 nonfarm units in Kent County are owner occupied and 8,500 are renter occupied. The 16-year trend toward renter-occupancy is principally caused by the large influx of military-connected families, most of whom normally desire to rent.

Vacancy

1960 Census. As of April 1960, there were almost 570 vacant, available housing units for rent or sale in the Dover HMA; the over-all net available vacancy ratio was 3.3 percent. About 155 of these available vacancies were for sale, a homeowner vacancy ratio of 1.6 percent. The remaining 415

available vacancies were for rent, representing a rental vacancy ratio of 5.6 percent (see table III). Of the available vacancies, however, 35 of the sales units and 100 of rental vacancies lacked one or more plumbing facilities. Most of the poor quality rental vacancies were in converted structures in the small towns and villages in Kent County. Homeowner and renter vacancy ratios of 2.7 percent and 3.9 percent, respectively, were reported in the city of Dover in 1960.

Postal Vacancy Survey. A postal vacancy survey was conducted on June 20, 1966 by four participating post offices in Kent County (see table V). The survey covered a total of 14,400 possible deliveries (about 65 percent of the nonfarm total), and revealed an over-all vacancy rate of 4.3 percent. Vacancies in residences, as reported by the postal vacancy survey, numbered about 460, or about 3.5 percent of the residences surveyed. As shown in the survey, apartment vacancies totaled about 160, or 12.8 percent of the 1,225 apartments surveyed. An additional 130 single-family units were reported to be under construction.

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 delineations, and methods of enumeration. The census reports 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 for one stop for one delivery of mail (one mailbox). These are principally single-family homes, but include 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 postal vacancy survey conducted in the Dover area and on local estimates and field inspection, it is judged that there are currently about 800 vacant housing units available for sale or rent in the Dover HMA, an over-all vacancy ratio of 3.8 percent. Of the available vacancies, 250 units are for sale, representing a homeowner vacancy rate of 2.1 percent and 550 are available for rent, indicating a rental vacancy ratio of 6.1 percent. Although the 1966 vacancy rates are slightly above 1960 levels, almost 50 sales units and 100 rental units in the current available vacancy totals are noncompetitive in that they lack some plumbing facilities.

The current vacancy rate of 3.8 percent is below the 4.3 percent reported by the postal vacancy survey because: (1) the postal carriers on some routes listed vacant units that were not actually available for year-round occupancy, and (2) vacancy rates in areas covered by postal delivery service tend to be higher than rates in areas outside regular delivery routes.

Sales Market

General Market Conditions. At the present time it appears that the impact of the location of Jello Division in Dover in 1963 has been sufficient to counteract any weakness in the sales market which might have been caused by the slight strength reductions at Dover AFB in the last two years. Local builders report that almost all new construction in Kent County in the last six years has been absorbed fairly well. There are some vacancy problems in a few of the older subdivisions (10 to 15 years old), and there has been some rental of single-family homes. This is reflected in the slight excess of vacant available sales units currently (2.1 percent homeowner vacancy), although the large number of migrants into and out of the area (caused mainly by the large proportion of military families in the HMA) creates a constant turnover of sales houses which probably tends to keep the homeowner vacancy ratio somewhat higher than otherwise would be expected.

Speculative vs. Contract Building. Local estimates on the proportion of all new single-family building activity which is located in subdivisions range from 75 to 90 percent. Mortgagees have stated that the large builders in the Dover area are currently allowed an unsold inventory of new construction of between five and ten homes in each subdivision. All of the small-scale builders currently are working only on a presold basis, primarily in small subdivisions or on individual lots.

Subdivision Activity. New subdivisions in the Dover area generally provide houses in the \$15,000-\$20,000 price range, with a few between \$20,000 and \$30,000, and one priced above \$30,000. Most of the new homes priced above \$20,000 are located to the north of the city. The first major subdivision priced above \$30,000 was started in 1960. The subdivision was given impetus in 1963 when Jello Division moved a large number of relatively high-income families into the Dover area. Houses in this subdivision have had excellent marketing experience in the last few years.

Of the homes in subdivisions started before 1960, almost all are currently selling **below \$15,000**. They are generally located south of Dover, near Dover AFB. In a few, single-family units are now being offered for rent because of an excess supply of unsold homes in the particular subdivisions.

Foreclosures. Except for a 60-unit group of single-family homes, foreclosures of FHA-insured single-family properties have been low in Kent County, totaling only about 20 homes since 1960. In 1962, FHA acquired 60 single-family row-houses insured under Section 203. This foreclosure apparently was related to the construction of about 1,250 Capehart units at Dover AFB between 1959 and 1962. The 60 two- and three-bedroom units were sold to the Dover Housing Authority in 1964.

