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Analysis of the
**MISSISSIPPI GULF COAST
HOUSING MARKET**

as of May 1, 1970

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

October 1970

FHA Housing Market Analysis

Mississippi Gulf Coast, as of May 1, 1970

Foreword

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

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

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

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

FHA HOUSING MARKET ANALYSIS - MISSISSIPPI GULF COAST
AS OF MAY 1, 1970

The Mississippi Gulf Coast Housing Market Area (HMA) is defined for purposes of this analysis as including Hancock, Harrison, and Jackson Counties, Mississippi. The constituent counties in the area differ somewhat in economic and demographic characteristics. Hancock County, on the far western edge of the coast area, is primarily rural in nature and had a population of 18,000 persons in May 1970. Harrison County includes the cities of Gulfport and Biloxi and is a Standard Metropolitan Statistical Area; its major economic support is provided by tourism and Keesler Air Force Base in Biloxi. Jackson County is located at the eastern edge of the Gulf Coast area and is primarily a manufacturing center, with most industrial development clustered in or near the city of Pascagoula.

Within the past year, two major factors have put unusual pressure on the housing market in the Mississippi Gulf Coast Area. In August 1969, Hurricane Camille struck the three-county area causing loss of life and substantial destruction of homes, places of business, and employment centers. More recently, major impetus to the future economic development of the area has come from announced expansion of existing firms and the anticipated openings of new employment sources in the area.

Anticipated Housing Demand

On the basis of current conditions in the housing market and anticipated household growth and demolition activity forecast for the Mississippi Gulf Coast during the May 1970-May 1972 forecast period, demand for nonsubsidized housing will total 2,000 units annually during the two-year forecast period.

Included in the demand total are 25 single-family units in Hancock County, 425 single-family and 450 multifamily units in Harrison County, and 700 single-family and 400 multifamily units in Jackson County. Distributions of single-family demand by sales price and multifamily units by gross monthly rents and bedroom size are shown in table I.

The supply of new privately-financed housing units added to the inventory of the HMA during 1968 and 1969 was in excess of demand, resulting in an increase in the number of new vacant available single-family homes and a slowing of multifamily absorption rates. A construction level of 2,000 units of nonsubsidized housing units annually during the next two years therefore should be sufficient to meet demand requirements without resulting in excessive vacancies.

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 Sections 235 and 236 housing. For the HMA, the total occupancy potential is estimated to be 1,715 units annually. Distributions of the occupancy potential for subsidized rental housing for the total HMA are shown in table II and for each constituent county are shown in table III. Future approvals under each program should take into account any intervening approvals under other programs which serve the same families and individuals.

The annual occupancy potentials^{1/} for subsidized housing discussed below are based upon 1970 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect on May 1, 1970, and on available market experience.^{2/} The potential for Harrison County reflects additional units needed due to the damage resulting from Hurricane Camille, and does not indicate a continuing occupancy potential after the initial need is met. The occupancy potential for families in Jackson County has also been adjusted upward because of the anticipated increase in employment forecast during the next two years; most of the gain in employment is expected to be in jobs with salaries of less than \$8,000 per year, with a large portion of these under \$6,000 per year.

Sales Housing Under Section 235. Sales housing can be provided for low- to moderate-income families under the provisions of Section 235. Based on exception income limits, about 1,170 houses a year could be absorbed in the HMA during the two-year forecast period of this report--15 units in Hancock County, 620 units in Harrison County and 535 units in Jackson County. All of the Section 235 annual occupancy potential for Hancock County and 500 units each for Harrison County and Jackson County are yearly additions due to Hurricane Camille and the projected employment gains. If regular income limits are used, the 1970-1972 potentials would be reduced to 10 units in Hancock County, 590 units in Harrison County and 480 units in Jackson County for a total of 1,080 units. Allocations for Section 235 total 1,300 units for all three counties; 450 units have been completed and an additional 200 are under construction. The allocation of funds for Section 235 housing should be sufficient to satisfy the potential for the May 1970-May 1971 period.

