

APPROVED AND ACCEPTED  
IN BOARD MEETING

OCT 10 2023

---

City of Vicksburg, Mississippi

# Housing Study and Five-Year Action Plan



08/09/2023



# CONTENTS

- Executive Summary ..... 1
- Quotes From Community Engagement ..... 2
- Goal 1: Enhance Housing Affordability ..... 3
- Goal 2: Reduce Housing Vacancy Rate ..... 3
- Goal 3: Improve Quality of Existing Housing Stock ..... 3
- Goal 4: Promote Balanced Commuting Patterns ..... 3
- Goal 5: Address Housing Needs for all Age Groups and Income Levels ..... 3
- PART I: OVERVIEW ..... 5
- Introduction ..... 7
- PART II: POPULATION, HOUSING AND OTHER CONDITIONS ..... 11
- Population and Housing Conditions ..... 12
- Population and Housing Conditions ..... 14
- Other Conditions ..... 14
- Population Change ..... 15
- Age Distribution ..... 16
- Race and Ethnicity ..... 18
- Housing Units: Occupancy, Vacancy, Owner, and Renter ..... 19
- Housing Units: Number of Units and Bedrooms ..... 20
- Age of Housing Units ..... 22
- Housing Mobility ..... 23
- Vicksburg Public Housing Authority ..... 24
- Vicksburg Housing Office ..... 25
- Housing Problems ..... 26
- Homeless Population ..... 26
- Permits and Construction Activity ..... 26
- Other Conditions Affecting Housing ..... 28
- PART III: HOUSING AFFORDABILITY ..... 29
- Housing Affordability ..... 30





Housing Affordability ..... 32

Housing Cost Burden Analysis ..... 33

Income and Poverty ..... 34

Median Household Income ..... 34

Poverty Rate ..... 39

Employee Commuting Patterns ..... 40

Employment, Earnings, and Job Growth ..... 45

Vicksburg: Housing Cost Burden Summary ..... 49

Vicksburg, Mississippi Home Affordability at the Median: Barely in Reach..... 60

PART IV: GOALS AND OBJECTIVES ..... 61

Goals and Objectives ..... 62

Goal 1: Enhance Housing Affordability ..... 64

Goal 2: Reduce Housing Vacancy Rate ..... 64

Goal 3: Improve Quality of Existing Housing Stock ..... 64

Goal 4: Promote Balanced Commuting Patterns..... 64

Goal 5: Address Housing Needs for all Age Groups and Income Levels..... 64

Goal 1: Enhance Housing Affordability ..... 65

Goal 2: Reduce the Housing Vacancy Rate ..... 67

Goal 3: Improve Quality of Existing Housing Stock ..... 68

Goal 4: Promote Balanced Commuting Patterns..... 69

Goal 5: Address Housing Needs for all Age Groups and Income Levels..... 70

FIVE-YEAR ACTION PLAN..... 71

IMPLEMENTATION TOOLS ..... 76

Financing Tools ..... 76

Municipal Tools..... 79

CONCLUSION ..... 81







## Executive Summary

The Vicksburg Housing Study and 5-Year Action Plan addresses the vital housing needs and challenges faced by the City of Vicksburg, Mississippi. As the city confronts unique housing affordability, availability, and quality issues, the initiative is crucial to securing safe, sustainable, affordable housing for all residents.

Demographic shifts, economic transformations, and a dearth of affordable housing have amplified financial strain on individuals and families. These challenges impact delivering essential public services and the local economy and tax base. In response, this study aims to assess the vulnerabilities within the housing landscape, providing a foundation for developing tailored solutions.

The housing study's overarching objective is to develop a comprehensive, data-driven action plan to address disparities and gaps in Vicksburg's housing sector. The focus is to create housing policies and programs that promote inclusivity, accessibility, and sustainability, accommodating the diverse needs of all community members.

This dynamic roadmap aims to foster a more resilient community through short-term and long-term strategies, such as expanding affordable housing, supporting homeownership, and promoting sustainable development. The plan also envisages partnerships with public and private stakeholders to leverage resources and expertise in housing development and management.

The Housing Study was developed using a variety of methodologies. It involved extensive research, stakeholder interviews, public outreach, analysis of existing plans and conditions, and incorporating best practices nationwide. The 5-Year Action Plan lays out intermediate and short-term action items to improve housing. Together, they advance five specific aims:

1. Comprehensively analyze current housing conditions.
2. Assess the housing needs of various population segments.
3. Begin to identify locations for housing projects.
4. Foster public-private partnerships.
5. Create an ongoing framework for monitoring and evaluation.

These aims are supported by goals and objectives and translated into intermediate action items, broken down into short-term tasks. These tasks streamline the process, ensure steady progress, and facilitate housing goals.

## Quotes From Community Engagement

*"People who understand how to work together can put the right housing and financing packages together to make it work. If you have the right group of people together, you can perform miracles!"*

*"Instead of finding ways it can't work, we need to focus on what can work."*

*"This town is distressed but what I see are all of the opportunities."*

*"There are people with money, but they haven't come across a smart person they trust to take an investment and succeed with it."*

*"The city is doing what it knows how to do, but we can put forth the effort to learn what else can be done, how it can be done, and find a model to dig deep and find out how to improve."*

*"Success is when I see houses. I see empty lots full. I see new construction and dirt move."*

*"Everyone has their own program they want to be number one, but we all want the same thing. Once people come together- like the elephant eating- one bit at a time, we can do more together."*

*"We have to get together."*





## Goal 1: Enhance Housing Affordability

- Objective 1.1: Establish a Housing Task Force engaging experts and community representatives to implement the action plan and ensure collaboration and accountability.
- Objective 1.2: Expand access to subsidy programs to support lower-income households in affording both rent and homeownership.
- Objective 1.3: Encourage development of affordable housing units through zoning incentives for developers.

## Goal 2: Reduce Housing Vacancy Rate

- Objective 2.1: Implement strategies to turn vacant properties into affordable housing units.
- Objective 2.2: Establish a vacant property registry to monitor and address long-standing vacancies.

## Goal 3: Improve Quality of Existing Housing Stock

- Objective 3.1: Encourage private/nonprofit programs to assist homeowners and landlords in maintaining and improving the quality of their properties.
- Objective 3.2: Enforce building and property maintenance codes to ensure all housing units meet safety and quality standards.

## Goal 4: Promote Balanced Commuting Patterns

- Objective 4.1: Encourage businesses to provide housing assistance for employees to live closer to work.
- Objective 4.2: Coordinate to improve public transit accessibility and reduce commuting times.

## Goal 5: Address Housing Needs for all Age Groups and Income Levels

- Objective 5.1: Develop a diversity of housing types to cater to different household sizes, ages, and income levels.
- Objective 5.2: Implement zoning reforms to allow for a broader mix of housing types in more neighborhoods, enabling more people to live in the areas suitable for their needs.



[This page left intentionally blank]





## PART I: OVERVIEW







[This page left intentionally blank]



## Introduction

Welcome to the Vicksburg Housing Study and 5-Year Action Plan, a collaborative initiative addressing the pressing needs and challenges of community housing in Vicksburg, Mississippi. This study marks a pivotal commitment to providing all residents with safe, sustainable, affordable housing.

The decision to undertake this housing study stems from a growing awareness of the critical importance of housing in fostering a thriving community. Vicksburg faces unique challenges regarding housing affordability, availability, and overall quality. Changing population, demographics, and economic conditions significantly pressure Vicksburg's housing market, increasing individuals' and families' struggles to secure adequate housing options.

Furthermore, a lack of affordable housing has contributed to economic strain for individuals and families and difficulties in providing amenities and essential public services. As people struggle, so do the local economy and tax base. Therefore, this study seeks to identify the specific needs and vulnerabilities within the housing landscape to comprehend the extent of the needs better and design tailored solutions.

The primary goal of this housing study is to formulate a comprehensive and data-driven action plan to address the identified gaps and disparities in Vicksburg's housing sector. We aim to develop housing policies and programs that promote inclusivity, accessibility, and sustainability, accommodating the diverse needs of all community members.

### **Specific Aims for the Housing Study:**

1. Conduct a thorough analysis of the current housing conditions, identifying key trends, challenges, and opportunities.
2. Assess the housing needs of various population segments, including low-income families, seniors, and workers.
3. Identify and prioritize locations suitable for developing affordable housing projects while considering environmental and infrastructural impacts.
4. Partner with public and private stakeholders to leverage resources and expertise in housing development and management.
5. Create a framework for ongoing monitoring and evaluation of the action plan's effectiveness and adaptability to evolving community needs.

**5-Year Action Plan:** The 5-year action plan will be a dynamic roadmap to guide efforts to improve the housing landscape and create a stronger, more resilient community. This plan will integrate short-term and long-term strategies, including:

1. Establishing a Housing Task Force: Forming a specialized team of experts and community representatives to implement the action plan and ensure collaboration and accountability.

2. **Expanding Affordable Housing:** Identifying underutilized spaces and incentivizing the development of affordable housing units through partnerships with developers and streamlined permitting processes.

3. **Supporting Homeownership:** Introducing financial assistance programs and educational workshops to enable more residents to achieve homeownership, fostering stability and community pride.

4. **Promoting Sustainable Development:** Encouraging eco-friendly and energy-efficient housing initiatives, reducing carbon footprint, and creating a more environmentally conscious community.

