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1970

*Analysis of the*  
**NORFOLK-PORTSMOUTH  
VIRGINIA  
HOUSING MARKET**

**as of January 1, 1970**

**DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT**

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

**June 1970**

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FHA Housing Market Analysis  
Norfolk-Portsmouth, Virginia, as of January 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 Field Market Analysis Service 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  
Field Market Analysis Service  
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - NORFOLK-PORTSMOUTH, VIRGINIA  
AS OF JANUARY 1, 1970<sup>1/</sup>

The Norfolk-Portsmouth, Virginia, Housing Market Area (HMA) is composed of the contiguous independent cities of Norfolk, Portsmouth, Virginia Beach, and Chesapeake, located in the tidewater area of southeastern Virginia.

The economy of the Norfolk-Portsmouth area is dominated by the Norfolk naval complex which includes the U. S. Naval Station, the Norfolk Naval Shipyard, two naval air stations, and several smaller navy installations. Employment gains between 1966 and 1968 were well above the 1960-1966 average, but preliminary data for 1969 indicate a decline in the rate of employment growth.

Anticipated Housing Demand

Anticipated demand for nonsubsidized housing in the Norfolk-Portsmouth HMA during the January 1970-January 1972 forecast period is based on an expected increase of 2,600 a year in the number of new households and a need to replace an estimated housing inventory loss of about 700 single-family units and 200 multifamily units a year. Based on these factors and on trends discussed in the following sections, it is estimated that there will be a demand for about 3,500 new nonsubsidized privately-financed housing units a year during the period from January 1, 1970 to January 1, 1972, including 2,500 single-family houses and 1,000 multifamily units. Distributions of demand for single-family houses by price class and for multifamily units by gross monthly rents and unit sizes are shown in table I.

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<sup>1/</sup> Data in this analysis are supplementary to a previous FHA analysis of the area dated April 1, 1966.

The units to be made available by out-migrating military families and the multifamily units under construction should satisfy part of the demand for multifamily units. Proposals for construction of additional multifamily projects should be evaluated carefully to assure that they will meet a need that cannot be supplied by the existing inventory. Absorption of new units should be observed closely for signs of slow occupancy or the creation of vacancies in competitive properties. If substantial reductions in military and civilian personnel at the military installations in the area occur, these demand estimates will need to be revised accordingly.

#### Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through four different programs administered by FHA--monthly rent-supplement payments, principally in rental projects financed with market-interest-rate mortgages insured under Section 221(d)(3); partial payments for interest for home mortgages insured primarily under Section 235; partial payment for interest for project mortgages insured under Section 236; and below-market-interest-rate financing for projects, for mortgages insured under Section 221(d)(3).

If navy personnel reductions substantially exceed those announced to date, the above cautions with respect to the evaluation of absorption of nonsubsidized housing and the possible need to reduce production below the demand estimates apply as well to the estimated occupancy potentials for subsidized housing discussed in the following paragraphs.

Household eligibility for federal subsidy programs is determined for the most part by evidence that household or family income is below established limits. Some families may be alternatively eligible for assistance under one or more of these programs or under other assistance programs using federal or state support. Since the potential for each program is estimated separately, there is no attempt to eliminate the overlaps among program estimates. Accordingly, the occupancy potentials discussed for various programs are not additive. Furthermore, future approvals under each program should take into account any intervening approvals under other programs which serve the same requirements. The potentials<sup>1/</sup>

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

discussed in the following paragraphs reflect estimates unadjusted for housing provided or under construction under alternative FHA or other programs.

The annual occupancy potentials for subsidized housing in FHA programs discussed below are based upon 1969 incomes, on the occupancy of substandard housing, on estimates of the elderly population, on January 1, 1970 income limits, and on available market experience.<sup>1/</sup> The occupancy potentials by size of units required are shown in table II.

Section 221(d)(3) BMIR. If federal funds are available, a total of about 900 units of Section 221(d)(3) BMIR housing probably could be absorbed annually during the next two years in the Norfolk-Portsmouth HMA.<sup>2/</sup> Two projects with a total of 150 units of BMIR housing are under construction, and another project with 60 units will be started within the next few months reducing the first year potential to about 690 units.

Rent-Supplement. The potential for rent-supplement units in the Norfolk-Portsmouth HMA is estimated at 1,050 units annually during the January 1970-January 1972 period. Included in the total potential are 700 units a year for families and 350 units annually for elderly couples and individuals. There are currently no units under construction or planned under this program. Approximately 25 percent of the families and 30 percent of the elderly eligible under this program also are eligible under Section 236. Generally, families eligible for rent-supplements also are eligible for public low-rent housing.