Rental Housing Under the Public Housing and Rent-Supplement Programs. For the Mississippi Gulf Coast HMA, the annual occupancy potential for public housing is estimated at 600 units for families and 80 units for the elderly. This potential includes 25 units (all for families) in Hancock County, 460 units in Harrison County (390 for families and 70 for elderly), and 195 in Jackson County (185 for families and 10 for the elderly). About 30 percent of the families and 55 percent of the elderly also are eligible for housing under Section 236 (see table II). Under the low-rent public housing program, annual additions to the potentials as a result of employment increases and Hurricane Camille total 25 units for Hancock County, 200 units for Harrison County and 175 units for Jackson County. In the HMA, there have been 582 public housing units constructed since 1960. In the case of the

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

^{2/} Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing. However, little or no housing has been provided under some of the subsidized housing programs and absorption rates remain to be tested.

somewhat more restrictive rent-supplement program, the potential for families would be about one-third of the figure shown above, but the market among the elderly would be unchanged.

Rental Housing under Section 236^{1/}. Moderately priced rental units can be provided under Section 236. With exception income limits, there is an annual occupancy potential for 745 units of Section 236 housing, including 75 units for elderly families and individuals; including 15 units for families and 10 units for elderly in Hancock County, 320 units for families and 45 units for elderly in Harrison County, and 335 units for families and 20 units for elderly in Jackson County. Annual additions to the 236 potential which do not constitute a recurring need total 15 units for Hancock County, 200 units for Harrison County and 300 units for Jackson County. Based on regular income limits, these potentials would be reduced to 615 units for families and 70 units for the elderly. About 25 percent of the families eligible under this section are alternatively eligible for public housing and 55 percent of the elderly households would qualify for public housing. It should also be noted that in terms of eligibility, the Section 236 potential for families and the Section 235 potential draw from essentially the same population and are, therefore, not additive.

There were 394 units of Section 236 housing for the elderly under construction in the HMA on May 1, 1970; these units are expected to satisfy all of the potential for this type of housing. There were also 204 units of Section 221(d)(3) housing completed and an additional 108 nearing completion in the area.

Sales Market

The sales market in the Mississippi Gulf Coast area remained relatively unchanged during the latter part of the 1960 decade and was characterized by high homeowner vacancy rates and new single-family construction generally exceeding demand levels. Hurricane Camille in August 1969, however, resulted in demolition of vacant units and absorption of available units by families displaced by the hurricane. Construction of new homes was sharply curtailed during late 1969, and by early 1970 most segments of the sales market appeared to have reached a balanced condition. In the area north of Gulfport and in Hancock County, however, a slight oversupply of homes in the \$18,000 to \$25,000 price range may be developing.

^{1/} Interest reduction payments may also be made for cooperative housing projects. Occupancy requirements under Section 236 are identical for tenants and cooperative owner-occupants.

Almost all of the new single-family units built in the Gulf Coast area in 1968 and 1969 were in the \$15,000 to \$25,000 price range. Major concentrations of new homes in Harrison County are north of Gulfport in the Bel Aire development and north of Biloxi in the Cedar Grove subdivision. New homes in these areas are generally in the \$17,000 to \$20,000 price range. In Jackson County, new homes are concentrated in the River Road area of Moss Point, east of Pascagoula in the Cherokee Forest development, and in the College Park area near the city of Pascagoula. Most homes in these areas are also in the \$15,000 to \$20,000 price range.

Rental Market

The market for rental units in the Gulf Coast area tightened considerably after Hurricane Camille. Many of the new apartment developments in Gulfport and Biloxi were destroyed or damaged; after the hurricane, vacant available units were absorbed soon after completion or repair. Additional demand pressure was in evidence in Jackson County in early 1970 as the result of increased in-migration in response to job opportunities in the area. Prior to the hurricane, the rental market was sound, but vacant units were available and absorption of new units was at a moderate rate. New apartment developments in the area are typically low-density garden-type projects of one- and two-bedroom units with gross monthly rents in the \$125-\$175 price range. Concentrations of new apartments are located in Gulfport and Biloxi in Harrison County and in Pascagoula in Jackson County.