With this comprehensive Housing Study and 5-Year Action Plan, Vicksburg can anticipate substantial improvements in housing conditions. The plan aims to create a more equitable and inclusive housing landscape, reducing homelessness, alleviating housing cost burdens, and enhancing all residents' overall quality of life. This housing study and action plan will support collective efforts to build a more prosperous, harmonious, and resilient community. Through a thoughtful needs assessment, clear goals, and focused objectives, the 5-year plan will create lasting positive impacts on housing conditions and the lives of community members. Together, we will build a brighter future for all.

### **Methodology:**

The City of Vicksburg Housing Study was developed using research, analysis of existing conditions and plans, stakeholder interviews, public outreach, and models and best practices from around the country. The Vicksburg Housing Steering Committee led the Housing Study's development. Slaughter & Associates, PLLC, served as consultants to the City of Vicksburg.

#### *Vicksburg Housing Steering Committee*

The Vicksburg Housing Steering Committee is comprised of community leaders from across Warren County, without whom this project would have been impossible, including:

- Jeff Richardson, Community Development Director, City of Vicksburg
- Roderick Bradford, Housing Director, City of Vicksburg
- Carolyn Harrison, Housing Coordinator, City of Vicksburg
- David Blackledge, River Hills Bank, Vicksburg
- Pamela Jackson, Vicksburg Housing Authority
- Roosevelt Brown, Housing Developer and Construction Contractor
- Henry Dulaney, U.S. Army Corps of Engineers
- William Bradley, U.S. Army Corps of Engineers
- Brenda Love, Realtor and Housing Developer
- Abraham Green, Habitat for Humanity

The Committee, working with the consultants, sought to define affordability and other important housing terms, evaluate the unique challenges faced by different localities within the City of Vicksburg and surrounding areas, and begin to develop solutions and a plan to engage and educate the public about the importance of addressing the County's housing needs.





### *Interviews*

Several interviews were conducted with individuals associated with housing issues, including municipal leaders, housing providers, not-for-profits, service providers, employers, and housing developers. Selected from different organizations, the interviews serve as an invaluable resource for a deep understanding of the complex housing issue in Vicksburg. The discussions resulted in approximately ten hours of qualitative research material that informed the analysis and development of the housing needs assessment, goals and objectives, and action plan.

### *Data Collection and Analysis*

The demographic, economic, and housing data were collected and analyzed using standard statistical sources and analysis approaches. Often data was collected and studied at both the County and municipal levels to provide a fuller picture of the conditions affecting housing in the region. At times, only county-level data was available.

Data reported by the U.S. Census Bureau and the Department of Housing and Urban Development are subject to accuracy limitations due to collection methods and survey samples' margin of error. As such, the reality of conditions may differ from the profile presented here, and these recommendations will require additional validating steps throughout implementation.

### *Public Meetings*

The City of Vicksburg hosted two public meetings and a final public hearing to provide the public with input into the housing study's needs assessment, goals and objectives, and final action plan. Public meetings were held on July 17, 2023, and July 24, 2023, and a final public hearing was held on August 2, 2023, before the plan's adoption.



[This page left intentionally blank]



## PART II: POPULATION, HOUSING AND OTHER CONDITIONS







[This page left intentionally blank]



## Population and Housing Conditions

It is imperative to examine the intricate interplay of socioeconomic and demographic factors to understand and address the complex challenges within the housing sector. This chapter delves into the critical elements that influence housing conditions, exploring how economic dynamics, population trends, and social characteristics significantly impact housing options' demand, availability, and affordability. By comprehending these multifaceted factors, Vicksburg can develop more effective strategies to create inclusive and sustainable housing solutions that cater to diverse needs.

### **Population Trends and Housing Demand:**

Demographic dynamics are critical determinants of housing demand, shaping the size and composition of households seeking accommodation. An aging population and family structure change influence the types and quantities of housing required. As the size and distribution of families and households change, the demand for housing in specific areas may surge, necessitating strategic planning to balance residential expansion with sustainable development.

This section analyzes population growth and demographic trends to anticipate future housing requirements and cater to the diverse preferences of Vicksburg's residents.

### **Economic Landscape and Housing Affordability:**

The economic conditions of a region play a fundamental role in shaping the housing market. Income levels, employment opportunities, and overall economic prosperity profoundly impact the ability of individuals and families to access and maintain suitable housing options. As the economy fluctuates, so does housing affordability, leading to periods of housing crises and escalating rent burdens for vulnerable populations.

Therefore, the study examines economic indicators, such as median household income, poverty, inflation, and housing cost burden, influencing the demand for different housing types and shaping Vicksburg's housing landscape.



## Population and Housing Conditions

- Population declines of just under 10% in the decade from 2010-2020 but population seems to have stabilized according to the 2021 American Communities Survey at around 21,748
- Decline comparable to Warren County, with 8% loss 2010-2020
- Median age increased by about 4 years in both Vicksburg and Warren County during 2010-2020, indicating an aging population
- Racial composition of Vicksburg is more heavily Black (69.1%) than Warren County (49.6%)
- Vicksburg has approximately 10,841 housing units. 8479 are occupied with 4890 owner- and 3589 renter-occupied units. 21.8% vacancy rate.
- Looking at the total population, the split between homeowners and renters is roughly even, with homeowners making up about 51% of the total and renters accounting for around 49%.
- Most housing (69.2%) is 1-unit detached, traditionally single-family homes. Very few (0.60%) attached townhomes or row houses, a traditional affordable configuration in many locations. Around 25% multi-family (2 or more units).
- Most (46.7%) are 3 bedrooms, followed by 2 bedrooms (30.1%) and 4 bedrooms (10.9%). These are typically, but not always, more affordable configurations.
- Half of all units are over 57 years of age.
- Cost burden is the most significant housing problem
- Homelessness is a problem but the numbers are not tracked
- Redevelopment potential through rehabilitation, tear down and rebuild projects
- New development potential is constrained by topography, floodplains, and jurisdictional boundaries.

## Other Conditions

- Topography, flooding, and current development patterns create challenges for developing new housing.
- Coordination between government, private, and nonprofit sectors is viewed as a challenge



## Population Change

*City of Vicksburg and Warren County, Mississippi*

	<b>2010 Decennial Census</b>	<b>2020 Decennial Census</b>	<b>% Change</b>	<b>2021 ACS Estimate</b>
<i>City of Vicksburg</i>	23,856	21,573	-9.6%	21,748
<i>Warren County</i>	48,773	44,722	-8.3%	45,141

Source: U.S. Census – 2010 and 2020 Decennial Census, American Community Survey 2017-2021 5-Year Estimates

Census data shows the population changes in the City of Vicksburg and Warren County between the 2010 and 2020 decennial censuses and the estimated population for 2021 based on the American Community Survey (ACS). The City of Vicksburg includes about 48% of the County's population.

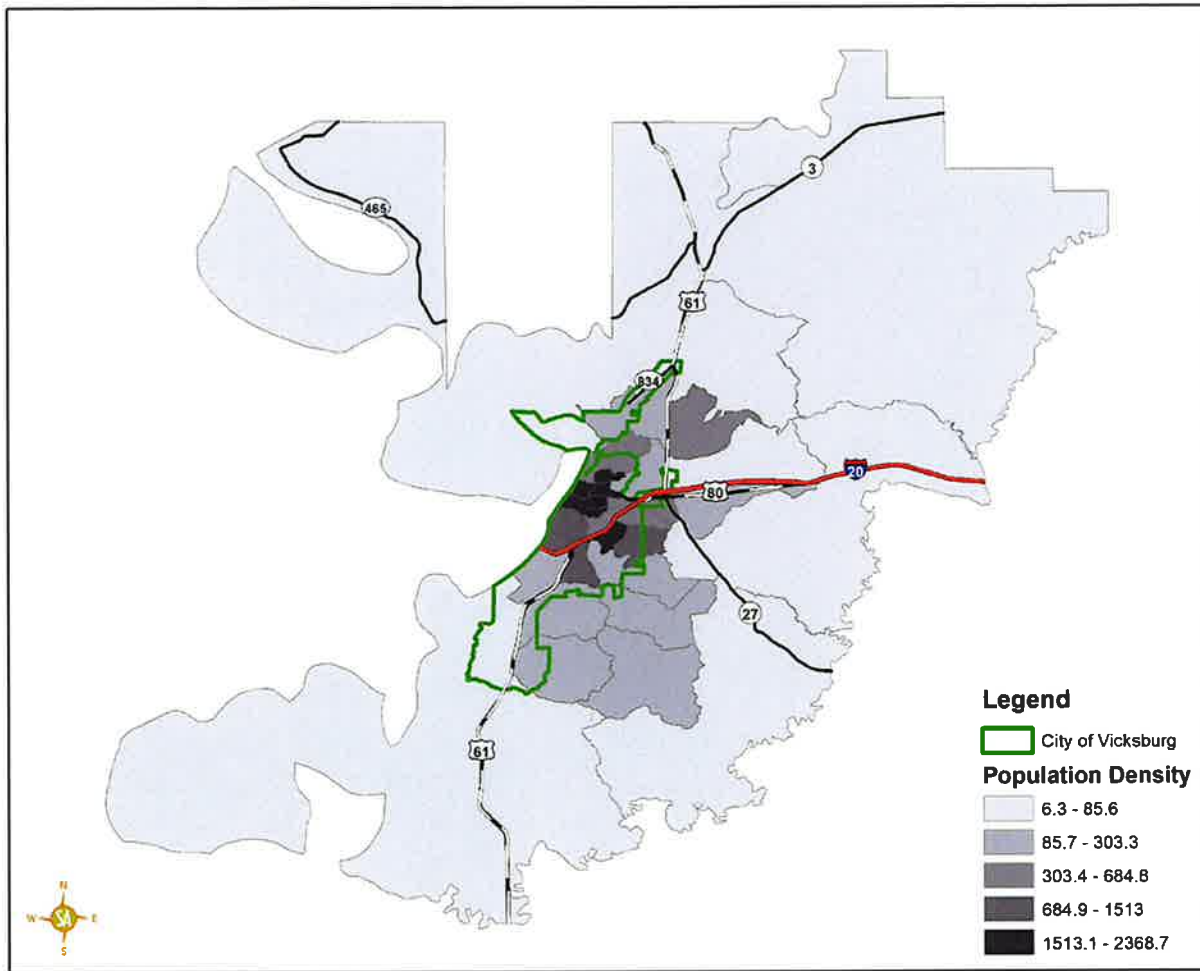
In Vicksburg, the population decreased from 23,856 in 2010 to 21,573 in 2020, a -9.57% decline. The ACS estimate for 2021 shows a slight increase to 21,748. This indicates a downward trend in population over the decade, although the most recent estimate suggests a slight rebound.

