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*Analysis of the*  
**PENSACOLA, FLORIDA**  
**HOUSING MARKET**

**as of February 1, 1970**

DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT

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A Report by the  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
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FHA Housing Market Analysis  
Pensacola, Florida, as of February 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  
U.S. Federal Housing Administration  
Field Market Analysis Service  
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - PENSACOLA, FLORIDA  
AS OF FEBRUARY 1, 1970<sup>1/</sup>

The Pensacola Housing Market Area (HMA) is defined as Escambia and Santa Rosa Counties, Florida. This definition conforms to that of the Bureau of the Budget for the Pensacola Standard Metropolitan Statistical Area. The HMA is located in the extreme western tip of the Florida Panhandle. The estimated population of the HMA was about 244,300 persons in February 1970, including 47,600 persons connected with the Pensacola Naval Complex.<sup>2/</sup>

Consumption-oriented types of employment have grown at an increasing rate in the Pensacola area since 1962. Demand for goods and services by the growing military and military-connected population has been the basic stimulus for this growth. Civilian out-migration, which was substantial in 1960-1961, decreased steadily through 1969. Comparatively rapid growth in trade, services, and federal government employment have resulted in increased demand for additional housing throughout the 1966-1970 period. The reduced levels of construction during 1967 and 1968 were not sufficient to meet this demand and some tightness had developed in the housing market by late 1968. In 1969, a comparatively large number of units were placed on the market and, as of February 1970, reasonable demand-supply balance existed in the sales market; the rental market, however, was marked by an excess of vacancy in the older portion of the rental inventory.

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<sup>1/</sup> Data in this analysis are supplementary to a previous FHA analysis as of December 1, 1966.

<sup>2/</sup> Includes military and civilian civil service personnel and their dependents.

### Anticipated Housing Demand

In the Pensacola HMA, an average annual demand for 1,400 new nonsubsidized housing units is anticipated for the two-year period ending February 1, 1972. The main sources of this demand are the projected level of civilian household growth and an increase in the number of demolitions which will generate a substantial replacement need. The economic factors on which the projected household increases are based assume a stabilization of assigned military and civilian civil service strength at current levels. In view of this, adjustment of the forecast demand would be appropriate if assigned strength at the Pensacola Naval Complex changes significantly during the forecast period.<sup>1/</sup>

After considering current housing market factors--acceptable levels of vacancy, construction volume, and a shift toward owner-occupancy--the projected annual demand for 1,400 additional housing units should consist of 1,200 single-family houses, and 200 units in multifamily structures. Qualitative distributions of demand for single-family houses by price classes and for multifamily units by gross monthly rents and unit sizes are shown in table I.

### Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for housing for low- or moderate-income families may be provided through a number of different programs administered by FHA: below-market-interest-rate financing for projects under Section 221(d)(3); monthly rent-supplements in rental projects financed with market-interest-rate mortgages 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 these programs and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the two-year forecast period. Household eligibility for the Section 235, Section 236, and Section 221(d)(3) BMIR 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. For public housing and rent supplement, all families and individuals with income below the income limits are assumed to be eligible. Some families may be alternatively eligible

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<sup>1/</sup> As of February 1, 1970, the effect of the changes in the Department of Defense budget for fiscal year 1971 on assigned strength at the Naval Complex during the forecast period could not be determined.

for assistance under one or more of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally-assisted housing is equal to approximately the sum of the potentials for public housing and Section 236 housing. For the Pensacola HMA, the total occupancy potential is estimated to be 710 units annually (see table II). 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<sup>1/</sup> 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 February 1, 1970, and on available market experience.<sup>2/</sup>

Sales Housing under Section 235. Sales housing can be provided for low- to moderate-income families under the provisions of Section 235. Utilizing exception income limits, there is an occupancy potential for about 250 units annually over the next two years. If regular income limits are used, the potential would be reduced to about 110 units a year. About 40 percent of the families eligible under this program are five-or-more-person households. All of the families eligible for Section 235 housing also are eligible for Section 236 and about 65 percent are eligible for Section 221(d)(3) BMIR housing. To date, 32 units have been financed under Section 235 in the HMA and funds have been allocated for an additional 228 units. If all funds allocated are used this will approximate the first year potential discussed above.