Economic and Demographic Factors

Economic Factors. The economy of the Mississippi Gulf Coast HMA expanded considerably between 1964 (the earliest year for which comparable data are available) and 1969, as indicated by the increase in the civilian labor force from an annual average of 63,570 persons in 1964 to 83,210 persons in 1969 (see table IV). Included in the 1969 labor force were 7,130 persons in Hancock County, 45,210 in Harrison County, and 30,870 in Jackson County; a detailed geographic distribution of the 1969 civilian labor force components is presented in table V. Nonagricultural wage and salary employment averaged 68,570 persons in 1969, representing an increase of 18,400 persons between 1964 and 1969, or an annual average of 3,680 (7.3 percent). The only decrease in wage and salary employment (20 jobs) occurred between 1966 and 1967 due to the completion of the Mississippi Test Facilities (N.A.S.A.) which caused a decline in construction employment of over 1,900 jobs; in all other years nonagricultural wage and salary employment increased very significantly.

Manufacturing employment in the Gulf Coast area averaged 20,350 jobs during 1969, over three-quarters of which was located in Jackson County where Ingalls, a subsidiary of Litton Industries and the largest employer in Mississippi, is located. Ingalls has two divisions -- the East, which manufactures and over-hauls submarines, and the West, a new division which began work on its first cargo ship in early 1970. Approximately 69 percent of the 6,380 job increase in manufacturing between 1964 and 1969 occurred at the Ingalls' plants, primarily during 1964 and 1965.

The major part of the increase in nonagricultural wage and salary employment in the HMA since 1964 was in nonmanufacturing employment which increased by a total of about 12,000 jobs or an average of 2,400 (6.6 percent) annually. Of the 48,220 nonmanufacturing jobs in the area in 1969, about two-thirds were located in Harrison County, reflecting its position as the primary resort and government center of the Gulf Coast. The contract construction industry has been the most volatile sector of the area economy. The substantial growth during the 1965-1966 period and the loss of over 1,900 jobs in the industry between 1966 and 1967 was primarily the result of the construction and completion of the NASA facilities in Hancock County. Subsequently, the cleanup of Hurricane Camille damage and the start of the Ingalls West plant reversed the downtrend in construction employment and resulted in an increase of about 2,150 new jobs during 1969. Other nonmanufacturing industries which had large increases in employment between 1964 and 1969 were government (4,840 persons) and services (2,580 persons). The large decrease in 1969 in the services sector resulted from the loss of many jobs due to the demolition and major damage by Hurricane Camille of hotels, motels, and eating establishments along the coast.

Employment increases during the two-year forecast period are expected to exceed growth patterns evident in the area between 1964 and 1969. A recent grant of \$15,000,000 from EDA to develop the Hancock County Industrial Park should provide employment sources sufficient to balance the loss of about 1,800 jobs in that county when NASA facilities are phased-out in late 1970 or early 1971. In Harrison County, both military facilities (Keesler Field and the Naval Construction Battalion Center) plan minor reductions in force; expansion of present companies and the announced opening of new firms, however, should result in a net increase of about 1,000 jobs in manufacturing and 900 in nonmanufacturing in Harrison County by early 1972; Ingalls' West Division, in Jackson County, plans to add more than 5,100 employees by the end of 1971. In addition, the expansion of employment at Ingalls is expected to result in additional employment growth in supporting trade, service, and government employment. On the basis of these primary growth factors, it is probable that nonagricultural wage and salary employment in the Mississippi Gulf Coast HMA will increase by 8,000 jobs annually during the May 1970-May 1972 forecast period, including 6,100 new manufacturing jobs and 1,900 jobs annually in the nonmanufacturing sector.