For Warren County, which includes the City of Vicksburg, the population decreased from 48,773 in 2010 to 44,722 in 2020, a -8.31% decline. The ACS estimate for 2021 shows a slight increase to 45,141. Similar to the City of Vicksburg, there was a decrease in population over the decade, with a slight increase in the most recent estimate.

While ACS estimates indicate some stabilization in the rate of population change in recent years, the overall downward trend evident in Vicksburg and Warren County may impact the need for housing depending on factors related to household size, age, income, and earnings. In general, however, a declining population can lead to a decrease in demand for housing, which may result in lower property values and rental prices. It could also indicate a reduction in new construction activity, as there is less demand for new housing units.

However, many other factors, such as economic conditions, employment opportunities, and migration patterns, can also influence the housing market in the area. Additional data, such as vacancy rates and trends in construction and real estate development, must be considered to gain a more comprehensive understanding of the impact on housing.

Vicksburg and Warren County Population Density



Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

## Age Distribution

City of Vicksburg and Warren County, Mississippi, Median Age, 2010 and 2020

	2010	2020
Vicksburg	35.9	39.3
Warren County	37.7	40.9

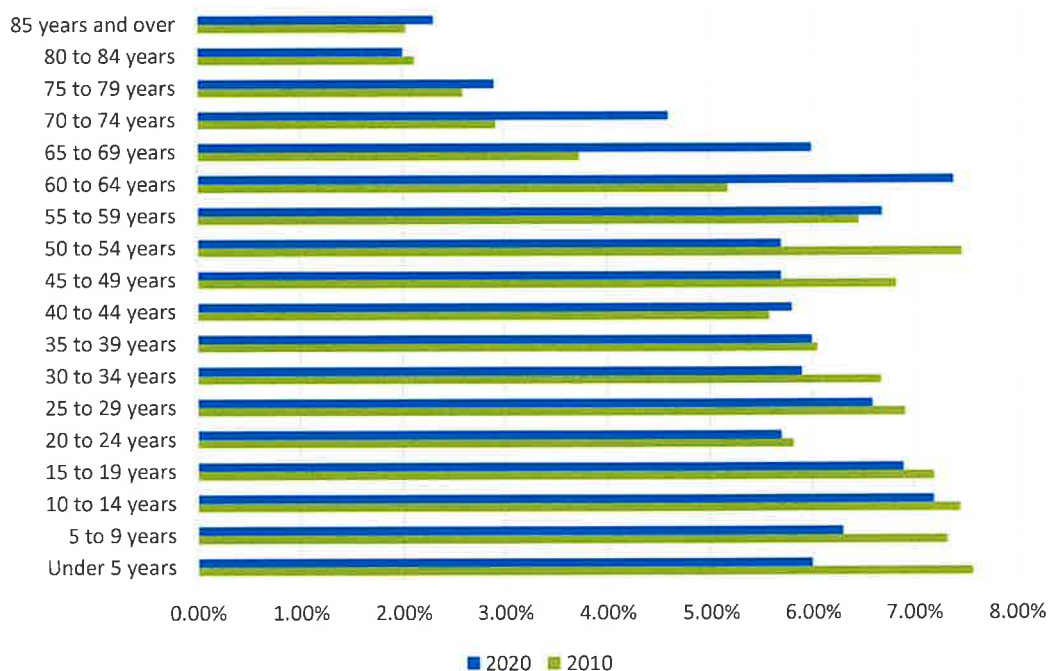
Source: U.S. Census – Decennial Census 2010 and 2020

The U.S. Census shows an increase in median age in both Vicksburg and Warren County from 2010 to 2020 (from 35.9 to 39.3 in Vicksburg and from 37.7 to 40.9 in Warren County), which suggests an aging population. While the information on median age is not directly related to housing demand,

demographic shifts may influence the market for certain housing types. As individuals grow older, their housing needs and preferences may change. For example, older individuals may be more likely to downsize their homes, seek housing options that cater to their specific needs (such as accessibility features), or consider retirement communities or assisted living facilities.

In response to an aging population, the housing market may need to adapt by providing more options suitable for older individuals, such as housing with age-friendly features, assisted living facilities, or active adult communities. Developers and real estate professionals might find opportunities to cater to older residents' needs and preferences.

*City of Vicksburg, Mississippi, Age Groups as a Percent of Total Population*



Source: U.S. Census – Decennial Census, 2010 and 2020

The chart shows Vicksburg’s population in age groups as a percentage of the total population in 2010 and 2020. From 2010 to 2020, Vicksburg’s population under 19 decreased as a percentage of the total population. In the same period, except for a slight decline in the 80-84 age group, each age of the age groups 55 and over grew as a percentage of the total population. The total population between the ages 20 and 54 contracted.

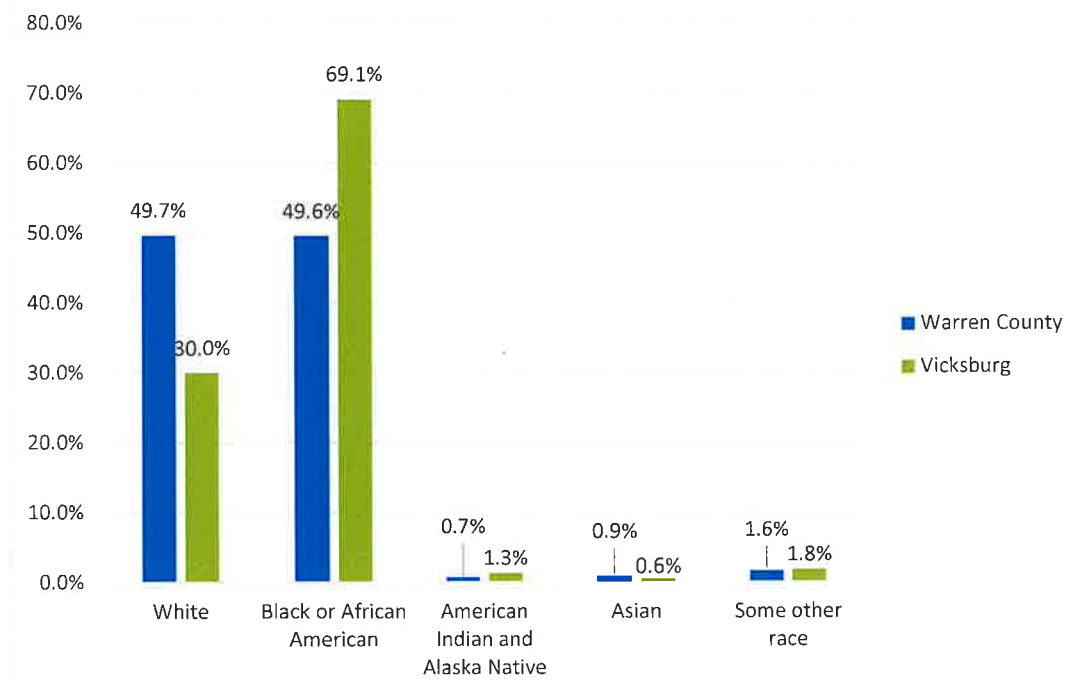
Overall, data suggest a decrease in overall demand for housing in the earlier stages of living, for example, for first-time home buyers and families, and an increase in demand for housing options for older individuals. Household and family dynamics, such as the number of households with an elderly head of household and multi-generational households, are essential demand factors. However, for those who wish to age in place, existing housing stock may need physical modifications to mitigate accessibility challenges. Seniors living on a fixed income and unable to maintain their homes may need affordable rental housing and possibly housing with supportive services or assisted living.



## Race and Ethnicity

The chart on this page shows the major ethnic and racial groups in Vicksburg and Warren County from the 2017-2021 American Community Survey. The “Other” grouping includes Native Hawaiian and Other Pacific Islanders alone; Some other race alone; Two or more races including some other race; and Two or more races.

*Vicksburg and Warren County Race, 2017- 2021 American Community Survey*



Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

Most of Vicksburg’s residents are Black or African American (69.1%), followed by White (30.1%). Warren County’s racial composition countywide, including Vicksburg’s population, is more evenly distributed between Black or African American (49.6%) and White (49.7%); however, when Vicksburg’s population is excluded, the composition of the remaining areas of Warren County is reversed of Vicksburg’s, with a majority White (66.5%) followed by Black or African American (30.8%) population. Other races make up a small percentage of the population in both. <sup>1</sup>

Hispanic or Latino individuals comprise 2.5% of Warren County’s and 2.1% of the City of Vicksburg’s population, with the majority of these individuals (57.7% of the total of 959 people) residing in Vicksburg.