Rental Market

General Market Conditions. Rental vacancies in Kent County are not excessive, and new multifamily units are being absorbed very well without weakening the market for older units. The rental market in the Dover area largely consists of renter-occupied single-family housing units, which is reflected in the fact that there are 8,500 renter-occupied units and about 1,850 multifamily units in Kent County at present. Almost all of the rented single-family units are over six years old and typically have shelter rents between \$100 and \$150 monthly. Units in older subdivisions as well as those located in the long-established areas close to downtown Dover are being rented. Although there is an ample supply of these single-family units currently available for rent, very few remain vacant over three months because of the constant turnover of families in the Dover area.

New Rental Housing. Almost all the multifamily projects built in the last six years have been garden-type projects, typically in structures containing eight to 16 units each. Most of the newer multifamily projects have been built in the northern part of Dover. Few apartments have been built in Kent County outside the Dover area. Those that have been built, however, are experiencing good occupancy as have those in the city of Dover.

Military Family Housing

As of June 1966, there were 1,255 Capehart housing units at Dover AFB, including 1,000 built in 1959 and 255 completed in June 1962. Of the 1,255 on-base units, 198 are two-bedroom units, 963 are three-bedroom units, and 94 are four-bedroom units. About 400 of the units are allocated to officers and the remainder to enlisted personnel. Only frictional vacancies exist in the on-base housing. There is no program-mable housing deficit and no units are currently programmed for construction at Dover AFB.

Public Housing

At the present time, there are 60 units of public housing in the city of Dover, all of which were purchased from FHA in 1964. Of the total, there are 38 three-bedroom units and 22 two-bedroom units. An additional 46 units will be opened in August 1966, including two-, three-, four-, and five-bedroom row-houses.

Demand for Housing

Quantitative Demand

Demand for new permanent-type housing in the Dover HMA during the two-year period from July 1, 1966 to July 1, 1968 is considered to be a function of the nonmilitary-connected civilian household increase of 650 annually. Consideration also is given to expected losses from the inventory, to the current and future tenure composition, and to the transfer of some single-family houses from the sales inventory to the rental stock. Giving consideration to these factors, demand for new housing is expected to total 600 units during each of the next two years, including 500 sales units and 100 rental units. The demand estimate does not include public low-rent housing or rent-supplement accommodations.

If total household growth (military and nonmilitary) were used to estimate housing demand in the Dover area, about 700 additional units would be required to satisfy a temporary demand resulting from the increase in military and military-connected households. This demand, however, will be effective only during the next two years, and a construction volume of a maximum of 600 units annually would be more appropriate. With the increases in military strength anticipated in the July 1966-July 1968 period, the housing market probably will be tight during the forecast period; after July 1968, expected military strength reductions should balance the market.

A construction volume of about 500 sales units annually during the next two years is about equal to the single-family construction level in 1965, but below the peak years of 1963 and 1964 when approximately 600 units were built annually. The estimated annual demand for 100 rental units represents a continuation of a demand for multifamily construction evident since 1963. In 1963 and 1964, about 50-75 units were started annually; about 100 units were started in 1965; and almost 75 units were started in the first six months of 1966.

Qualitative Demand

Sales Housing. Based on current family income, on typical ratios of income to purchase price, and on recent market experience, the annual demand for 500 sales units is expected to be distributed as shown in the following table. It is judged that single-family houses that meet minimum standards cannot be produced in the Dover area to sell for less than about \$10,000.

Annual Demand for New Sales Housing by Price Class
Dover, Delaware, HMA
July 1, 1966 to July 1, 1968

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$12,000	35	7
\$12,000 - 13,999	50	10
14,000 - 15,999	65	13
16,000 - 17,999	65	13
18,000 - 19,999	60	12
20,000 - 24,999	100	20
25,000 - 29,999	75	15
30,000 and over	<u>50</u>	<u>10</u>
Total	500	100

Rental Housing. Under current construction and land cost, the minimum achievable gross monthly rents without public benefits or assistance in financing or land purchase are judged to be \$75 for efficiencies, \$90 for one-bedroom units, \$110 for two-bedroom units, and \$130 for three-bedroom units. At or above these minimum rents there is an annual demand for about 100 units of rental housing. This demand estimate does not include public low-rent housing or rent-supplement accommodations.

The monthly rentals at which privately-owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in the following table. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals.