The current median incomes, after deduction of federal income tax, of all families in each of the constituent counties of the HMA are \$6,100 for Hancock County, \$6,750 for Harrison County and \$7,150 for Jackson County; the median after-tax incomes of two-or-more-person renter households are \$5,200 (Hancock County), \$5,750 (Harrison County), and \$6,100 (Jackson County). Detailed distributions of all families and renter households by income classes in 1970 for each county are presented in table VI.

Demographic Factors. The population of the three-county Mississippi Gulf Coast area totaled 269,000 persons in May 1970, including 18,000 in Hancock County, 159,000 in Harrison County, and 92,000 in Jackson County.^{1/}

^{1/} Locally reported preliminary population and household counts from the 1970 Census may not be consistent with the demographic estimates in this analysis. Final official census population and household data will be made available by the Census Bureau in the next several months.

Population in Harrison and Jackson Counties grew at annual rates of 3,900 and 3,625 persons, respectively, throughout the 1960's as a result of immigration in response to steady employment growth. In Hancock County, on the other hand, population growth between 1960 and 1970 was minimal except for substantial increases during the 1965-1967 period due to the opening of the NASA facility in mid-1965. Population growth during the 1970-1972 forecast period in the Gulf Coast area will exceed the levels of the 1960's in Harrison and Jackson Counties and should equal the average of the ten-year period in Hancock County. Primary impetus to rising population growth will come from the expansion of employment opportunities at the Ingalls Division in Pascagoula, at the Hancock County Port Facility near Bay St. Louis, and in trade and service establishments in Gulfport and Biloxi. On this basis, it is anticipated that population in the three-county area will reach 291,000 persons by May 1972, an increase of 11,000 persons annually during the forecast period.

There were 69,600 households in the Mississippi Gulf Coast area on May 1, 1970, indicating an average increase of about 2,000 households annually during the April 1960-May 1970 period. Household growth trends in the constituent counties paralleled respective population increases during the 1960 decade, and are expected to continue to do so during the May 1970-May 1972 forecast period; by May 1972, the number of households in the area is expected to total 76,400, or an average increase of 3,400 households annually.

Detailed demographic trends for the Mississippi Gulf Coast Housing Market Area and its major geographic submarkets are presented in table VII.

Housing Factors. The volume of residential construction in the Mississippi Gulf Coast Area remained relatively high during the last half of the 1960 decade, averaging about 2,250 new units a year. Single-family construction volume increased steadily from over 1,225 in 1965 to over 1,975 in 1968, but declined slightly to 1,725 in 1969 as a result of damage by Hurricane Camille. Privately-financed multifamily authorizations averaged about 320 units annually between 1965 and 1967, but rose to 768 in 1968 and 1,050 in 1969. The significant increase in multifamily units authorized in 1968 and 1969 was primarily a result of growing demand for rental units in Gulfport, Biloxi, and Pascagoula. The volume of residential construction in the Mississippi Gulf Coast Area between 1960 and 1970 is shown in detail in tables VIII and IX.

There were 73,200 units in the housing inventory of the Mississippi Gulf Coast, consisting of 6,300 units in Hancock County, 41,500 in Harrison County, and 25,400 in Jackson County. The 15,350-unit net addition to the inventory during the 1960 decade consisted of the completion of 17,750 new units, the addition of 5,700 mobile homes,^{1/} and the loss of about 8,100

^{1/} This total includes about 2,700 mobile homes in the HMA in May 1970 that were leased by HUD for hurricane victims.

housing units. Over 80 percent of the total housing units removed from the inventory during the entire ten-year period were lost as a result of Hurricane Camille; the heaviest losses were recorded in Hancock and Harrison Counties, especially to the homes and seasonal cottages on or near U.S. Highway 90. Housing inventory and vacancy trends in the constituent counties of the HMA are presented in detail in table X.

There were 1,150 housing units under construction in the market area on May 1, 1970, including 650 single-family units and 500 units in multi-family structures. Included in the multifamily construction total was a 108-unit Section 221(d)(3) BMIR project in Pascagoula.