<sup>1</sup> Totals for race add up to over 100% due to the American Community Survey’s margin of error.

Race and ethnicity are closely associated with income disparities and gaps in housing quality and affordability, which may be important for policies promoting fair and equitable housing access.

## Housing Units: Occupancy, Vacancy, Owner, and Renter

U.S. Census housing data provides an overview of the housing landscape in Vicksburg and Warren County, breaking down the total housing units, occupied units, renter-occupied units, owner-occupied units, vacant units, and vacancy rates.

**1. Total Housing Units:** Warren County, with 21,511 total housing units, has about twice as many units as Vicksburg, which has 10,841 units. Warren County encompasses Vicksburg along with additional areas.

**2. Occupied Housing Units:** The occupancy rate is slightly lower in Vicksburg (78%) compared to Warren County (79.5%). This suggests that Warren County may have a similar or slightly healthier housing market or a little higher demand for housing.

**3. Renter vs. Owner Occupied:** In both Vicksburg and Warren County, more housing units are owner-occupied than renter-occupied. However, the proportion of renters is higher in Vicksburg (42% of occupied units) than in Warren County (30% of occupied units). This suggests that Vicksburg's housing stock and market are more attractive to renters or that the city has a population that moves more frequently for various reasons, such as job changes and housing availability.

**4. Vacant Units and Vacancy Rate:** Both Vicksburg and Warren County have relatively high vacancy rates (21.8% and 20.5%, respectively). This is often indicative of a slower housing market where supply exceeds demand. Vacancy rates can also be influenced by factors such as the location's attractiveness, job opportunities, population growth, and the condition and price of the housing stock.

Overall, the data suggests that the housing market in both Vicksburg and Warren County has more supply than demand, with a high proportion of vacant units. Vicksburg has a higher proportion of renters than Warren County, which could affect housing policies and programs. For example, policies aimed at protecting renters or programs designed to convert renters to homeowners could be particularly relevant in Vicksburg.

*City of Vicksburg and Warren County, Mississippi, Housing Units- Total, Occupied, Renter- and Owner- Occupied, and Vacancy*

	Total Housing Units	Occupied Housing Units	Renter Occupied	Owner Occupied	Vacant Units*	Vacancy Rate*
<i>Vicksburg</i>	10,841	8,479	3,589	4890	2,362	21.80%
<i>Warren County</i>	21,511	17,091	5,097	1,1994	4,420	20.50%

\*Housing units “for seasonal, recreational, or occasional use” and “for migrant workers” are excluded from the number of vacant units and the vacancy rate

Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

## Housing Units: Number of Units and Bedrooms

U.S. Census data also gives a breakdown of the types of housing units in the City of Vicksburg. The types of units range from detached and attached single-family homes to multi-family buildings with varying numbers of units, mobile homes, and others (such as boats, RVs, vans, etc.). Here are some key points from the data:

- 1. 1-unit, detached:** The most common housing type is the single-family detached home, which makes up 69.2% of all housing units. This indicates that the area is predominantly suburban or rural, as single-family homes are typical in such environments.
- 2. 1-unit, attached & 2 units:** These categories account for a tiny proportion of the housing units, 0.6% and 4%, respectively. This could suggest a relatively low prevalence of townhouses, duplexes, or similar structures.
- 3. Multi-unit structures (3 or more units):** These categories make up about 21.1% of the housing units combined. This suggests the presence of apartment buildings or condos, although they are significantly less common than single-family detached homes.
- 4. Mobile homes:** Mobile homes account for 5.1% of the housing units. This indicates some degree of housing mobility or lower-cost housing options.
- 5. Boat, RV, van, etc.:** No such units are listed, which suggests these are not common or acceptable long-term living arrangements in the area.

The majority of housing units are single-family detached homes. However, there is also a variety of multi-unit structures and mobile homes. Understanding the structure of housing units is crucial for urban planning and housing policies, as different housing types may cater to various segments of the population and may have different needs and impacts on the community.

*City of Vicksburg, Mississippi, Housing Unit- Number and Type of Housing Units*

UNITS IN STRUCTURE		
<i>Total housing units</i>	10,841	100.00%
<i>1-unit, detached</i>	7,497	69.20%
<i>1-unit, attached</i>	68	0.60%
<i>2 units</i>	432	4.00%
<i>3 or 4 units</i>	763	7.00%
<i>5 to 9 units</i>	639	5.90%
<i>10 to 19 units</i>	425	3.90%
<i>20 or more units</i>	461	4.30%
<i>Mobile home</i>	556	5.10%
<i>Boat, RV, van, etc.</i>	0	0.00%

Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

The U.S. Census provides information on the distribution of housing units by the number of bedrooms in each unit.

- 1. No bedroom and 1 bedroom:** These categories, which account for 0.8% and 8.9% of all units, might include studio apartments and other small housing units. These could be suited for individuals or couples without children.
- 2. 2 bedrooms:** This category comprises 30.1% of all units. Two-bedroom homes can be versatile, suitable for small families, roommates, or individuals/couples looking for an extra room for work or guests.
- 3. 3 bedrooms:** This is the most common category, making up 46.7% of all units. These homes are typically ideal for medium-sized families.
- 4. 4 bedrooms and 5 or more bedrooms:** These categories represent larger homes and account for 10.9% and 2.5% of all units, respectively. Larger families might occupy these houses or represent higher-end or luxury real estate.

The dominance of 2- and 3-bedroom homes suggests a housing stock that caters predominantly to families, followed by 1-bedroom homes likely targeting singles or couples. The availability of no-bedroom (studio) and larger (4 or 5+ bedroom) units is considerably lower. Considering such a distribution in housing policy and urban planning is essential to ensure the housing supply meets the community's needs.



City of Vicksburg, Mississippi, Number of Bedrooms per Housing Units

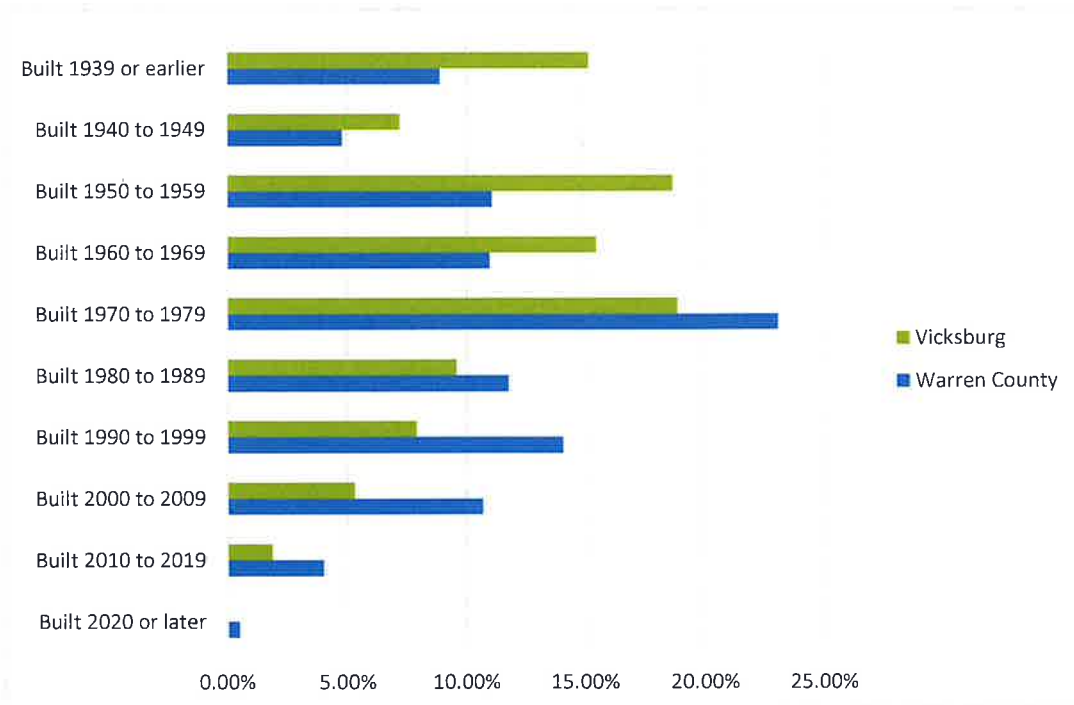
NUMBER OF BEDROOMS PER HOUSING UNIT		
No bedroom	85	0.80%
1 bedroom	968	8.90%
2 bedrooms	3,267	30.10%
3 bedrooms	5,068	46.70%
4 bedrooms	1,185	10.90%
5 or more bedrooms	268	2.50%

Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

## Age of Housing Units

The median year for housing unit construction in Vicksburg is 1966, with half of all units older and half under this age (approximately 57 years old). The median age of housing units in Warren County is about 47 years old, with a median year for housing unit construction of 1976.