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

<sup>2/</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.

Rental Housing under the Public Housing and Rent-Supplement Programs. These two programs serve essentially the same low-income households. The principal differences arise from the manner in which net income is computed for each program and other eligibility requirements. The annual occupancy potential for public housing is an estimated 330 units for families and 125 units for the elderly. Less than five percent of the families and 35 percent of the elderly also are eligible for housing under Section 236 (see table II). In the case of the more restrictive rent supplement program, the potential for families would be somewhat less than under public housing, but the market for elderly accommodations would remain comparatively unchanged. As of February 1970, the stock of low-rent public housing in the Pensacola HMA totaled 1,326 units.<sup>1/</sup> There are no public housing units under construction; however, the Milton Housing Authority is considering construction of 50 additional units. Under the rent supplement program, 254 units have been completed and occupied in the HMA. There are 346 units under construction, of which 146 will be placed on the market by March 1970 and the remaining 200 will enter the market by December 1970. Absorption of the units placed on the market to date has been very rapid. The units under construction will satisfy the first year occupancy potential for families.

Rental Units under Section 236<sup>2/</sup> and Section 221(d)(3) BMIR. Moderately-priced rental units can be provided under either Section 236 or Section 221(d)(3) BMIR. Although the established income limits for BMIR housing are generally higher than those designated for Section 236, the exemption allowance for minor children under the latter program effectively raises the limits into approximately the same range as the BMIR income limits, so that virtually the same households are eligible for both programs.

Using exception income limits, there is an annual occupancy potential for 250 units of Section 236 housing for families, and 60 units for elderly households and individuals. Based on regular income limits, these potentials would be reduced by approximately 55 percent and 10 percent, respectively. Less than four percent of the families and about 75 percent of the elderly are alternatively eligible for public housing.

<sup>1/</sup> The Pensacola Housing Authority controls 1,286 units, all built prior to 1945. The Milton Housing Authority (about 20 miles northeast of Pensacola) controls 40 units built in 1963.

<sup>2/</sup> Interest reduction payments may also be made with respect to cooperative housing projects. Occupancy requirements under Section 236, however, are identical for both tenants and cooperative occupants.

If federal funds are available<sup>1/</sup>, about 250 units of Section 221(d)(3) BMIR housing probably could be absorbed annually during the next two years, including 175 units for families and 75 units for elderly households. Approximately 90 percent of the families and 65 percent of the elderly eligible under Section 221(d)(3) BMIR are also eligible for Section 236 accommodations. It should 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. To date, neither the Section 221(d)(3) BMIR program nor Section 236 program have been utilized in the Pensacola HMA.

Sales Market. The market for new and existing nonsubsidized sales housing was in reasonable balance in February 1970, as indicated by the 1.7 percent homeowner vacancy rate, and generally has been so since December 1966. Demand for new sales housing has remained strong throughout the 1966-1970 period and construction volume has increased steadily from 1,314 houses in 1966 to 1,526 in 1969. Most of the single-family house construction in the HMA has been in tract developments in the immediate west and northwest suburban areas of Pensacola. Activity in the \$35,000 and up range has been concentrated in close-in locations in the eastern part of the city.

Although most homes are built on a speculative basis, individual builders seldom start more than ten units at a time. Consequently, accumulations of unsold homes have been minimal despite frequent fluctuations in demand caused by changes in assigned strength at the Pensacola Naval Complex. Since 1966, the only significant market difficulty occurred in the summer of 1968 when about 60 unsold homes accumulated in the \$20,000 to \$25,000 price range; however, production cutbacks allowed the excess supply to dissipate in about four months.

During the 1967-1968 period, an influx of families attached to the new Westinghouse Plant and to the University of West Florida boosted demand in the \$25,000 to \$33,000 price range. A slight scarcity developed in this range in early 1968, but several builders increased their offerings in this price class during 1968 and 1969, and the new home market was in good condition in all price classes in February 1970.