There were 3,600 vacant housing units in the market area on May 1, 1970, including 1,650 units available for sale or rent and 1,950 seasonal or dilapidated units. Of the 1,650 available units, 800 were for sale only, indicating a homeowner vacancy rate of 1.7 percent, and 850 were for rent, yielding a renter vacancy rate of 3.4 percent. Vacancy rates in Harrison and Jackson Counties were relatively low in 1970, but were above reasonable levels in Hancock County as a result of employment declines in 1969 and early 1970. All categories of vacant units declined in number between 1960 and 1970; most noteworthy was the decline of vacant seasonal and dilapidated units from 5,715 units in 1960 to 1,950 in 1970, almost totally as a result of Hurricane Camille.

Table I

Estimated Annual Demand for Nonsubsidized Housing
Mississippi Gulf Coast Housing Market Area
May 1, 1970 to May 1, 1972

(A) Single-family Houses

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under - \$15,000	110	10
\$15,000 - 17,499	230	20
17,500 - 19,999	210	18
20,000 - 22,499	165	14
22,500 - 24,999	130	11
25,000 - 29,999	170	15
30,000 - 34,999	45	4
35,000 and over	90	8
Total	1,150	100

(B) Multifamily Units

<u>Gross monthly rental^{a/}</u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
\$100 - \$119	20	-	-	-
120 - 139	5	165	-	-
140 - 159	-	75	185	-
160 - 179	-	35	105	30
180 - 199	-	10	55	20
200 and over	-	10	75	60
Total	25	295	420	110

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

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing
Mississippi Gulf Coast Housing Market Area
May 1, 1970 to May 1, 1972
HMA Total

A. Families

	<u>Section 236a/ exclusively</u>	<u>Eligible for both programs</u>	<u>Public housing exclusively</u>	<u>Total for both programs</u>
1 bedroom	50	10	30	90
2 bedrooms	155	60	140	355
3 bedrooms	165	65	145	375
4+ bedrooms	<u>135</u>	<u>30</u>	<u>120</u>	<u>285</u>
Total	505	165	435	1,105

B. Elderly

Efficiency	15	25	20	60
1 bedroom	<u>15</u>	<u>20</u>	<u>15</u>	<u>50</u>
Total	30	45	35	110

a/ Estimates are based upon exception income limits.

b/ Applications and commitments under Section 202 are being converted to Section 236.

c/ All of the elderly couples and individuals also are eligible for rent supplement payments.

Table III

Estimated Annual Occupancy Potential for Subsidized Rental Housing
Mississippi Gulf Coast Housing Market Area by County
May 1, 1970 to May 1, 1972

Hancock County				
A. <u>Families</u>				
	<u>Section 236^{a/}</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>
1 bedroom	0	0	0	0
2 bedrooms	5	0	5	10
3 bedrooms	5	0	10	15
4+ bedrooms	<u>5</u>	<u>0</u>	<u>10</u>	<u>15</u>
Total	15	0	25	40
B. <u>Elderly</u>				
Efficiency	5	0	0	5
1 bedroom	<u>5</u>	<u>0</u>	<u>0</u>	<u>5</u>
Total	10 ^{b/}	0 ^{c/}	0 ^{c/}	10
Harrison County				
A. <u>Families</u>				
	<u>Section 236^{a/}</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>
1 bedroom	25	5	25	55
2 bedrooms	80	25	105	210
3 bedrooms	80	25	105	210
4+ bedrooms	<u>70</u>	<u>10</u>	<u>90</u>	<u>170</u>
Total	255	65	325	645
B. <u>Elderly</u>				
Efficiency	5	20	20	45
1 bedroom	<u>5</u>	<u>15</u>	<u>15</u>	<u>35</u>
Total	10 ^{b/}	35 ^{c/}	35 ^{c/}	80
Jackson County				
A. <u>Families</u>				
	<u>Section 236^{a/}</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>
1 bedroom	25	5	5	35
2 bedrooms	70	35	30	135
3 bedrooms	80	40	30	150
4+ bedrooms	<u>60</u>	<u>20</u>	<u>20</u>	<u>100</u>
Total	235	100	85	420
B. <u>Elderly</u>				
Efficiency	5	5	0	10
1 bedroom	<u>5</u>	<u>5</u>	<u>0</u>	<u>10</u>
Total	10 ^{b/}	10 ^{c/}	0 ^{c/}	20

^{a/} Estimates are based upon exception income limits.