Estimated Annual Demand for New Rental Units
Dover, Delaware, HMA
July 1, 1966 to July 1, 1968

<u>Unit size</u>	<u>Gross monthly rent</u> ^{a/}	<u>Number of units</u>
Efficiency	\$ 75 and over	5
One bedroom	\$ 90 - 119	20
	120 - 139	20
	140 and over	5
Two bedroom	\$110 - 139	15
	140 - 159	20
	160 and over	5
Three-or more- bedrooms	\$130 - 139	5
	140 and over	5

^{a/} Gross rent is shelter rent plus the cost of utilities. The minimum rent for each unit size is calculated on the basis of a long-term mortgage (40 years) at 5½ percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

The preceding distribution of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Individual projects may differ from the general pattern in response to specific neighborhood or submarket requirements, however.

APPENDIX TABLES

Table I

Employment in Industries
Covered by Unemployment Compensation
Kent County, Delaware
December 1958 - September 1965

	<u>December</u> <u>1958</u>	<u>December</u> <u>1959</u>	<u>December</u> <u>1960</u>	<u>December</u> <u>1961</u>	<u>December</u> <u>1962</u>	<u>December</u> <u>1963</u>	<u>December</u> <u>1964</u>	<u>September</u> <u>1965</u>
Total covered employment	<u>13,491</u>	<u>12,116</u>	<u>11,579</u>	<u>10,990</u>	<u>11,401</u>	<u>12,438</u>	<u>14,341</u>	<u>15,720</u>
Agricultural employment	253	140	113	117	108	157	167	156
Nonagricultural employment	<u>13,238</u>	<u>11,976</u>	<u>11,466</u>	<u>10,873</u>	<u>11,293</u>	<u>12,281</u>	<u>14,174</u>	<u>15,564</u>
Manufacturing	4,257	4,310	3,976	4,105	4,133	4,021	5,901	6,967
Nonmanufacturing	<u>8,981</u>	<u>7,666</u>	<u>7,490</u>	<u>6,768</u>	<u>7,160</u>	<u>8,260</u>	<u>8,273</u>	<u>8,597</u>
Construction	1,144	793	906	694	685	1,653	1,134	895
Trans., comm., & pub. util.	2,693	1,894	1,586	1,010	1,333	1,137	1,145	1,225
Trade	3,968	3,786	3,795	3,807	3,778	4,014	4,356	4,721
Finance, ins., & real estate	416	392	390	362	412	396	388	483
Services	760	801	813	895	952	1,060	1,250	1,273

Source: Employment Security Commission, State of Delaware.

Table II

Estimated Percentage Distribution of Nonfarm Incomes
after Deduction of Federal Income Tax
Kent County, Delaware, 1966 and 1968

<u>Family income</u>	<u>1966</u>		<u>1968</u>	
	<u>All families</u>	<u>Renter households^{a/}</u>	<u>All families</u>	<u>Renter households^{a/}</u>
Under \$ 2,000	6	10	6	8
\$ 2,000 - 2,999	9	10	8	11
3,000 - 3,999	10	13	9	11
4,000 - 4,999	10	13	10	12
5,000 - 5,999	11	12	10	12
6,000 - 6,999	11	10	10	10
7,000 - 7,999	9	9	9	9
8,000 - 8,999	7	7	8	8
9,000 - 9,999	7	5	7	5
10,000 - 12,499	11	7	12	9
12,500 - 14,999	5	3	6	3
15,000 and over	4	1	5	2
Total	100	100	100	100
Median	\$6,350	\$5,400	\$6,600	\$5,700

^{a/} Excludes one person renter households.

Source: Estimated by Housing Market Analyst.

Table III

Components of the Nonfarm Housing Inventory
Kent County, Delaware
1950, 1960, and 1966

<u>Occupancy and tenure</u>	<u>Number of housing units</u>		
	<u>April 1950</u>	<u>April 1960</u>	<u>July 1966</u>
Total nonfarm housing supply	<u>9,260</u>	<u>18,139</u>	<u>22,100</u>
Occupied housing units	<u>8,503</u>	<u>16,389</u>	<u>20,000</u>
Owner occupied	5,025	9,467	11,500
Percent of total occupied	59.1%	57.8%	57.5%
Renter occupied	3,478	6,922	8,500
Percent of total occupied	40.9%	42.2%	42.5%
Vacant housing units	<u>757</u>	<u>1,750</u>	<u>2,100</u>
Available vacant	<u>58</u>	<u>566</u>	<u>800</u>
For sale	20	153	250
Homeowner vacancy rate	0.4%	1.6%	2.1%
For rent	38	413	550
Renter vacancy rate	1.1%	5.6%	6.1%
Other vacant <u>a/</u>	699	1,184	1,300

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

Sources: 1950 and 1960 Censuses of Housing.
1966 estimated by Housing Market Analyst.