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<sup>1/</sup> At the present time, funds for allocations are available only from recaptures resulting from reductions, withdrawals, and cancellations of outstanding allocations.

Demand for existing homes in the Pensacola area is strong and the market is extremely active. New and used home prices are relatively low in the Pensacola area because of low land costs. The good quality existing homes in the area are particularly attractive to military homebuyers who qualify under the provisions of Section 222 of the National Housing Act.

Rental Market. The renter vacancy rate in the Pensacola HMA dropped from 10.6 percent in December 1966 to 8.6 percent in February 1970. Although this indicates improvement in the general condition of the rental market over the last three years, the rate of 8.6 percent exceeds that deemed reasonable for a balanced market.

The basic problem in the rental market has persisted since the mid-1960's. Since 1962, an average of 345 new multifamily units have been placed on the market yearly. Most of these new units have been in low- and moderate-rent garden-style projects and have been very successful both in initial absorption and in continued high levels of occupancy. The continued entry of these new units on the market has contributed to a consistently high level of vacancy in multifamily rental properties that are twenty or more years old, including converted residences.

The older multifamily units are clearly inferior in terms of space and amenities in comparison with the new projects, and have been unable to retain their tenants, despite low rental rates. In addition, there is substantial vacancy in low-rent single-family houses which are relatively undesirable because of location, general condition, or inadequate plumbing. This is a relatively recent development which has resulted from the entry of new multifamily units on the market and the competition of seasonal units offered during the off-season. In recent years, an increasing number of seasonal single-family homes have been placed on the rental market from September to May at relatively low rents. Many military families who are stationed in the area for a short time find these units satisfactory in terms of size, rental rates, and short-term lease arrangements.

Rentals in the multifamily projects completed in the last few years currently average \$125 to \$135 a month for a one-bedroom unit and \$145 to \$165 for a two-bedroom unit (excluding electricity). Very few efficiency or three-bedroom units have been included in these developments. Rents in the older multifamily structures range from \$75 to \$90 for a one-bedroom unit and \$90 to \$110 for a two-bedroom unit. Typical rents (exclusive of utilities) for reasonably adequate single-family homes average \$110 to \$150 a month for two-bedroom houses and \$140 to \$175 for three-bedroom houses. While market experience has been limited, the available evidence indicates a rather limited market for rental units at rents higher than quoted above.



### Economic, Demographic, and Housing Factors

The projected demand for new nonsubsidized housing in the Pensacola area is based on the current conditions and trends discussed in the economic, demographic, and housing sections which follow.

Economic Factors. The Pensacola Naval Complex has been the principal stimulus to economic growth in the HMA since 1966. The Complex, with the Naval Air Station as its nucleus, is the center of aviation training for the Navy. Also located at the Complex are the Communications Training Center and several medically-oriented functions; but the primary mission of the installation is to train Navy pilots. In December 1969, assigned military strength at the Complex was 15,113, about the same as in December 1966; while civilian civil service employment was 8,135 in December 1969, 1,338 above the December 1966 level (see table III). The impact of this growth is evident in the civilian employment gains since 1966.

Average nonagricultural wage and salary employment in the HMA in 1969 was 66,600 workers, a gain of 8,000 (2,665 a year) since 1966. The gains have been increasing each year from 1,900 between 1966 and 1967 to 3,000 between 1967 and 1968 and to 3,100 between 1968 and 1969. Between 1960 and 1966, the year-to-year changes ranged from a loss of 200 between 1960 and 1961 to a gain of 1,900 between 1963 and 1964 (see table IV).

Manufacturing industries, which account for only 22 percent of all nonagricultural wage and salary employment, had an increase of only 400 workers since 1966. The gain resulted from two principal circumstances. In 1967, the Westinghouse Electric Company opened a plant to produce nuclear components. The employment gain of several hundred workers created by that new industry and several small new industries was off-set, in part, by losses in the major chemicals and paper industries, losses which resulted from increased automation rather than from reduced production.