^{b/} Applications and commitments under Section 202 are being converted to Section 236.

^{c/} All of the elderly couples and individuals also are eligible for rent supplement payments.

Table IV
Labor Force Trends
Mississippi Gulf Coast Housing Market Area
1964-1969
 (annual averages)

	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>
Civilian labor force	<u>63,570</u>	<u>68,910</u>	<u>74,940</u>	<u>75,000</u>	<u>78,120</u>	<u>83,210</u>
Unemployment	3,230	2,640	2,470	2,460	2,780	3,980
Percent of labor force	5.1	3.8	3.3	3.3	3.6	4.8
Employment	<u>60,340</u>	<u>66,270</u>	<u>72,470</u>	<u>72,540</u>	<u>75,340</u>	<u>79,220</u>
Nonag. wage & salary	<u>50,170</u>	<u>55,090</u>	<u>62,410</u>	<u>62,390</u>	<u>64,950</u>	<u>68,570</u>
Manufacturing	<u>13,970</u>	<u>16,890</u>	<u>18,840</u>	<u>19,480</u>	<u>20,240</u>	<u>20,350</u>
Nonmanufacturing	<u>36,210</u>	<u>39,210</u>	<u>43,560</u>	<u>42,900</u>	<u>44,710</u>	<u>48,220</u>
Construction	3,930	4,970	5,990	4,060	3,610	5,760
Trans. & pub. util.	3,380	3,120	3,500	3,560	3,620	4,200
Trade	9,210	9,270	10,170	10,240	10,830	10,850
Fin., ins., & real estate	1,850	1,890	1,840	1,930	2,040	2,160
Services & miscellaneous	6,550	7,860	8,770	9,200	9,770	9,130
Government	11,290	12,100	13,300	13,910	14,830	16,130
Other nonagricultural ^{a/}	9,160	9,390	9,360	9,330	9,550	9,830
Agricultural	1,000	790	710	830	830	830

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

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

Source: Mississippi State Employment Service.

Table V

Distribution of Labor Force by County
Mississippi Gulf Coast Housing Market Area
1969
(annual average)

	HMA total	Constituent Counties					
		Hancock		Harrison		Jackson	
		Number	Percent of HMA total	Number	Percent of HMA total	Number	Percent of HMA total
Civilian labor force	<u>83,210</u>	<u>7,130</u>	8.6	<u>45,210</u>	54.3	<u>30,870</u>	37.1
Unemployment	3,980	320	8.0	2,740	68.9	920	23.1
Percent of labor force	4.8	4.2	-	6.1	-	2.9	-
Employment	<u>79,220</u>	<u>6,800</u>	8.6	<u>42,470</u>	53.6	<u>29,950</u>	37.8
Nonag. wage & salary	<u>68,570</u>	<u>5,500</u>	8.0	<u>36,000</u>	52.5	<u>27,070</u>	39.5
Manufacturing	<u>20,350</u>	<u>1,190</u>	5.8	<u>3,860</u>	19.0	<u>15,300</u>	75.2
Nonmanufacturing	<u>48,220</u>	<u>4,310</u>	8.9	<u>32,140</u>	66.7	<u>11,770</u>	24.4
Construction	5,760	700	12.2	2,530	43.9	2,530	43.9
Trans. & pub. util.	4,200	150	3.6	3,350	79.7	700	16.7
Trade	10,850	450	4.1	7,560	69.7	2,840	26.2
Fin., ins., & real estate	2,160	120	5.6	1,610	74.5	430	19.9
Services & miscellaneous	9,130	1,850	20.3	5,270	57.7	2,010	22.0
Government	16,130	1,050	6.5	11,820	73.3	3,260	20.2
Other nonagricultural ^{a/}	9,830	1,050	10.7	6,200	63.1	2,580	26.2
Agricultural	830	250	30.1	280	33.7	300	36.2

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

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

Source: Mississippi State Employment Service.