Section 235, Sales Housing. Sales housing for low- and moderate-income families can be assisted under the provisions of Section 235. Utilizing exception income limits, there is an occupancy potential for 970 houses a year. If regular income limits are used, the potential would be about half of that number. There are currently no units under construction or planned under this program. All of the families in the potential for Section 235 housing also are eligible under Section 236, and vice versa, but the two are not additive; about three-quarters have incomes within the Section 221(d)(3) BMIR range. The units under construction or committed under Section 221(d)(3) BMIR could reduce the potential for Section 235 housing for the first year of the projection period.

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<sup>1/</sup> 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 programs and absorption rates remain to be tested.

<sup>2/</sup> At the present time, funds for allocations are available only from recaptures resulting from reductions, withdrawals, and cancellations of allocations.

Section 236, Rental Housing. Under Section 236, the annual occupancy potential under exception income limits is estimated at 970 units for families and 165 units for elderly households. If regular income limits are used, the potential would be about half that number. Families eligible under this program also are eligible under the Section 235 program, and about three-quarters are eligible under Section 221(d)(3) BMIR; the units under construction or committed under Section 221(d)(3) BMIR could reduce the potential for Section 236 housing for the first year of the projection period. About 20 percent of the families and 60 percent of the elderly eligible under this program also are eligible for public low-rent housing or rent-supplements.

### Sales Market

The market for new and existing sales housing in the Norfolk-Portsmouth area has remained strong throughout most of the 1966-1969 period. The high cost of mortgage money depressed home construction volume in 1966; while production increased during 1967 and 1968, the demand arising from the high level of economic expansion and the accompanying household growth exceeded the volume of new houses produced during much of that period. Because of tightening credit and mortgage restrictions, the production of sales housing decreased markedly in 1969, but the rate of household growth also declined, so the total effect on the sales market was small.

An FHA survey of housing built in 29 subdivisions found that of 1,547 houses completed in 1969, over two-thirds (1,042 units) were speculatively built, but only 182 (17.5 percent) remained unsold after construction was completed. Of the 1,547 houses in the survey, about six percent were priced from \$12,500 to \$14,999, 39 percent from \$15,000 to \$19,999, 34 percent from \$20,000 to \$24,999, and 21 percent sold for \$25,000 or more. Nearly all of the houses remaining unsold for more than three months were priced over \$25,000.

Most of the major subdivision activity in the HMA is concentrated along Virginia Beach Boulevard (U. S. 58) in the city of Virginia Beach. The recently completed Interstate 264 toll road, which parallels U. S. 58, has shortened commuting time between Virginia Beach and jobs in Norfolk, making housing in Virginia Beach more attractive to both home buyers and renters. Sales prices for units in these subdivisions generally range from \$17,000 to \$25,000, with townhouses comprising a large portion of the sales below \$19,000. Most of the other subdivisions in the HMA are located in the northern portion of the city of Chesapeake, and sales prices vary from \$20,000 to \$30,000.



### Rental Market

The rental market in the Norfolk-Portsmouth HMA weakened during the last few months of 1969. The low volume of multifamily construction during 1966 and 1967, combined with an increased rate of household growth, helped to eliminate the excess rental vacancies that existed in April, 1966. Although the level of multifamily construction rose in 1968 and 1969, the increase in the number of households exceeded the number of rental units completed until mid-1969, when a slowdown in the economy began to affect the household growth rate. During the last few months of 1969, the first effects of the cutbacks in military and civilian civil service personnel assigned to the Norfolk naval complex were being felt in the rental market. Vacancies in many existing rental projects increased slightly, and new projects being completed were experiencing absorption difficulties. During the next several months the rental market is expected to weaken significantly, due to the out-migration of naval personnel being released from the service.

Most new multifamily projects marketed in the Norfolk-Portsmouth HMA in recent years have been garden apartments located along Virginia Beach Boulevard in Virginia Beach, and on scattered sites in other parts of the HMA. Gross monthly rents, excluding electricity, generally range from \$120 to \$140 for one-bedroom units, \$135 to \$160 for two-bedroom units, and \$155 to \$190 for three-bedroom units. Rents in most high-rise projects are substantially higher; none have been built in recent years, however.

As of January 1, 1970, there were about 1,600 privately-financed multifamily units under construction in the Norfolk-Portsmouth HMA, most of which were being built in Virginia Beach. Because of the anticipated reduced rate of growth in renter households in the HMA, the projects under construction can be expected to experience slow absorption.