Nonmanufacturing industries have increased employment since 1966 by 7,600 workers, an average of about 2,530 workers a year. These gains have been principally in trade (an average of 600 a year), services (600 a year), and government (1,000 a year). These gains resulted primarily from the increased personnel levels at the Pensacola Naval Complex and the additional trade and services generated by those persons and the increases in employment in manufacturing. Government employment of all types represents 27 percent of all wage and salary employment in the HMA. Federal government employment accounts for 55 percent of all government employment, and over 80 percent of federal government workers are employed at the Pensacola Naval Complex.

Based on an expected stabilization of assigned military and civilian civil service strength at the Pensacola Naval Complex at current levels, nonagricultural wage and salary employment in the HMA is expected to increase by about 1,800 jobs annually from February 1970 to February 1972. Nonmanufacturing industries are expected to gain about 1,400 jobs a year. Annual employment growth in the trade and service industries is expected to fall substantially below recent gains, principally because no further gains in personnel at the Naval Complex are anticipated. Some increase in state government employment is anticipated as the University of West Florida continues to expand. Manufacturing employment growth is forecast at about 400 jobs a year. Employment in the paper industry is expected to remain unchanged and a nominal increase of 75 jobs a year is expected in the chemical industry. The continued influx of small manufacturers into the HMA and employment increases by existing firms are expected to total about 325 new jobs annually.

The 1970 median income, after deduction of federal income tax, of all families in the Pensacola HMA is \$7,400, and the median after-tax income of two- or more-person renter households is \$5,700. In 1966, the median income, after deduction of federal income tax, of all families in the HMA was \$6,350, and the median after-tax income of renter households of two or more persons was \$4,700. Detailed distributions of all families and of renter households in the Pensacola HMA by income classes for 1966 and 1970 are presented in table V.

Demographic Factors. The population of the Pensacola HMA reached 244,300 persons in February 1970, including 196,700 nonmilitary-connected civilians and their dependents (see table VI). Population increases since 1966 have averaged 5,050 a year, including gains of 2,875 a year in nonmilitary-connected population and 2,175 in military-connected population. Between 1960 and 1966, the average gain in total population was 3,740, of which 1,865 was nonmilitary-connected and 1,870 was military-connected population.

Despite a decline in net natural increase (resident births minus resident deaths) since 1966, the population of the HMA has grown at an increasing rate. This is attributable mainly to the Pensacola Naval Complex and its impact on local employment trends. Since December 1966, the military and military-connected civilian population in the HMA has increased by approximately 6,900 persons, representing a substantial amount of in-migration. As a result, civilian employment increases in recent years have been of sufficient magnitude to reduce substantially the civilian out-migration that occurred in the early sixties.

The civilian population of the Pensacola HMA is expected to reach 202,100 persons by February 1972, a gain of about 2,700 persons annually. It is anticipated that net natural increase will stabilize at current levels, but the projected decline in the rate of local employment growth is expected to result in an increase in civilian out-migration over the next two years. No significant change is expected in the military-connected population.

On February 1, 1970, there were about 68,000 households in the Pensacola HMA, including 56,700 civilian households and 11,300 military and military-connected civilian households (see table VI). The total number of households increased by an average of 1,825 between 1966 and 1970, of which 1,200 were nonmilitary-connected and 625 were military-connected households. Between 1960 and 1966, the total increase in households averaged 1,090 a year, of which 655 were nonmilitary-connected and 435 were military-connected. Trends in household growth generally have paralleled population growth patterns and should continue to do so during the February 1970-February 1972 forecast period. The number of nonmilitary-connected households in the HMA is expected to increase by 1,000 a year during the forecast period. No change is expected in the number of military-connected households.

Housing Factors. The peak of private residential building activity without subsidy assistance in the 1960-1970 decade in the Pensacola HMA occurred in 1965 when 2,127 housing units were authorized (see table VII). Residential construction volume had increased every year from a 1961 low of 1,257 units. Increasing multifamily construction from 1963 through 1965 accounted for most of this rise as local contractors responded to demand for rental units by both the military and civilian segments of the population. In late 1966, a rise in home mortgage costs slowed single-family house sales with a consequent drop in total residential construction to 1,818 units authorized in 1966. Continuing tight credit conditions and rapidly rising construction costs inhibited both single-family and multifamily construction through 1967 and 1968 when 1,647 and 1,686 units, respectively, were authorized. An increase in funds available locally for financing residential construction and a continuing demand for new rental units resulted in 2,083 nonsubsidized units in 1969, 557 of which were units in multifamily structures. In addition, permits were issued for 600 units in rent supplement projects, all of which were started during the year.