Table IV

Dwelling Units Authorized by Building Permits
Kent County, Delaware
January 1960-June 1966

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>January 1, - June 30, 1966</u>
Camden town	3	3	1	2	0	1	0
Clayton town	1	5	1	1	5	3	0
Dover	49	32	79	285	319	217	156
Frederica town	0	0	1	0	1	3	1
Harrington	2	5	10	2	5	5	2
Magnolia town	0	0	0	0	0	2	0
Smyrna town	16	14	19	30	61	43	18
Wyoming town	<u>NA</u>	<u>3</u>	<u>0</u>	<u>3</u>	<u>6</u>	<u>8</u>	<u>3</u>
County total	71	62	111	323	397	282	180

Sources: G-40 Construction Reports and Local Building Inspectors.

Table V

Dover, Delaware, Area Postal Vacancy Survey

June 20, 1966

Postal area	Total residences and apartments										Residences										Apartments										House trailers	
	Total possible deliveries					Vacant units					Total possible deliveries					Vacant units					Total possible deliveries					Vacant units					Total possible deliveries	
	All	%	Used	New	Under const.	All	%	Used	New	Under const.	All	%	Used	New	Under const.	All	%	Used	New	Under const.	All	%	Used	New	Under const.	All	%	Used	New	Under const.	No.	%
The Survey Area Total	14,401	614	4.3	501	113	129					13,179	458	3.5	397	61	129					1,222	156	12.8	104	52					1,468	94	6.4
Dover	9,977	392	3.9	302	90	107					9,204	279	3.0	241	38	107					773	113	14.6	61	52					1,176	73	6.2
City Routes	8,101	327	4.0	249	78	77					7,341	215	2.9	189	26	77					760	112	14.7	60	52					680	48	7.1
Rural Routes	1,876	65	3.5	53	12	30					1,863	64	3.4	52	12	30					13	1	7.7	1	-					496	25	5.0
Other Cities and Towns	4,424	222	5.0	199	23	22					3,975	179	4.5	156	23	22					449	43	9.6	43	-					292	21	7.2
Camden-Byrding	1,123	96	8.5	93	3	8					1,015	65	6.4	62	3	8					108	31	28.7	31	-					171	18	10.5
Harrington	1,994	83	4.2	83	-	10					1,838	77	4.2	77	-	10					156	6	3.8	6	-					117	3	2.6
Smyma	1,307	43	3.3	23	20	4					1,122	37	3.3	17	20	4					185	6	3.3	6	-					4	-	-

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).

HUD-Wash., D. C.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FEDERAL HOUSING ADMINISTRATION

NEWS

Washington, D. C. 20411

FHA INFORMATION 382-4693

FOR RELEASE TUESDAY
MARCH 7, 1967

MC-FHA-MA-67-16
Poston

The Federal Housing Administration today released its analysis of the Dover, Delaware, housing market, covering Kent County. Demand for additional housing for the two-year period dating from July 1, 1966, is expected to total 600 units a year, consisting of 500 sales units and 100 rental units.

July 1, 1966, vacancy ratios of 2.1 percent for available sales housing and 6.1 percent for available rental housing were slightly above corresponding ratios of 1.6 percent and 5.6 percent in April 1960. Housing vacant and available in July 1966 consisted of 250 sales units and 550 rental units.

There were 22,100 nonfarm housing units in Kent County as of July 1, 1966. The nonfarm housing stock increased by about 3,950 units from April 1960 to July 1966. Residential construction in that period reached a high in 1963 and 1964 when between 650 and 700 units were built annually.

The largest single segment of employment in the area is government, including the State Capitol, Dover Air Force Base, and Delaware State College. Government provides over one-fourth of all nonagricultural wage and salary employment. Manufacturing also has grown in recent years and accounted for substantial employment gains. In April 1966, total non-agricultural civilian employment was estimated at 25,300 persons - an increase of 5,000 over April 1963.

The median annual income of all families as of July 1, 1966, after deduction of Federal income tax, was \$6,350. That of renter households of two or more persons was \$5,400.

Projected gains in nonfarm population exceed gains since 1960 and reflect primarily an expected increase in military population. Predicted gains of 3,400 for each forecast year consist of 2,200 civilians and 1,200 military and military-connected persons. The July 1966 estimated nonfarm population of 72,000 persons reflects an increase of 12,650 since April 1960.

- more -

The number of nonfarm households is expected to increase by 1,000 each forecast year, well above the annual increase of 575 since April 1960. The 1,000 estimate consists of 350 military and military-connected households and 650 civilian households. In July 1966, the total number of nonfarm households was 20,000.

Requests for copies of the complete analysis should be directed to Henry M. Winchester, Jr., Director, Federal Housing Administration, 536 Wilmington Trust Building, Wilmington, Delaware 19801.

* * * *

Library
Dept. of Housing and Urban Development
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