City of Vicksburg and Warren County, Mississippi, Age of Housing Units, 2021



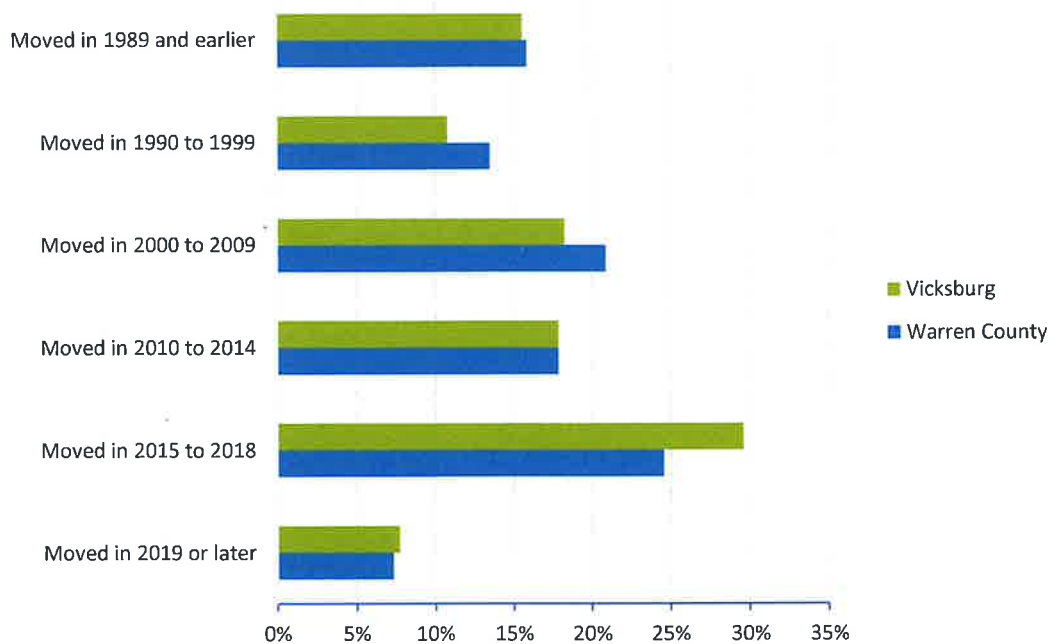
Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

## Housing Mobility

Mobility patterns within a community offer valuable insights into housing stability and the proportion of residents who have recently moved against those who are long-term residents. By analyzing these trends, Vicksburg can better understand the flow of people into and out of the area, their housing choices, and the factors influencing these decisions. This knowledge is instrumental in forming effective policies and strategies that ensure all residents, whether newcomers or long-standing inhabitants, have access to affordable, stable, and suitable housing.

1. **Recent mobility:** A substantial number of residents in both areas moved into their current homes relatively recently, between 2015 and 2018. This high mobility might suggest a transient population due to factors like job opportunities, economic conditions, or housing availability.
2. **Long-term homeownership:** Many long-term homeowners moved into their homes before 2000, indicating a stable, long-term resident base in these areas.
3. **Renter mobility:** Renters tend to be more mobile than homeowners, as indicated by the higher number of renters who moved into their homes in recent years. This trend may reflect less stable housing situations due to income instability, high rent prices, or lack of affordable housing.

### City of Vicksburg, Mississippi, Home Mobility (Move-in Date)



Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

	Warren County	Vicksburg
<i>Total population in occupied housing units:</i>	44,630	21,237
<i>Owner occupied:</i>	31,415	12,103
Moved in 2019 or later	2,129	1,096
Moved in 2015 to 2018	5,011	1,842
Moved in 2010 to 2014	5,975	2,228
Moved in 2000 to 2009	7,693	2,650
Moved in 1990 to 1999	5,602	2,076
Moved in 1989 or earlier	5,005	2,211
<i>Renter occupied:</i>	13,215	9,134
Moved in 2019 or later	1,444	1,060
Moved in 2015 to 2018	6,896	4,854
Moved in 2010 to 2014	2,560	1,759
Moved in 2000 to 2009	1,929	1,154
Moved in 1990 to 1999	192	119
Moved in 1989 or earlier	194	188

Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

## Vicksburg Public Housing Authority

The Vicksburg Housing Authority (VHA) manages 430 housing units on 6 properties in the City of Vicksburg, with approximately 1028 tenants as of July 2023. Occupancy stays well above 90% for most units, with greatest demand for 1- and 2-bedroom units.

In December of 2018, VHA converted to HUD's Rental Assistance Demonstration (RAD) program. RAD was created in order to give public housing authorities (PHAs) an opportunity to preserve and improve public housing properties and address the \$26 billion-dollar nationwide backlog of deferred maintenance. As a result of RAD, all 430 of the units have been updated and renovated since 2019, offering new flooring, walls, countertops, and appliances. Because of this change, all applicants and tenants must qualify for a Project Based Voucher which is administered through Mississippi Regional Housing Authority VI, located in Jackson, MS. Applicants apply online for housing with the Vicksburg Housing Authority through MS Regional Housing Authority VI website.

VHA's major challenges are the availability of 1- and 2-bedroom units to meet demand. The VHA receives about 10 calls each week inquiring about housing from low-income individuals from various backgrounds. Demand among older individuals is especially strong because many low-income seniors are in housing that is unaffordable. There's strong need for improved communication and coordination among service providers, additional social and medical services for residents, transportation and accessibility, and new land and funds to construct additional units. An estimated 50% increase in units is needed to meet current demand.

## Vicksburg Housing Office

Since 1994, the City of Vicksburg Community Development Housing Department has been committed to addressing the housing needs of very low and low-income families, including those with special needs. The Housing Department collaborates with various organizations and agencies to secure funding opportunities for aspiring homeowners. Partners include USDA Rural Development, Mississippi Home Corporation, Mississippi Development Authority, Vicksburg-Warren Habitat for Humanity, Housing Urban Development, and the University of Southern Mississippi Institute of Disabilities. To help turn the American Dream of homeownership into a reality, the Housing Department offers various resources and initiatives:

1. **Credit Counseling:** Recognizing the significance of credit in the homebuying process, the Housing Department offers credit counseling services. This helps prospective buyers understand their credit scores, improve creditworthiness, and qualify for better mortgage terms.
2. **Down Payment Assistance:** To facilitate homeownership, the Housing Department may offer down payment assistance programs, easing the financial burden for eligible applicants.
3. **Home Repair for the Elderly:** The City of Vicksburg Housing Department also extends assistance for home repairs targeted at elderly residents, ensuring their homes remain safe and comfortable.
4. **Homebuyer Education:** The Housing Department conducts homebuyer education workshops to inform and educate potential homebuyers about the process of purchasing a home. These workshops provide valuable information on budgeting, mortgage options, and other essential aspects of homeownership.
5. **Homebuyer Counseling Program:** The Housing Department provides personalized counseling to guide individuals through the homebuying process. This program assists applicants in understanding various housing options, identifying suitable funding opportunities, and navigating the complexities of buying a home.
6. **Home Buyer's Fair:** The Housing Department organizes a homebuyer's fair, providing a platform for potential buyers to explore housing options, access resources, and interact with real estate professionals.
7. **Volunteer Opportunities:** The City of Vicksburg Housing Department actively engages volunteers who contribute to community development initiatives and affordable housing projects.

Over the years, the City of Vicksburg Housing Department has successfully completed numerous affordable housing projects. These projects are aimed at creating housing opportunities for low and very low-income families. Thanks to the efforts of the City of Vicksburg Housing Department and its partners, over 190 affordable homes have been provided within the city limits. This has not only



enabled residents to achieve homeownership but has also contributed to the community's economic growth and well-being.

## Housing Problems

HUD defines three types of housing problems:

- A lack of complete plumbing or kitchen facilities
- More than 1.5 occupants per bedroom (overcrowding)
- Cost burden greater than 30%

Households may have more than one severe housing problem. There are approximately 3,575 households in Vicksburg with at least one housing problem. By far, the most common housing problem in Vicksburg is cost burden. Using HUD's 2019 Comprehensive Housing Affordability Strategy (CHAS) and eliminating households with a cost burden from consideration leaves 136 units with other housing problems. According to the 2017-2021 U.S. Census American Community Survey (ACS) 5-year estimates, 73 housing units lack complete plumbing facilities, and 68 lack complete kitchen facilities.

## Homeless Population

The inability of people to find affordable housing is the most significant contributor to homelessness. Vicksburg's housing challenges are a crisis for people who cannot find any housing options and end up living on the street or in a shelter. No entity tracks homeless populations in Vicksburg and Warren County; however, the transient homeless population is reportedly growing. There are two shelters in Vicksburg, one for men and another for women and children.

## Permits and Construction Activity

This section evaluates recent building permit data, mainly residential and housing-related permits. This analysis is crucial to understanding the current housing landscape and the potential future trends. It allows us to examine the pace of residential development, the types of housing constructed, and the scale of investment in housing infrastructure. By dissecting these permit records, Vicksburg can uncover valuable insights into the region's housing growth, rehabilitation efforts, and potential housing affordability and availability shifts. This understanding forms the foundation for informed policy decisions and strategic planning to ensure that residential development aligns with the broader socio-economic goals. The analysis relies on building permit data from the City of Vicksburg spanning the five years from June 1, 2018, to June 1, 2023.

1. **Residential Building Permits:** There were 34 new residential buildings, indicating a slow rate of residential construction. For new residential buildings, the estimated value was \$5,410,545 for 34 permits. This results in an average cost of approximately \$159,134 per new residential building.
2. **Demolitions:** There have been significantly more residential demolitions (195) than commercial ones (32). This could suggest replacing or upgrading existing residential

properties, possibly as part of urban renewal projects or as a response to changing housing needs.

3. **Permit Types:** Numerous permits were issued for various aspects, like electrical work, fuel gas, and plumbing, for both residential and commercial projects. This indicates ongoing upgrades or renovations, suggesting continual investment in maintaining and improving the existing building stock. Noteworthy within the data, construction associated with apartments, condominium developments, and multi-family units are coded as commercial, so the data do not clearly indicate the amount of construction for these residential activities.