### Economic, Demographic, and Housing Factors

Economic Factors. The economy of the Norfolk-Portsmouth metropolitan area grew steadily between 1965 and 1968, with nonagricultural wage and salary employment increases averaging 7,100 annually during the three-year period. The largest employment increase occurred between 1965 and 1966 when wage and salary employment grew by 8,500 jobs, including gains of 600 in manufacturing and 7,900 in nonmanufacturing. Although employment increases were smaller between 1966 and 1968 than between 1965 and 1966, they were greater than those during the 1960-1965 period. Approximately 92 percent of all wage and salary growth between 1960 and 1968 has been in nonmanufacturing, principally in trade, services, and government.

Preliminary data available for the first nine months of 1969 indicate an increase of only 2,700 jobs over the same period in 1968, a rate of growth well below that of preceding years. Federal government employment, which had experienced substantial increases in previous years, declined slightly between 1968 and 1969, and trade and services showed reduced rates of growth. Labor force trends in the Norfolk-Portsmouth HMA between 1960 and 1969 are presented in table III.

The military complex located in the HMA is the most important factor affecting the economy of the area. On January 1, 1970, there were about 100,450 military personnel assigned to military installations in the area, including approximately 96,050 Navy, 1,250 Marine Corps, 1,650 Army, 200 Air Force, and 1,300 Coast Guard personnel. Civilian civil service employees of the military services totaled about 32,725, of whom about 950 worked for the Army, 200 worked for the Coast Guard, and all but a few of the remaining 31,575 were employed by the Navy. Military strength and civilian civil service employment trends during the 1962-1969 period are presented in table IV.

Due largely to efforts by the Department of Defense to cut expenditures, both military strength and civilian employment at the Naval complex are being reduced. While precise information regarding these cutbacks is not available at this time, announcements previously made by the Navy indicate that several thousand military personnel will be released from the service, mainly through the deactivation of ships, and about 700 civilian civil service jobs will be eliminated in the near future. Announcements of additional cutbacks are expected to be made within the next few months; if the reductions are substantial, the forecasts of economic and demographic factors and of future housing demand projected in this analysis will need to be revised accordingly.

Near-term future employment gains in the HMA are expected to be smaller than those in preceding years. The cutbacks taking place in military and civilian civil service personnel will have a dampening effect on most sectors of the economy, probably limiting trade and service employment increases to levels below those of preceding years. The planned opening of a new food processing plant in Portsmouth, employing about 350 to 500 workers, will account for most of the increase in manufacturing jobs during the two-year projection period. Based on these premises, nonagricultural wage and salary employment in the Norfolk-Portsmouth HMA is expected to grow at about 3,000 jobs (1.4 percent) annually during the January 1970-January 1972 forecast period.<sup>1/</sup>

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<sup>1/</sup> If further significant cutbacks in military-connected personnel and spending are announced by the Department of Defense, the economy may be more seriously affected than currently anticipated.

The current median income, after deduction of federal income tax, of all families in the Norfolk-Portsmouth HMA is \$7,100, and the median after-tax income of renter households of two or more persons is \$5,100. Detailed distributions of all families and renter households by income classes in 1966 and 1969 are presented for the major submarkets of the HMA in table V.

Demographic Factors. The high rate of employment growth evident in the Norfolk-Portsmouth HMA between 1966 and 1968 resulted in increased in-migration into the area and a subsequent population growth rate above that of the earlier part of the decade. During 1969, however, the moderate gain in employment and the out-migration of military personnel resulted in significantly reduced population growth. The population of the Norfolk-Portsmouth HMA reached an estimated 729,500 persons on January 1, 1970, indicating an average increase of about 14,675 persons a year between April 1966 and January 1970, compared to an average gain of 16,000 persons annually in the 1960-1966 period. Nearly 60 percent of the population growth in the HMA since April, 1960 has been in the city of Virginia Beach (see table VI).

The reduced rate of economic expansion which is forecast for the metropolitan area in the 1970-1972 period, combined with the out-migration of military personnel currently assigned to the area, is expected to result in a population increase of about 6,900 persons annually during the two-year period. If further significant cutbacks in military-connected personnel are announced, the increase in population will need to be revised.

There were about 201,750 households in the Norfolk-Portsmouth HMA on January 1, 1970, including 91,700 in the city of Norfolk, 36,050 in Portsmouth, 46,400 in Virginia Beach, and 27,600 in Chesapeake. Since 1966, household gains have averaged 4,850 a year, compared with an average of 5,125 a year between 1960 and 1966. During the 1970-1972 forecast period, the number of renter households is expected to increase by about 800 annually and owner households by about 1,800 annually, or a total household growth during the two-year projection period of approximately 2,600 annually, all of them nonmilitary-connected.