The housing inventory in the Pensacola HMA totaled about 74,500 units on February 1, 1970, including 46,800 owner-occupied units, 21,200 renter-occupied units, and 6,500 vacant housing units. The increase in the housing inventory of about 5,900 units

since December 1966 resulted from the construction of 6,525 housing units, the addition of 375 mobile homes, and the loss of about 1,000 units through demolitions and other causes. There were 775 housing units under construction in February 1970, of which 350 were single-family homes and 425 were units in multifamily structures. Of the multifamily units under construction, 346 were rent-supplement units in two projects insured under Section 221(d)(3) of the National Housing Act.

There were about 2,800 vacant housing units available in the HMA as of February 1, 1970, an available vacancy rate of about 4.0 percent. About 800 were for sale and 2,000 were for rent, indicating homeowner and renter vacancy rates of 1.7 and 8.6 percent, respectively. Of the 2,800 available vacancies, about 575 sales units and 1,375 rental units were nondilapidated and had all plumbing facilities. Excluding available vacant units lacking plumbing facilities, the available vacancy rate is only 2.8 percent; excluding those vacant units, the homeowner vacancy rate would drop to 1.2 percent and the renter vacancy rate to 6.1 percent. Current vacancy rates are slightly below those recorded in December 1966 when the homeowner vacancy rate was 1.8 percent and the renter vacancy rate was 10.4 percent. It should be noted that seasonal vacancies dropped from 1,300 in December 1966 to 1,000 in February 1969, indicating that many of these units are now being offered during the off-season at competitive market rentals.

Table I

Estimated Annual Demand for New, Nonsubsidized Housing  
Pensacola, Florida, Housing Market Area  
February 1970 to February 1972

A. Single-Family Homes

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$12,500	80	6.7
\$12,500 - 14,999	125	10.4
15,000 - 17,499	130	10.8
17,500 - 19,999	115	9.6
20,000 - 22,499	110	9.2
22,500 - 24,999	150	12.5
25,000 - 29,999	210	17.5
30,000 - 34,999	185	15.4
35,000 and over	95	7.9
Total	1,200	100.0

B. Multifamily Units

<u>Gross monthly rents<sup>a/</sup></u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
Under \$130	5	-	-	-
\$130 - 149	5	40	-	-
150 - 169	-	15	45	-
170 - 189	-	10	25	5
190 - 209	-	5	20	10
210 and over	-	-	10	5
Total	10	70	100	20

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

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing  
Pensacola, Florida, Housing Market Area  
February 1970-February 1972

A. Families

	<u>Section 236<sup>a/</sup></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	35	-	50	85
2 bedrooms	100	-	135	235
3 bedrooms	65	5	85	155
4+ bedrooms	40	5	50	95
Total	240	10 <sup>c/</sup>	320 <sup>c/</sup>	570

B. Elderly

Efficiency	5	30	55	90
1 bedroom	10	15	25	50
Total	15 <sup>b/</sup>	45 <sup>d/</sup>	80 <sup>d/</sup>	140

<sup>a/</sup> Estimates are based upon exception income limits.

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

<sup>c/</sup> Approximately two-thirds of these families also are eligible under the rent supplement program.

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

Table III

Military and Civilian Strength at the Pensacola Naval Complex  
Pensacola, Florida, Housing Market Area  
December 1962 to December 1969

<u>Date</u>	<u>Military strength</u>	<u>Civilian civil service</u>	<u>Totals</u>
December, 1962	15,137	6,209	21,346
December, 1963	14,105	6,156	20,261
December, 1964	14,371	5,986	20,357
December, 1965	14,416	6,149	20,565
December, 1966	15,216	6,797	22,013
December, 1967	13,629	7,632	21,261
December, 1968	13,936	8,608	22,544
December, 1969	15,113	8,135	23,248

Source: U. S. Department of the Navy.