The data suggests an area undergoing significantly more commercial development, which can be connected to economic growth and job creation across various industry sectors. The substantial number of demolitions is associated with the City of Vicksburg's concerted effort to remove dilapidated structures citywide. This effort has created vacant lots that are likely suitable for redevelopment. This has implications for housing policy, including the need for infill development to take advantage of existing infrastructure in established neighborhoods, redevelopment into affordable housing footprints, and continued demand for rehabilitation. The low demand for new construction represents a soft housing market, which may be related to various factors such as land availability, the attractiveness of neighborhood options, and economic opportunity for those seeking higher-priced housing.

PROJECT TYPE	ISSUED	VOIDED	ESTIMATED VALUE	FEES
<i>RES: BLDG DEMOLITION</i>	195	1	\$-	\$9,650
<i>COM: BLDG DEMOLITION</i>	32	0	\$-	\$1,500
<i>RES: BUILDING PERMIT NEW</i>	34	0	\$5,410,545	\$ 21,608
<i>RES: ELECTRICAL PERMIT</i>	24	0	\$-	\$1,663
<i>RES: FUEL GAS PERMIT</i>	17	1	\$-	\$575
<i>RES: MECHANICAL PERMIT NEW</i>	18	0	\$-	\$1,108
<i>RES: PLUMBING PERMIT</i>	24	0	\$-	\$1,845
<i>COM: BUILDING PERMIT NEW</i>	59	0	\$41,082,241	\$94,380
<i>COM: BUILDING PERMIT ADDITION</i>	38	0	\$11,783,666	\$27,174
<i>COM: ELECTRICAL PERMIT</i>	46	0	\$-	\$5,406
<i>COM: FUEL GAS PERMIT</i>	13	0	\$-	\$459
<i>COM: MECHANICAL PERMIT EXIST</i>	9	0	\$-	\$2,056
<i>COM: MECHANICAL PERMIT NEW</i>	16	0	\$-	\$4,296
<i>COM: PLUMBING PERMIT</i>	43	0	\$-	\$4,508
<i>COM: BLDG MANUFACTURED HOUSING</i>	2	0	\$-	\$30

Source: City of Vicksburg, Mississippi, Inspection Department Report, 07/20/2023

## Other Conditions Affecting Housing

Numerous environmental and geographical conditions can significantly affect housing development and housing affordability. According to stakeholders interviewed, the most common conditions affecting new home construction on existing lots (infill development and redevelopment) and in new subdivisions are:

1. **Topography:** Vicksburg's physical features can significantly impact the construction and cost of housing. Hilly areas and steep slopes require more complex and costly structures than flat lands. The slope of the land can affect drainage and stability of sites, which can influence the desirability and value of housing.
2. **Flooding:** Vicksburg has many areas prone to flooding that are, at best, avoided and, if necessary, require additional planning and construction measures to ensure the safety and longevity of the housing. These might include raising the house on stilts, waterproofing basements, or adding other water diversion structures. Flooding risks also impact insurance costs, which can affect housing affordability. Furthermore, recurring flood events can decrease property values and discourage investment in these areas. Vicksburg has bought many homes in flood-prone areas, preserving the land for flood control while utilizing it for other compatible public uses such as recreation and open space.
3. **Land availability within city limits:** The available land directly affects housing supply and prices. Housing prices tend to be higher in areas with little land for new construction due to increased competition. Conversely, if there is ample land available, it can help keep costs lower.
4. **Infrastructure:** The proximity to infrastructure such as roads, utilities, and public transportation can significantly affect housing values. Areas with good infrastructure are generally more desirable and command higher prices.

By understanding and considering these factors, planners and developers can decide where and how to build housing. These factors also underscore the importance of comprehensive planning and zoning to manage development and mitigate the risks associated with flooding and topography.



## PART III: HOUSING AFFORDABILITY







[This page left intentionally blank]



## Housing Affordability

In our ever-changing society, housing remains a fundamental thread that weaves individuals and communities together. It represents a basic human need and is essential in establishing people's quality of life, economic prosperity, and overall well-being. Yet, for an increasing number of households nationwide, particularly in rural areas, housing affordability has evolved into a significant challenge, underpinning social disparities and threatening community cohesion.

This chapter explores the complex issue of housing affordability. It delves into the intricate dynamics between incomes and housing costs, the socioeconomic disparities influencing housing accessibility, and the profound implications of affordability issues on broader community development. By examining housing affordability, the study strives to elucidate the nuanced interactions among economic conditions, demographic trends, and policy interventions within the housing market.

The analysis reveals the prevailing housing landscape and the underlying systemic issues exacerbating housing affordability challenges. Notably, stagnant or slowly growing wages juxtaposed against rising housing prices, the scarcity of affordable housing options for low and moderate-income households, and policy gaps create a widening affordability chasm. This issue is particularly acute for vulnerable groups, including older people, young families, and low-income individuals, who often bear the brunt of the affordability crisis.

Moreover, the study considers the broader implications of housing affordability, which extend beyond individual households to influence social, economic, and environmental outcomes on a community scale. For instance, affordability issues may exacerbate social inequalities, hinder economic mobility, and even dictate the spatial development patterns of communities.

The study aims to inform comprehensive, sustainable, and equitable strategies that promote housing affordability by disentangling the complex web of factors contributing to housing affordability issues. We also hope to catalyze conversations around policy innovation, cross-sector collaboration, and community-led initiatives to address this pressing issue. Through this, the goal is to underscore the potential of holistic, well-informed interventions to reshape the housing landscape in favor of affordability, inclusivity, and community well-being.

Housing affordability remains a cornerstone of individual prosperity and community resilience. By confronting this issue head-on, Vicksburg champions the cause of affordable housing and, by extension, works to build vibrant, inclusive, and supportive communities for all its members. The solutions are multifaceted and complex, yet with comprehensive understanding, strategic action, and sustained commitment, Vicksburg can move towards a future where affordable housing is a reality, not a dream.



## Housing Affordability

- The U.S. Department of Housing and Urban Development estimates the Fair Market value of rent to be \$641/month for 1-bedroom, \$844 for 2-bedrooms, and \$1,013 for 3-bedrooms in Vicksburg
- Median income generally increased for households between 2012-2021. It increased 13% for all households and 34% for renters but fell by 1% for owners. This indicates inward migration of renters and outward migration of homeowners.
- Median income was stable for those over 65 and growing for those 45 to 64 (+17%) and 25 to 44 years (+25%) but, alarmingly, declined for those under 24 years of age (-24%) in 2012-2021.
- Overall, poverty rates fell between 2012 and 2021, declining around 4% for families and individuals in most age groups in Vicksburg.
- 70% of jobs in Vicksburg are filled by people who commute into the city for work. Meanwhile, 53% of people in Vicksburg commute out of the city to work.
- Manufacturing (18%), Retail trade (16%), and Healthcare and social assistance (18%), and Accommodations and food service (19%) are the largest employment sectors in Vicksburg.
- Based on average wages in these sectors, Manufacturing and Healthcare and social assistance provide wages sufficient for fair market rent; Retail trade and Accommodation and food service, on average, do not.
- Lower income households are predominantly renters. Home ownership increases with income.
- For all occupied households, 59% are considered affordable (<30% housing cost), 16% are considered unaffordable (30% to 50% housing cost) and 22% are severely burdened (>50% housing cost). Lower income households and especially lower income renters carry the heaviest housing cost burden
- Approximately 3,449 households live in unaffordable or severely cost burdened and need improvements through some combination of higher income and earnings or more affordable housing
- Approximately 971 new market rate units would be needed to house 10% of the workers employed in Vicksburg but living outside of the city.

## Housing Cost Burden Analysis

Every year, The U.S. Department of Housing and Urban Development (HUD), in partnership with the U.S. Census Bureau, publishes a housing cost burden dataset known as “CHAS” (Comprehensive Housing Affordability Strategy). CHAS data includes household income and housing affordability data for metropolitan areas, counties, and cities nationwide. CHAS income data is expressed as a percentage of Household Area Median Family Income (HAMFI) to understand localized housing affordability better. This approach allows for a more accurate representation of local housing affordability. The most recent HAMFI data available is reported at the county level for Warren County based on the 2015-2019 U.S. Census. In 2019, the HAMFI in Warren County was estimated to be \$75,300. The table below shows the calculated value of household incomes at 80%, 50%, and 30% of HAMFI in Warren County.

### Warren County HUD Area Median Family Income (HAMFI)

2019	100%	80%	50%	30%
HUD Area Median Family Income (HAMFI)	\$75,300	\$60,240	\$37,650	\$22,590

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

HUD and other housing analysts commonly measure housing affordability based on the percentage of household income spent on housing costs. This standard assumes housing costs less than 30% of income leave room for other essential purchases and that those greater than 30% constrain the household’s ability to care for other basic needs.

### Housing Affordability Definition

Housing Cost Burden	Definition: Percentage of Household Income Spent on Housing Costs
<i>Affordable</i>	Less than or equal to 30%
<i>Unaffordable</i>	Greater than 30% but less than or equal to 50%
<i>Severely Cost Burdened</i>	Greater than 50%

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

HUD also assesses fair market rates for rental units of different sizes and uses these estimates to administer HUD’s housing voucher programs (Section 8). They are a valuable point of comparison for overall affordability in the context of other economic considerations, such as median income and average wages from different sectors. In the following analysis, various sources of income data are compared to the fair market rate of a 2-bedroom unit to provide a common point of comparison and explore affordability in different economic contexts.