Housing Factors. The housing inventory of the Norfolk-Portsmouth HMA totaled 210,550 units on January 1, 1970, a gain of 13,750 units since April 1, 1966; the net increase in the inventory resulted from the completion of 17,050 new units, the loss of 3,400 units through demolition and other causes, and the addition of about 100 mobile homes.

There were 2,950 units under construction in the Norfolk area on January 1, 1970, including about 1,200 single-family houses and 1,750 units of multifamily housing. Of the multifamily units under construction, 150 units in two projects were insured under Section 221(d)(3) of the National Housing Act.

The volume of privately-financed residential building activity in the Norfolk-Portsmouth area declined sharply from 6,414 units authorized by building permits in 1965 to 3,654 units authorized in 1966. Construction volume then gradually increased to 4,305 units in 1967 and 5,173 in 1968. A total of 5,184 units were authorized during the first eleven months of 1969, 2,206 single-family houses and 2,978 units in multifamily structures. Trends in the number of housing units authorized in the Norfolk-Portsmouth HMA between 1960 and 1969 are presented in table VIII. All residential construction in the HMA is covered by building permits.

Vacancy rates in the Norfolk metropolitan area decreased significantly between April 1966 and January 1970 (see table IX). There were 1,025 vacant units available for sale in the Norfolk-Portsmouth HMA on January 1, 1970, representing a 0.9 percent homeowner vacancy rate, compared with a 2.2 percent rate in April 1966. Rental vacancy rates on January 1, 1970 and April 1, 1966 were 4.0 percent and 7.0 percent, respectively. During the next several months, vacancies in existing rental units are expected to increase, and new rental projects being completed may have absorption difficulties, due mainly to out-migration of military-connected families.

Table I

Estimated Annual Demand For New Nonsubsidized Housing  
Norfolk-Portsmouth, Virginia, Housing Market Area  
January 1, 1970 to January 1, 1972

(A) Single-Family Houses

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$18,000	425	17
\$18,000 - 19,999	350	14
20,000 - 22,499	400	16
22,500 - 24,999	325	13
25,000 - 29,999	400	16
30,000 - 34,999	250	10
35,000 and over	350	14
Total	2,500	100

(B) Multifamily Units

<u>Gross monthly rental<sup>a/</sup></u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
Under \$140	30	-	-	-
\$140 - 159	15	220	-	-
160 - 179	-	90	210	-
180 - 199	-	40	130	25
200 - 219	-	20	70	35
220 and over	-	10	65	40
Total	45	380	475	100

<sup>a/</sup> Gross rent is shelter rent plus the cost of utilities.

Table II

Estimated Annual Occupancy Potential for Subsidized Housing  
Norfolk-Portsmouth, Virginia, Housing Market Area  
January 1970-January 1972

A. Subsidized Sales Housing, Section 235a/

<u>Family size</u>	<u>Number of units</u>
Four persons or less	600
Five persons or more	<u>370</u>
Total	970

B. Privately-Financed Subsidized Rental Housing

<u>Unit size</u>	<u>Rent-supplement</u>		<u>Section 236</u>	
	<u>Families</u>	<u>Elderly</u>	<u>Families</u>	<u>Elderly</u>
Efficiency	-	230	-	100
One bedroom	80	120	130	65
Two bedrooms	240	-	410	-
Three bedrooms	215	-	285	-
Four bedrooms or more	<u>165</u>	<u>-</u>	<u>145</u>	<u>-</u>
Total	700	350	970	165

a/ All of the families eligible for Section 235 housing also are eligible for the Section 236 program, and vice versa, but the two are not additive. About three-quarters are eligible for Section 221(d)(3) BMIR housing. A few may be eligible for low-rent public housing. The estimates are based upon exception income limits. Under regular income limits the potential would be about half that number.