Table IV

Labor Force Trends  
Pensacola, Florida, Housing Market Area  
1960-1969  
(annual averages, 000's)

<u>Component</u>	<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 civilian labor force	<u>69.5</u>	<u>70.7</u>	<u>69.2</u>	<u>70.2</u>	<u>72.0</u>	<u>73.3</u>	<u>74.1</u>	<u>75.2</u>	<u>78.1</u>	<u>81.7</u>
Unemployment	2.6	3.2	3.2	2.6	2.3	2.2	2.0	2.0	2.0	2.1
Percent unemployed	3.7%	4.5%	4.6%	3.7%	3.2%	3.0%	2.7%	2.7%	2.6%	2.6%
Total employment	<u>66.9</u>	<u>67.5</u>	<u>66.0</u>	<u>67.6</u>	<u>69.7</u>	<u>71.1</u>	<u>72.1</u>	<u>73.2</u>	<u>76.1</u>	<u>79.6</u>
Nonagricultural wage & salary	<u>52.3</u>	<u>52.1</u>	<u>52.1</u>	<u>53.5</u>	<u>55.4</u>	<u>57.0</u>	<u>58.6</u>	<u>60.5</u>	<u>63.5</u>	<u>66.6</u>
Manufacturing	<u>14.0</u>	<u>14.1</u>	<u>14.2</u>	<u>14.3</u>	<u>14.6</u>	<u>14.6</u>	<u>14.1</u>	<u>13.7</u>	<u>13.9</u>	<u>14.5</u>
Food & kindred products	1.0	1.0	.9	.9	.9	.9	.8	.8	.7	.8
Lumber & wood products	.9	.8	.9	.9	.9	1.0	1.0	.9	.9	1.0
Chemicals & allied products	8.2	8.5	8.7	8.8	9.0	8.9	8.4	7.9	7.8	8.0
Paper & allied products <sup>a/</sup>	N/A	N/A	N/A	N/A	N/A	2.7	2.6	2.3	2.3	2.3
Other manufacturing <sup>a/</sup>	3.9	3.8	3.7	3.7	3.8	1.1	1.3	1.8	2.2	2.4
Nonmanufacturing	<u>38.3</u>	<u>38.0</u>	<u>37.9</u>	<u>39.2</u>	<u>40.8</u>	<u>42.4</u>	<u>44.5</u>	<u>46.8</u>	<u>49.6</u>	<u>52.1</u>
Contract construction	4.7	4.2	3.7	4.3	4.9	4.9	4.7	4.6	5.0	5.1
Trans., comm., & pub. util.	3.2	3.2	3.2	3.1	3.1	3.1	3.1	3.2	3.4	3.4
Trade	10.9	10.6	10.6	11.0	11.4	12.1	12.5	12.7	13.2	14.3
Wholesale	(1.9)	(2.0)	(2.0)	(2.0)	(2.1)	(2.1)	(2.1)	(2.3)	(2.3)	(2.6)
Retail	(9.0)	(8.6)	(8.6)	(9.0)	(9.3)	(10.0)	(10.4)	(10.4)	(10.9)	(11.7)
Finance, ins., & real est.	2.0	2.1	2.1	2.1	2.2	2.2	2.4	2.4	2.4	2.5
Services & misc.	5.0	5.0	5.2	5.4	5.7	6.2	6.8	7.3	7.9	8.6
Government	12.5	12.9	13.1	13.3	13.5	13.9	15.0	16.6	17.7	18.2
Federal	(7.7)	(7.7)	(7.7)	(7.5)	(7.3)	(7.4)	(8.1)	(9.3)	(10.0)	(10.0)
State & local	(4.8)	(5.2)	(5.4)	(5.8)	(6.2)	(6.5)	(6.9)	(7.3)	(7.7)	(8.2)
Other nonagricultural <sup>b/</sup>	11.4	12.2	11.0	10.8	11.1	10.9	10.2	9.3	9.3	9.6
Agricultural	3.2	3.2	2.9	3.3	3.2	3.2	3.3	3.4	3.3	3.4

<sup>a/</sup> Prior to 1965, employment in the paper and allied products industry was included in "other manufacturing".