Table VI

Percentage Distribution of All Families and Renter Households
By Estimated Annual Income After Deduction of Federal Income Tax
Mississippi Gulf Coast Housing Market Area
May 1970

<u>Income</u>	<u>Hancock County</u>		<u>Harrison County</u>		<u>Jackson County</u>	
	<u>All families</u>	<u>Renter households^{a/}</u>	<u>All families</u>	<u>Renter households^{a/}</u>	<u>All families</u>	<u>Renter households^{a/}</u>
Under \$3,000	20	25	13	17	12	16
\$3,000 - 3,999	9	11	8	11	7	8
4,000 - 4,999	9	12	10	12	8	10
5,000 - 5,999	11	10	10	13	8	12
6,000 - 6,999	9	7	11	10	10	12
7,000 - 7,999	6	6	9	9	10	12
8,000 - 8,999	5	5	8	6	10	8
9,000 - 9,999	5	4	6	6	8	6
10,000 - 12,499	9	10	11	7	14	8
12,500 - 14,999	7	4	6	4	6	3
15,000 and over	10	6	8	5	7	5
Total	100	100	100	100	100	100
Median	\$6,100	\$5,200	\$6,750	\$5,750	\$7,150	\$6,100

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

Source: Estimated by Housing Market Analyst.

Table VII

Demographic Trends
Mississippi Gulf Coast Housing Market Area
1950-1972

<u>Population</u>	<u>April</u> <u>1950</u>	<u>April</u> <u>1960</u>	<u>May</u> <u>1970</u>	<u>May</u> <u>1972</u>	<u>Average annual change</u> <u>from preceding date</u>		
					<u>1950-1960</u>	<u>1960-1970</u>	<u>1970-1972</u>
Total market area	<u>127,365</u>	<u>189,050</u>	<u>269,000</u>	<u>291,000</u>	<u>6,168</u>	<u>7,925</u>	<u>11,000</u>
Hancock County	11,891	14,039	18,000	18,800	214	400	400
Harrison County	84,073	119,489	159,000	168,600	3,542	3,900	4,800
Jackson County	31,401	55,522	92,000	103,600	2,412	3,625	5,800
<u>Households</u>							
Total market area	<u>32,603</u>	<u>49,450</u>	<u>69,600</u>	<u>76,400</u>	<u>1,685</u>	<u>2,000</u>	<u>3,400</u>
Hancock County	3,139	3,857	4,900	5,100	72	100	100
Harrison County	21,031	30,981	40,200	43,200	995	925	1,500
Jackson County	8,433	14,612	24,500	28,100	618	975	1,800

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

Table VIII

Residential Construction Trends
Mississippi Gulf Coast Housing Market Area
1960-1969

<u>Year</u>	<u>Single-family units</u>		<u>Multifamily units</u>	<u>Public units</u>	<u>Total housing units</u>
	<u>With permit</u>	<u>Without permit^{a/}</u>			
1960	678	125	319	85	1,207
1961	924	275	6	152	1,357
1962	1,018	275	275	-	1,568
1963	841	250	656	65	1,812
1964	770	275	69	-	1,114
1965	888	350	322	-	1,560
1966	1,186	375	332	-	1,893
1967	1,267	475	308	-	2,050
1968	1,581	400	768	280	3,029
1969	1,329	400	1,050	-	2,779

^{a/} Includes single-family housing units started in areas which do not require residential building permits.

Sources: Bureau of the Census, Construction Report C-40.
 Local Building Inspectors.
 Estimates of Housing Market Analyst.