### Vicksburg HUD Fair Market Rates (FMR) for Units by Bedroom Size

The FY 2023 Warren County, MS FMRs for All Bedroom Sizes					
Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2023 FMR	\$637	\$641	\$844	\$1,103	\$1,438
FY 2022 FMR	\$572	\$575	\$757	\$1,031	\$1,296

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

## Income and Poverty

This report includes the most recent jobs and income data from the United States Bureau of Labor Statistics - Quarterly Census of Employment and Wages (QCEW)<sup>2</sup> and the U.S. Census American Community Survey 5-Year Estimates. Median household income, owner and renter incomes, and poverty status are studied at the county and municipal levels. Employment data are reported at the county level from the most recent QCEW.

## Median Household Income

The table below represents the change in median income from 2012 to 2021, adjusted to 2021 dollars, for households in Vicksburg and Warren County. The income changes are presented for all households and then broken down into owner-occupied and renter-occupied households.

### Vicksburg:

- **All Households:** The median income increased by 13%, from \$33,486 to \$37,995. This suggests an improvement in general economic conditions for households in Vicksburg.
- **Owner Occupied:** There was a decrease in median income of -11%, from \$54,963 to \$48,705. This indicates a reduction in income for households that own their homes, which could create more housing affordability issues for this group or suggest the out-migration of higher-income households.

<sup>2</sup> Source: Quarterly Census of Employment and Wages - Bureau of Labor Statistics. 2022 Fourth Quarter, All Establishment Sizes.

- **Renter Occupied:** The median income increased by 34%, from \$21,559 to \$28,981. Despite the overall lower income level compared to owner-occupied households, renter-occupied households saw a significant improvement in their income, indicating general economic improvements or in migration of higher income households.

#### Warren County:

- **All Households:** The median income showed a smaller increase of 2%, from \$49,460 to \$50,686.
- **Owner Occupied:** The median income for this group fell slightly, with a decrease of 3%, from \$65,168 to \$62,908.
- **Renter Occupied:** Renter-occupied households experienced a substantial increase in median income of 28%, from \$25,544 to \$32,655, similar to the trend observed in Vicksburg.

#### Housing Affordability Analysis:

The annual cost of a two-bedroom unit in Warren County is \$10,128 (as calculated earlier). Assuming a household should spend no more than 30% of their income on housing, Vicksburg's renters still face affordability concerns even with significant gains in median income ( $\$28,981 \times 30\% = \$8,694$ ). This suggests an improvement in housing affordability for renters but still a considerable strain on household budgets due to housing cost burdens. The decrease in median income for owner-occupied households also potentially presents housing affordability issues for this group.

*City of Vicksburg and Warren County, Mississippi, Median Household Income by Owner/Renter Status, 2012 and 2021 (adj. for inflation)*

	Vicksburg		Pct Change	Warren County		Pct Change
	Median Income			Median Income		
	(2023 adjusted dollars)			(2023 adjusted dollars)		
	2012	2021		2012	2021	
<i>All Households</i>	\$33,486	\$37,995	13%	\$49,460	\$50,686	2%
<i>Owner occupied (dollars)</i>	\$54,963	\$48,705	-11%	\$65,168	\$62,908	-3%
<i>Renter occupied (dollars)</i>	\$21,559	\$28,981	34%	\$25,544	\$32,655	28%

Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

The following table represents the change in median income from 2012 to 2021, adjusted to 2021 dollars, for households in Vicksburg and Warren County based on the age of the householder.

*City of Vicksburg and Warren County, Mississippi, Median Household Income by Age of Householder, 2012 and 2021 (adj. for inflation)*

	Vicksburg		Pct Change	Warren County		Pct Change
	Median Income			Median Income		
	(2023 adjusted dollars)			(2023 adjusted dollars)		
	2012	2021		2012	2021	
<i>All Households</i>	\$33,486	\$37,995	13%	\$49,460	\$50,686	2%
<i>Householder under 25 years</i>	\$24,836	\$18,785	-24%	\$30,926	\$32,393	5%
<i>Householder 25 to 44 years</i>	\$30,719	\$38,516	25%	\$54,397	\$59,271	9%
<i>Householder 45 to 64 years</i>	\$36,138	\$42,104	17%	\$62,973	\$75,014	19%
<i>Householder 65 years and over</i>	\$32,290	\$32,311	0%	\$44,666	\$49,161	10%

Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

**Vicksburg:**

- **All Households:** The median income increased by 13%, from \$33,486 to \$37,995. This suggests an improvement in general economic conditions for households in Vicksburg.
- **Under 25 Years:** There was a substantial decrease in median income of -24%, from \$24,836 to \$18,785. This indicates that younger households are seeing their economic position deteriorate, potentially leading to increased housing affordability issues for this group.
- **25 to 44 Years:** The median income increased by 25%, from \$30,719 to \$38,516. This suggests an improvement in economic conditions for households in this age range.
- **45 to 64 Years:** The median income increased by 17%, from \$36,138 to \$42,104. This represents an improvement in economic conditions for middle-aged households.
- **65 Years and Over:** The median income was stable, increasing less than 1% from \$32,290 to \$32,311.

**Warren County:**

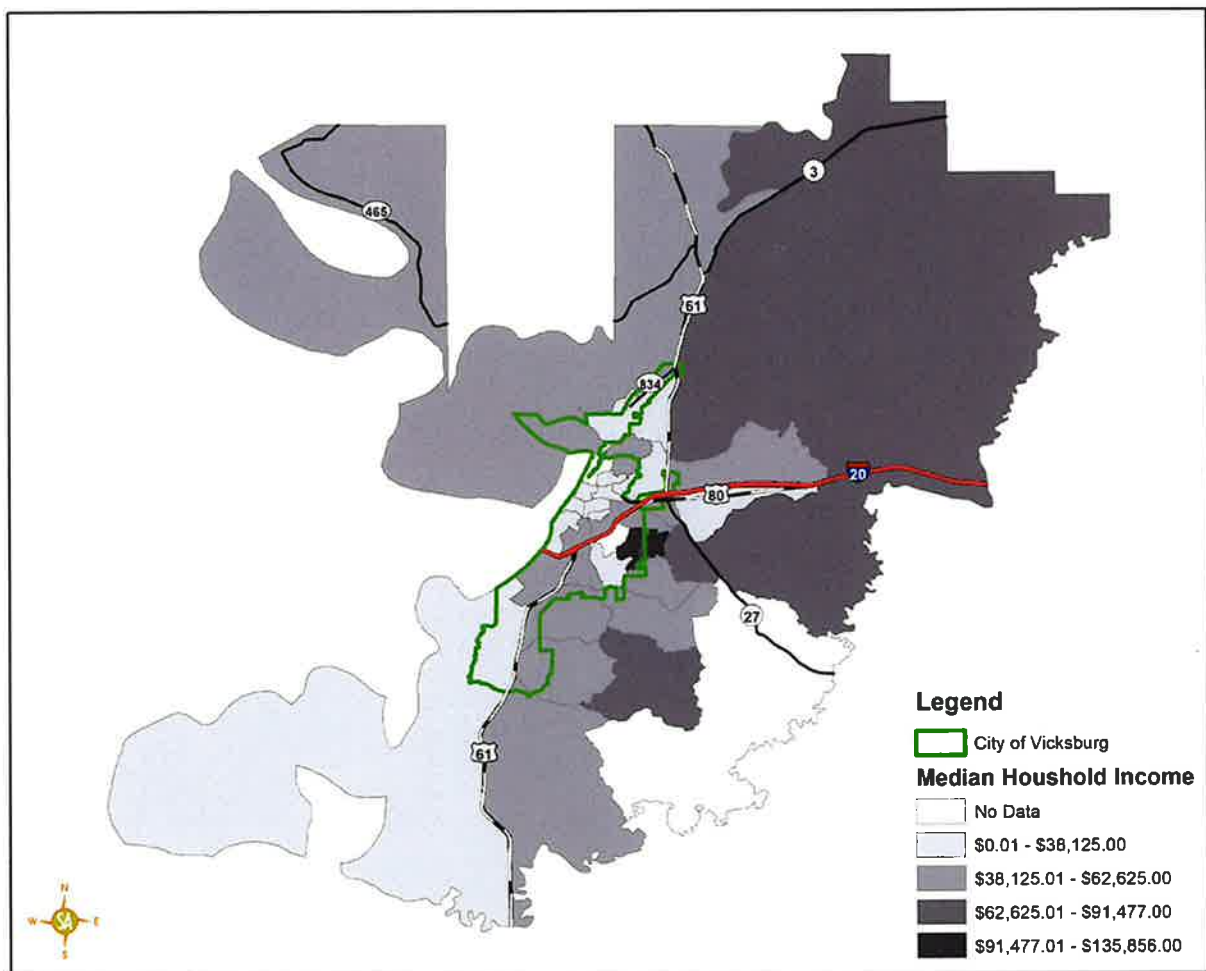
- **All Households:** The median income increased by 2%, from \$49,460 to \$50,686.
- **Under 25 Years:** The median income increased slightly by 5%, from \$30,926 to \$32,393.
- **25 to 44 Years:** The median income increased by 9%, from \$54,397 to \$59,271.
- **45 to 64 Years:** The median income increased by 19%, from \$62,973 to \$75,014.

- **65 Years and Over:** The median income increased by 10%, from \$44,666 to \$49,161.

### Housing Affordability Analysis:

Given that the annual cost of a two-bedroom unit in Warren County is \$10,128 (as calculated earlier), and assuming a household should spend no more than 30% of their income on housing, Vicksburg's under 25 years group is likely to face severe housing affordability issues, as their income has significantly decreased, and their estimated housing cost ( $\$32,393 * 30\% = \$9,718$ ) is below the annual cost of a two-bedroom unit. Other age groups have greater affordability based on the median income and the 30% rule.