Table III

Labor Force Trends  
Norfolk-Portsmouth, Virginia, Housing Market Area  
1960-1969  
 (annual averages in thousands)<sup>a/</sup>

Components	1960	1961	1962	1963	1964	1965	1966	1967	1968	(First 9 mos.) 1968 1969	
Total labor force	183.4	187.2	189.9	191.4	195.6	200.4	207.7	215.1	220.4	219.8	222.8
Unemployment	7.7	8.5	7.1	6.9	6.7	6.4	5.8	6.8	6.4	6.4	7.0
Percent of labor force	4.2%	4.5%	3.7%	3.6%	3.4%	3.2%	2.8%	3.2%	2.9%	2.9%	3.1%
Total employment	175.7	178.7	182.8	184.5	188.8	194.0	201.9	208.3	214.0	213.3	215.8
Nonagricultural wage & salary employment	150.4	152.7	157.1	159.4	163.6	169.4	177.9	184.6	190.7	189.9	192.6
Manufacturing	16.5	16.4	17.0	16.7	17.7	18.7	19.3	19.2	19.9	19.9	20.2
Durable goods	8.0	8.1	8.9	8.6	9.4	10.0	10.3	10.1	10.7	10.7	10.9
Lumber & wood prod.(ex.furn.)	1.7	1.6	1.7	1.7	1.7	1.6	1.5	1.7	1.9	1.9	2.0
Stone, clay & glass prod.	.8	.8	1.0	1.1	1.2	1.2	1.3	1.2	1.2	1.3	1.3
Fabricated metal prod.	.7	.9	1.0	1.0	1.1	1.1	1.2	1.2	1.1	1.1	1.1
Fab. struct. metal prod.	.7	.8	.9	.9	1.0	1.0	1.1	1.1	1.0	1.0	1.0
Transportation equip.	3.1	3.2	3.6	3.3	3.8	4.3	4.5	4.1	4.6	4.5	4.8
Other durable goods <sup>b/</sup>	1.6	1.6	1.6	1.5	1.6	1.8	1.9	1.9	1.9	1.9	1.8
Nondurable goods	8.5	8.3	8.1	8.1	8.3	8.7	9.0	9.1	9.2	9.2	9.2
Food & kindred prod.	3.8	3.6	3.3	3.1	3.2	3.3	3.3	3.3	3.3	3.3	3.4
Apparel & related prod.	.6	.5	.5	.6	.7	.8	.9	1.1	1.2	1.2	1.0
Print.,pub.,& allied prod.	1.2	1.2	1.2	1.3	1.3	1.3	1.5	1.5	1.6	1.6	1.7
Chemicals & allied prod.	2.0	1.9	2.0	2.1	2.0	2.1	2.1	2.1	1.9	2.0	1.9
Agricultural chemicals	1.5	1.4	1.4	1.4	1.4	1.5	1.4	1.4	1.2	1.3	1.2
Other nondurable goods <sup>c/</sup>	.8	1.0	1.1	1.0	1.0	1.2	1.3	1.1	1.2	1.2	1.2
Nonmanufacturing	133.9	136.2	140.1	142.7	145.9	150.7	158.6	165.4	170.8	170.0	172.5
Contract construction	11.0	11.7	12.3	12.4	13.0	13.1	13.2	12.3	12.7	12.7	13.1
Trans.,comm., & pub.util.	15.0	15.0	15.1	14.9	14.7	14.8	15.1	15.6	16.2	16.2	15.9
Wholesale & retail trade	37.2	36.7	37.2	38.3	39.5	40.7	42.6	43.3	44.6	44.1	45.4
Wholesale trade	7.7	7.7	7.9	8.0	8.3	8.8	9.2	9.4	9.6	9.5	9.6
Retail trade	29.5	29.0	29.3	30.3	31.2	31.9	33.4	33.9	35.0	34.5	35.9
Finance, ins. & real estate	5.5	5.8	6.2	6.5	6.9	7.5	7.8	8.2	8.5	8.4	8.6
Services	17.6	18.8	20.0	20.9	21.9	23.5	24.6	26.4	27.3	27.3	27.7
Government	47.2	47.9	49.2	49.6	49.6	51.0	55.3	59.5	61.5	61.3	62.1
Federal government	33.4	33.3	33.8	33.1	32.0	32.4	34.2	37.7	38.5	38.7	38.2
State & local government	13.8	14.6	15.4	16.5	17.6	18.6	21.1	21.8	23.0	22.6	23.8
Mining	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	-	-	-
All other nonag. employment <sup>d/</sup>	22.0	22.8	22.6	22.1	22.3	21.9	21.4	21.1	20.8	20.8	20.7
Agricultural employment	3.3	3.1	3.1	3.0	2.9	2.7	2.7	2.6	2.5	2.6	2.4

<sup>a/</sup> Components may not add to totals due to rounding.

<sup>b/</sup> Includes furniture, primary metals, machinery, professional scientific and controlling instruments and miscellaneous manufacturing.