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

Source: Florida State Employment Service.



Table V

Percentage Distribution of All Families and Renter Households  
by Estimated Annual Income After Deduction of Federal Income Tax  
Pensacola, Florida, Housing Market Area, 1966 and 1970

<u>Annual income</u>	<u>1966</u>		<u>1970</u>	
	<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	10	15	4	12
\$2,000 - 2,999	7	12	7	7
3,000 - 3,999	9	15	7	11
4,000 - 4,999	11	12	9	12
5,000 - 5,999	10	11	10	11
6,000 - 6,999	9	11	9	11
7,000 - 7,999	10	7	9	10
8,000 - 8,999	8	5	9	7
9,000 - 9,999	7	3	7	5
10,000 - 12,499	11	4	12	7
12,500 - 14,999	5	3	7	3
15,000 and over	<u>3</u>	<u>2</u>	<u>10</u>	<u>4</u>
Total	100	100	100	100
Median	\$6,350	\$4,700	\$7,400	\$5,700

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

Source: Estimated by Housing Market Analyst.

Table VI

Demographic Trends  
Pensacola, Florida, Housing Market Area  
April 1960 to February 1970

	April 1960	December 1966	February 1970	Average annual change			
				1960-1966		1966-1970	
Geographic components				Number <sup>a/</sup>	Percent <sup>b/</sup>	Number <sup>a/</sup>	Percent <sup>b/</sup>
HMA total population	203,376	228,300	244,300	3,740	1.8	5,050	2.3
Escambia County	173,829	195,200	209,000	3,205	1.8	4,350	2.3
Pensacola	56,752	60,700	63,000	590	1.1	725	1.2
Remainder	117,077	134,500	146,000	2,615	2.1	3,625	2.7
Santa Rosa County	29,547	33,100	35,300	535	1.7	700	2.1
HMA total households	54,942	62,200	68,000	1,090	1.9	1,825	3.0
Escambia County	47,344	53,550	58,700	930	1.9	1,625	3.0
Pensacola	16,921	18,200	19,400	190	1.1	375	2.1
Remainder	30,423	35,350	39,300	740	2.3	1,250	3.5
Santa Rosa County	7,598	8,650	9,300	160	2.0	200	2.4
Demographic components							
HMA total population	203,376	228,300	244,300	3,740	1.8	5,050	2.3
Civilian	175,176	187,600	196,700	1,870	1.1	2,875	1.6
Military-connected civilian <sup>c/</sup>	10,200	13,650	19,400	515	4.3	1,825	11.7
Military <sup>d/</sup>	18,000	27,050	28,200	1,355	6.1	350	1.4
HMA total households	54,942	62,200	68,000	1,090	1.9	1,825	3.0
Civilian	48,542	52,900	56,700	655	1.3	1,200	2.3
Military-connected civilian <sup>c/</sup>	2,800	3,800	5,500	150	4.6	525	12.5
Military <sup>d/</sup>	3,600	5,500	5,800	285	6.3	100	1.8

<sup>a/</sup> Rounded

<sup>b/</sup> Derived through the use of a formula designed to calculate percentage change on a compound basis.

<sup>c/</sup> Civil Service employees at the Pensacola Naval Complex and their dependents.

<sup>d/</sup> Military personnel at the Pensacola Naval Complex and their dependents.

Sources: 1960 Censuses of Population and Housing, U.S. Department of the Navy, and estimates by Housing Market Analyst.