Table IX

Residential Building Permits
Mississippi Gulf Coast, Housing Market Area
1960-1969

	<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>
Total market area	<u>1,082</u>	<u>1,082</u>	<u>1,293</u>	<u>1,562</u>	<u>839</u>	<u>1,210</u>	<u>1,518</u>	<u>1,575</u>	<u>2,349</u>	<u>2,379</u>
Single-family	678	924	1,018	841	770	888	1,186	1,267	1,581	1,329
Multifamily	404	158	275	721	69	322	332	308	768	1,050
 Hancock County	<u>38</u>	<u>68</u>	<u>112</u>	<u>278</u>	<u>62</u>	<u>153</u>	<u>51</u>	<u>89</u>	<u>36</u>	<u>56</u>
Single-family	38	68	112	104	62	113	47	30	36	56
Multifamily	-	-	-	174	-	40	4	59	-	-
 Harrison County	<u>623</u>	<u>310</u>	<u>474</u>	<u>683</u>	<u>283</u>	<u>577</u>	<u>690</u>	<u>628</u>	<u>1,137</u>	<u>916</u>
Single-family	306	304	417	260	214	349	448	389	517	369
Multifamily	317	6	57	423	69	228	242	239	620	547
 Jackson County	<u>421</u>	<u>704</u>	<u>707</u>	<u>601</u>	<u>494</u>	<u>480</u>	<u>777</u>	<u>858</u>	<u>1,176</u>	<u>1,407</u>
Single-family	334	552	489	477	494	426	691	848	1,028	904
Multifamily	87	152	218	124	-	54	86	10	148	503

Sources: Bureau of the Census, Construction Report C-40.
 Local Building Inspectors.

Table X
Housing Characteristics
Mississippi Gulf Coast Housing Market Area
April 1960 and May 1970

	<u>Hancock County</u>		<u>Harrison County</u>		<u>Jackson County</u>		<u>Total area</u>	
<u>Housing inventory</u>	<u>April</u> <u>1960</u>	<u>May</u> <u>1970</u>	<u>April</u> <u>1960</u>	<u>May</u> <u>1970</u>	<u>April</u> <u>1960</u>	<u>May</u> <u>1970</u>	<u>April</u> <u>1960</u>	<u>May</u> <u>1970</u>
Total housing inventory	<u>6,413</u>	<u>6,300</u>	<u>35,227</u>	<u>41,500</u>	<u>16,226</u>	<u>25,400</u>	<u>57,866</u>	<u>73,200</u>
Occupied housing units	<u>3,857</u>	<u>4,900</u>	<u>30,981</u>	<u>40,200</u>	<u>14,612</u>	<u>24,500</u>	<u>49,450</u>	<u>69,600</u>
Owner occupied	3,061	3,900	18,223	23,200	10,543	18,000	31,827	45,100
Percent of total occupied	79.4%	79.6%	58.8%	57.7%	72.3%	73.5%	64.4%	64.8%
Renter occupied	796	1,000	12,758	17,000	4,069	6,500	17,623	24,500
Percent of total occupied	20.6%	20.4%	41.2%	42.3%	27.7%	26.5%	35.6%	35.2%
Vacant housing units	<u>2,556</u>	<u>1,400</u>	<u>4,246</u>	<u>1,300</u>	<u>1,614</u>	<u>900</u>	<u>8,416</u>	<u>3,600</u>
Available vacant units	<u>239</u>	<u>250</u>	<u>1,940</u>	<u>900</u>	<u>522</u>	<u>500</u>	<u>2,701</u>	<u>1,650</u>
For sale	129	150	305	400	143	250	577	800
Homeowner vacancy rate	4.0%	3.7%	1.6%	1.7%	1.3%	1.4%	1.8%	1.7%
For rent	110	100	1,635	500	379	250	2,124	850
Renter vacancy rate	12.1%	9.1%	11.4%	2.9%	8.5%	3.7%	10.8%	3.4%
Other vacant units ^{a/}	2,317	1,150	2,306	400	1,092	400	5,715	1,950

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

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

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