<sup>c/</sup> Includes tobacco, textiles, paper and rubber products.

<sup>d/</sup> Includes self-employed, unpaid family, and domestic workers.

Source: Virginia Employment Commission.

Table IV

Military Strength and Civilian Civil Service Employment Trends  
Norfolk-Portsmouth, Virginia, Housing Market Area  
1962-1969a/

<u>Year</u>	<u>Navy ashore</u>	<u>Navy afloat</u>	<u>Navy total</u>	<u>Marine Corps</u>	<u>Army</u>	<u>Air Force</u>	<u>Coast Guard</u>	<u>Total</u>
(Military Strength)								
1962	16,240	77,170	93,410	1,762	2,409	142	1,291	99,014
1963	17,152	77,980	95,132	2,932	2,084	83	1,271	101,502
1964	17,672	80,785	98,457	2,237	3,298	168	1,274	105,434
1965	16,321	80,694	97,015	1,987	2,510	149	1,215	102,876
1966	16,230	84,442	100,672	N.A.	2,130	N.A.	1,319	106,000 <sup>b/</sup>
1967	15,127	75,294	90,421	1,511	2,605	184	1,361	96,082
1968	17,221	78,511	95,732	1,276	2,286	139	1,241	100,674
1969	18,345	77,683	96,028	1,260	1,662	195	1,283	100,428
(Civilian Civil Service Employment)								
1962	28,323	-	28,323	0	1,090	3	158	29,574
1963	27,249	-	27,249	0	1,094	2	174	28,519
1964	26,060	-	26,060	0	1,038	3	175	27,276
1965	25,667	-	25,667	0	770	0	189	26,626
1966	29,592	-	29,592	N.A.	875	N.A.	196	30,665 <sup>b/</sup>
1967	30,977	-	30,997	N.A.	810	3	203	32,013 <sup>b/</sup>
1968	32,332	-	32,332	N.A.	921	3	199	33,455 <sup>b/</sup>
1969	31,581	-	31,581	N.A.	944	3	198	32,726 <sup>b/</sup>

a/ Data as of various dates within calendar year.

b/ Total is an estimate based on incomplete data.

Source: Department of Defense



Table V

Estimated Percentage Distribution of All Families and Renter Households  
By Income After Deducting Federal Income Taxes  
Norfolk-Portsmouth, Virginia, Housing Market Area, 1966 and 1970

Annual after-tax income	April 1, 1966		January 1, 1970	
	<u>All families</u>	<u>Renter households<sup>a/</sup></u>	<u>All families</u>	<u>Renter households<sup>a/</sup></u>
Under \$2,000	14	23	11	20
\$2,000 - 2,999	7	11	6	8
3,000 - 3,999	10	14	6	10
4,000 - 4,999	10	12	9	11
5,000 - 5,999	10	11	8	10
6,000 - 6,999	11	8	8	9
7,000 - 7,999	9	7	9	7
8,000 - 8,999	7	5	7	5
9,000 - 9,999	6	3	7	5
10,000 - 12,499	8	3	12	8
12,500 - 14,999	5	2	7	4
15,000 and over	3	1	10	3
Total	100	100	100	100
Median	\$5,950	\$4,200	\$7,100	\$5,100

<sup>a/</sup> Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table VI

Demographic Trends  
Norfolk-Portsmouth, Virginia, Housing Market Area  
1960-1972

					Average annual change from preceding date		
	<u>April</u> <u>1960</u>	<u>April<sup>a/</sup></u> <u>1966</u>	<u>January</u> <u>1970</u>	<u>January</u> <u>1972</u>	<u>1960-</u> <u>1966</u>	<u>1966-</u> <u>1970</u>	<u>1970-</u> <u>1972</u>
Population							
HMA total	<u>578,507</u>	<u>674,500</u>	<u>729,500</u>	<u>743,300</u>	<u>16,000</u>	<u>14,675</u>	<u>6,900</u>
Norfolk	304,869	314,500	325,600	326,200	1,600	2,950	300
Portsmouth	114,773	119,800	130,600 <sup>b/</sup>	131,200	840	2,875	300
Virginia Beach	85,218	139,400	171,900	180,500	9,030	8,675	4,300
Chesapeake	73,647	100,800	101,400 <sup>b/</sup>	105,400	4,530	175	2,000
Households							
HMA total	<u>152,808</u>	<u>183,600</u>	<u>201,750</u>	<u>206,950</u>	<u>5,125</u>	<u>4,850</u>	<u>2,600</u>
Norfolk	81,831	87,450	91,700	92,700	950	1,125	500
Portsmouth	30,619	32,650	36,050 <sup>b/</sup>	36,450	325	900	200
Virginia Beach	21,253	36,700	46,400	49,000	2,575	2,600	1,300
Chesapeake	19,105	26,800	27,600 <sup>b/</sup>	28,800	1,275	225	600

<sup>a/</sup> All 1966 estimates revised to reflect new data.