Table VII

Trend of Private Residential Building Activity  
Pensacola, Florida, 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>
HMA total	<u>1,527</u>	<u>1,257</u>	<u>1,267</u>	<u>1,548</u>	<u>1,701</u>	<u>2,127</u>	<u>1,818</u>	<u>1,647</u>	<u>1,686</u>	<u>2,083</u>
Single-family	<u>1,527</u>	<u>1,257</u>	<u>1,265</u>	<u>1,397</u>	<u>1,488</u>	<u>1,592</u>	<u>1,314</u>	<u>1,395</u>	<u>1,485</u>	<u>1,526</u>
Multifamily	-	-	2	151	213	535	504	252	201	557
Escambia County	<u>1,452</u>	<u>1,207</u>	<u>1,167</u>	<u>1,373</u>	<u>1,506</u>	<u>1,830</u>	<u>1,456</u>	<u>1,347</u>	<u>1,370</u>	<u>1,794</u>
Single-family	<u>1,452</u>	<u>1,207</u>	<u>1,165</u>	<u>1,222</u>	<u>1,293</u>	<u>1,367</u>	<u>1,064</u>	<u>1,095</u>	<u>1,175</u>	<u>1,261</u>
Multifamily	-	-	2	151	213	463	392	252	195	533
Pensacola	<u>263</u>	<u>313</u>	<u>302</u>	<u>363</u>	<u>490</u>	<u>774</u>	<u>292</u>	<u>366</u>	<u>268</u>	<u>312</u>
Single-family	<u>263</u>	<u>313</u>	<u>302</u>	<u>333</u>	<u>337</u>	<u>330</u>	<u>202</u>	<u>202</u>	<u>224</u>	<u>252</u>
Multifamily	-	-	-	30	153	444	90	164	44	60a/
Remainder of Escambia Co.	<u>1,189</u>	<u>894</u>	<u>865</u>	<u>1,010</u>	<u>1,016</u>	<u>1,056</u>	<u>1,164</u>	<u>981</u>	<u>1,102</u>	<u>1,482</u>
Single-family	<u>1,189</u>	<u>894</u>	<u>863</u>	<u>889</u>	<u>956</u>	<u>1,037</u>	<u>862</u>	<u>893</u>	<u>951</u>	<u>1,009</u>
Multifamily	-	-	2	121	60	19	302	88	151	473b/
Santa Rosa County <sup>c/</sup>	<u>75</u>	<u>50</u>	<u>100</u>	<u>175</u>	<u>195</u>	<u>297</u>	<u>362</u>	<u>300</u>	<u>316</u>	<u>289</u>
Single-family	<u>75</u>	<u>50</u>	<u>100</u>	<u>175</u>	<u>195</u>	<u>225</u>	<u>250</u>	<u>300</u>	<u>310</u>	<u>265</u>
Multifamily	-	-	-	- <sup>d/</sup>	-	72	112	-	6	24

a/ Excludes permit for 200 rent-supplement units.

b/ Excludes permits for 400 rent-supplement units.

c/ Includes building permits issued by the towns of Milton and Gulf Breeze, and estimates of units started in the remainder of Santa Rosa County based on septic tank inspections.

d/ Excludes 40 units of low-rent public housing in Milton, Florida.

Sources: U.S. Bureau of the Census, C-40 Construction Reports; Pensacola Building Inspector; Escambia County Health Department; Santa Rosa County Health Department; City of Gulf Breeze Building Inspector.

Table VIII

Tenure and Occupancy in the Housing Inventory  
Pensacola, Florida, Housing Market Area  
April 1960 to February 1970

<u>Tenure and occupancy</u>	<u>April 1960</u>	<u>December 1966</u>	<u>February 1970</u>
Total housing supply	60,929	68,600	74,500
Occupied housing units	54,942	62,200	68,000
Owner-occupied	38,693	43,600	46,800
Percent of all occupied	70.4%	70.1%	68.8%
Renter-occupied	16,249	18,600	21,200
Percent of all occupied	29.6%	29.9%	31.2%
Vacant housing units	5,987	6,400	6,500
Available vacant	3,276	3,000	2,800
For sale	1,003	800	800
Homeowner vacancy rate	2.5%	1.8%	1.7%
For rent	2,273	2,200	2,000
Renter vacancy rate	12.3%	10.6%	8.6%
Other vacant	2,711	3,400	3,700
Seasonal vacant	1,064	1,300	1,000
Remainder <sup>a/</sup>	1,647	2,100	2,700

<sup>a/</sup> Includes vacant dilapidated units, units rented or sold awaiting occupancy, and units held off the market for absentee owners or other reasons.

Sources: 1960 Census of Housing; 1966 and 1970 estimated by Housing Market Analyst.

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