<sup>b/</sup> Includes the annexation of a portion of the Western Branch Borough of Chesapeake to Portsmouth on January 1, 1968.

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

Table VII

Housing Inventory Trends  
Norfolk-Portsmouth, Virginia, Housing Market Area  
1960-1970

<u>Inventory and Tenure</u>	<u>Norfolk</u>	<u>Portsmouth</u>	<u>Virginia Beach</u>	<u>Chesapeake</u>	<u>HMA Total</u>
<u>April 1, 1960</u>					
Total inventory	<u>87,560</u>	<u>33,349</u>	<u>24,879</u>	<u>21,088</u>	<u>166,876</u>
Total occupied units	<u>81,831</u>	<u>30,619</u>	<u>21,253</u>	<u>19,105</u>	<u>152,808</u>
Owner-occupied	38,122	15,213	14,873	13,386	81,594
Percent of total occupied	46.6%	49.7%	70.0%	70.1%	53.4%
Renter-occupied	43,709	15,406	6,380	5,719	71,214
Percent of total occupied	53.4%	50.3%	30.0%	29.9%	46.6%
Total vacant units	5,729	2,730	3,626	1,983	14,058
<u>April 1, 1966</u>					
Total inventory	<u>93,350</u>	<u>34,400</u>	<u>40,575</u>	<u>28,475</u>	<u>196,800</u>
Total occupied units	<u>87,450</u>	<u>32,650</u>	<u>36,700</u>	<u>26,800</u>	<u>183,600</u>
Owner-occupied	38,475	15,600	27,300	19,100	100,250
Percent of total occupied	44.0%	47.8%	74.4%	71.3%	54.6%
Renter-occupied	48,975	17,050	9,400	7,700	83,350
Percent of total occupied	56.0%	52.2%	25.6%	28.7%	45.4%
Total vacant units	5,900	1,750	3,875	1,675	13,200
<u>January 1, 1970</u>					
Total inventory	<u>95,200</u>	<u>37,750</u>	<u>48,900</u>	<u>28,700</u>	<u>210,550</u>
Total occupied units	<u>91,700</u>	<u>36,050</u>	<u>46,400</u>	<u>27,600</u>	<u>201,750</u>
Owner-occupied	39,500	16,900	35,250	19,900	111,550
Percent of total occupied	43.1%	46.9%	76.0%	72.1%	55.3%
Renter occupied	52,200	19,150	11,150	7,700	90,200
Percent of total occupied	56.9%	53.1%	24.0%	27.9%	44.7%
Total vacant units	3,500	1,700	2,500	1,100	8,800

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

Table VIII

Number of Housing Units Authorized by Building Permits  
Norfolk-Portsmouth, Virginia, Housing Market Area  
1960-1969

<u>Area</u>	<u>Year</u>	<u>Single- family</u>	<u>Multi- family</u>	<u>Total units</u>
HMA total	1960	4,124	409	4,533
	1961	4,532	386	4,918
	1962	4,302	1,875	6,177
	1963	4,022	2,250	6,272
	1964	3,966	4,150	8,116
	1965	3,603	2,811	6,414
	1966	2,487	1,167	3,654
	1967	2,773	1,532	4,305
	1968	3,220	1,953	5,173
	1969(11 mos.)	2,206	2,978	5,184
Norfolk	1960	495	349	844
	1961	553	276	829
	1962	519	1,456	1,975
	1963	565	1,618	2,183
	1964	461	2,536	2,997
	1965	329	1,421	1,750
	1966	419	427	846
	1967	193	260	453
	1968	410	771	1,181
	1969(11 mos.)	245	662	907
Portsmouth	1960	436	6	442
	1961	419	13	432
	1962	473	238	711
	1963	276	162	438
	1964	186	395	581
	1965	219	97	316
	1966	198	108	306
	1967	178	52	230
	1968	373	307	680
	1969(11 mos.)	292	269	561
Virginia Beach	1960	2,523	40	2,563
	1961	2,448	43	2,491
	1962	2,130	106	2,236
	1963	2,048	190	2,238
	1964	2,194	1,167	3,361
	1965	1,978	887	2,865
	1966	1,120	574	1,694
	1967	1,543	685	2,228
	1968	1,592	829	2,421
	1969(11 mos.)	1,076	1,837	2,913
Chesapeake	1960	670	14	684
	1961	1,112	54	1,166
	1962	1,180	75	1,255
	1963	1,133	280	1,413
	1964	1,125	52	1,177
	1965	1,077	406	1,483
	1966	750	58	808
	1967	853	535	1,394
	1968	845	46	891
	1969(11 mos.)	593	210	803

Sources: U. S. Bureau of the Census, Construction Reports C-40 and C-42, and local building inspectors.

Table IX

Vacancy Trends  
Norfolk-Portsmouth, Virginia, Housing Market Area  
1960-1970

<u>Vacancy Characteristics</u>	<u>Norfolk</u>	<u>Portsmouth</u>	<u>Virginia Beach</u>	<u>Chesapeake</u>	<u>HMA total</u>
April 1, 1960					
Total housing inventory	<u>87,560</u>	<u>33,349</u>	<u>24,879</u>	<u>21,088</u>	<u>166,876</u>
Total vacant units	<u>5,729</u>	<u>2,730</u>	<u>3,626</u>	<u>1,983</u>	<u>14,068</u>
Available vacant	<u>4,163</u>	<u>2,035</u>	<u>1,771</u>	<u>1,200</u>	<u>9,169</u>
For sale	<u>550</u>	<u>275</u>	<u>524</u>	<u>325</u>	<u>1,674</u>
Homeowner vacancy rate	<u>1.4%</u>	<u>1.8%</u>	<u>3.4%</u>	<u>2.4%</u>	<u>2.0%</u>
For rent	<u>3,613</u>	<u>1,760</u>	<u>1,247</u>	<u>875</u>	<u>7,495</u>
Renter vacancy rate	<u>7.6%</u>	<u>10.3%</u>	<u>16.3%</u>	<u>13.3%</u>	<u>9.5%</u>
Other vacant units <sup>a/</sup>	<u>1,566</u>	<u>695</u>	<u>1,855</u>	<u>783</u>	<u>4,899</u>
April 1, 1966					
Total housing inventory	<u>93,350</u>	<u>34,400</u>	<u>40,575</u>	<u>28,475</u>	<u>196,800</u>
Total vacant units	<u>5,900</u>	<u>1,750</u>	<u>3,875</u>	<u>1,675</u>	<u>13,200</u>
Available vacant	<u>4,300</u>	<u>1,300</u>	<u>1,900</u>	<u>975</u>	<u>8,475</u>
For sale	<u>400</u>	<u>525</u>	<u>975</u>	<u>325</u>	<u>2,225</u>
Homeowner vacancy rate	<u>1.0%</u>	<u>3.3%</u>	<u>3.4%</u>	<u>1.7%</u>	<u>2.2%</u>
For rent	<u>3,900</u>	<u>775</u>	<u>925</u>	<u>650</u>	<u>6,250</u>
Renter vacancy rate	<u>7.4%</u>	<u>4.3%</u>	<u>9.0%</u>	<u>7.8%</u>	<u>7.0%</u>
Other vacant units <sup>a/</sup>	<u>1,600</u>	<u>450</u>	<u>1,975</u>	<u>700</u>	<u>4,725</u>
January 1, 1970					
Total housing inventory	<u>95,200</u>	<u>37,750</u>	<u>48,900</u>	<u>28,700</u>	<u>210,550</u>
Total vacant units	<u>3,500</u>	<u>1,700</u>	<u>2,500</u>	<u>1,100</u>	<u>8,800</u>
Available vacant	<u>2,325</u>	<u>1,400</u>	<u>625</u>	<u>475</u>	<u>4,825</u>
For sale	<u>375</u>	<u>325</u>	<u>175</u>	<u>150</u>	<u>1,025</u>
Homeowner vacancy rate	<u>0.9%</u>	<u>1.9%</u>	<u>0.5%</u>	<u>0.7%</u>	<u>0.9%</u>
For rent	<u>1,950</u>	<u>1,075</u>	<u>450</u>	<u>325</u>	<u>3,800</u>
Renter vacancy rate	<u>3.6%</u>	<u>5.3%</u>	<u>4.0%</u>	<u>4.0%</u>	<u>4.0%</u>
Other vacant units <sup>a/</sup>	<u>1,175</u>	<u>300</u>	<u>1,875</u>	<u>625</u>	<u>3,975</u>

<sup>a/</sup> 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 by Housing Market Analyst.

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