### *City of Vicksburg and Warren County, Mississippi, Median Household Income by Census Block Groups*



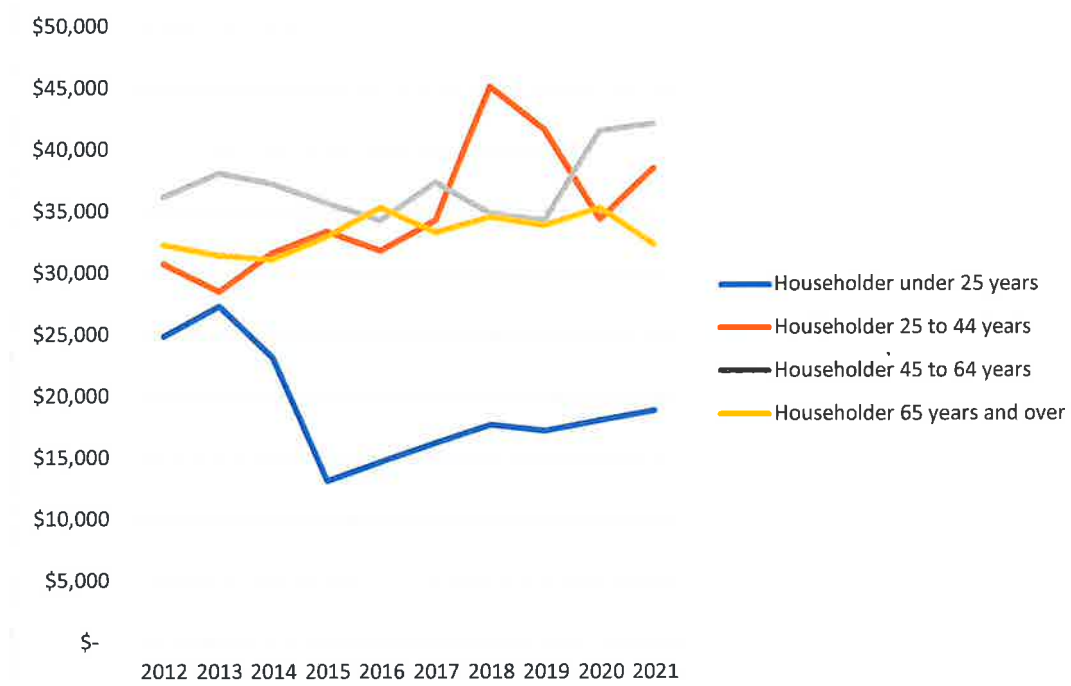
Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

The preceding map represents the median household income by Census Block Group in Warren County. Median household income ranges from \$15,890 to \$135,856<sup>3</sup>.

<sup>3</sup> Data are reported with a margin of error ranging from a low of +/-2% to a high of +/-86%.

The following graphs represents the change in median household income by age of the householder for each year from 2012-2021, charting the growth among most age groups with the exception of the youngest, under-25 householder group.

*City of Vicksburg Median Wages by Age Cohort 2012 to 2021 (2021 Inflation-adjusted Dollars)*



Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates



## Poverty Rate

The U.S. Census estimates the poverty rates in Vicksburg and Warren County for various age groups and all families in 2012 and 2021.

### *City of Vicksburg and Warren County, Mississippi, Poverty Rates, 2012 and 2021*

	Vicksburg		Warren County	
	2012	2021	2012	2021
<i>All families</i>	27%	23%	18%	14%
<i>All people</i>	31.4%	27.8%	23.0%	19.0%
<i>Under 18</i>	48.1%	43.5%	34.5%	31.6%
<i>18 and over</i>	25.2%	22.3%	19.0%	15.1%
<i>18 to 64</i>	26.5%	23.4%	19.6%	15.9%
<i>65 and over</i>	19.7%	17.7%	16.0%	12.5%

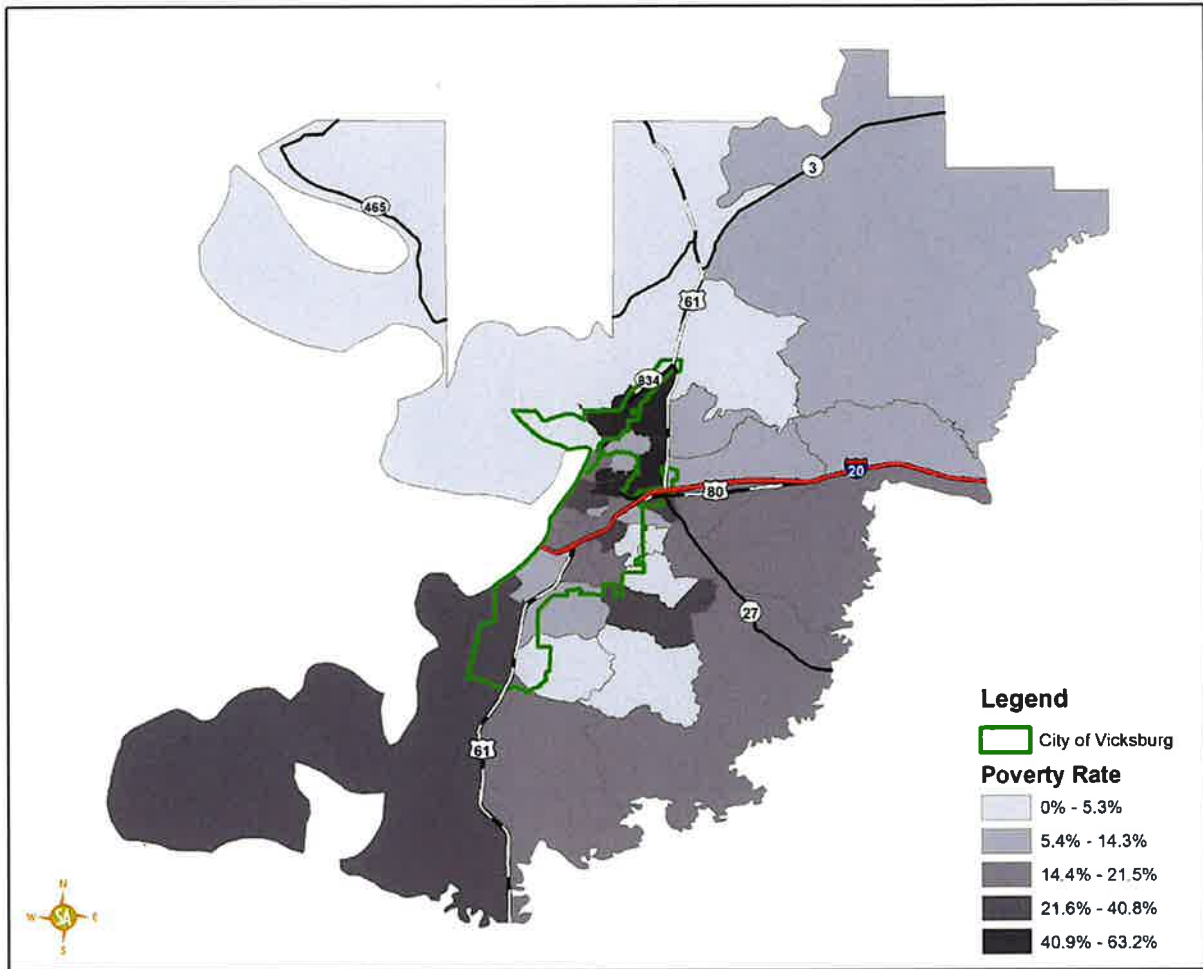
Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

Key observations include

1. **Overall Poverty Reduction:** Across all categories, there has been a decline in poverty rates from 2012 to 2021, both in Vicksburg and Warren County. This positive sign indicates economic growth and improved living conditions over this period.
2. **Comparison between Vicksburg and Warren County:** For every category and both years, the poverty rate is higher in Vicksburg compared to Warren County. This suggests that Vicksburg might have specific challenges or conditions causing higher poverty rates.
3. **Age-Group Analysis:** For both areas and both years, the highest poverty rates are found among those under 18 years of age, followed by those aged 18-64 and then those 65 and over. It's worth noting that while all groups saw a reduction in poverty rates, the under-18 group remains the most affected.
4. **Families in Poverty:** The poverty rate for all families dropped by four percentage points in Vicksburg and Warren County from 2012 to 2021. However, the rate is still higher in Vicksburg compared to Warren County.

These insights suggest a need for targeted social and economic policies to reduce poverty further, mainly focusing on younger populations and families in Vicksburg. Also, it might be valuable to investigate the differences between Vicksburg and the broader Warren County to identify and address the causes behind the higher poverty rates in Vicksburg.

## City of Vicksburg and Warren County, Mississippi, Poverty Rates by Census Block Groups



Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

## Employee Commuting Patterns

In this section of the Vicksburg Housing Study, attention turns to the interplay between employment, commuting patterns, and housing dynamics in Vicksburg. The patterns of where people live and work and how they travel between these two points can profoundly influence the local housing market. This perspective provides essential insights as part of a holistic understanding of the housing landscape.

The analysis involves three distinct flows – the 'Inflow' of workers commuting into Vicksburg for employment, the 'Outflow' of residents commuting to work elsewhere, and the 'Interior Flow' of residents living and working in the same area. We analyze these flows by various factors such as age, income level, and employment industry. The trends and nuances unearthed through this analysis offer a granular understanding of the intricate relationship between jobs, commuting, and housing in Vicksburg.

By depicting economic interdependencies and daily rhythms, Vicksburg can better inform housing policy, infrastructure planning, and community development initiatives. This, in turn, aids in creating a more resilient, inclusive, and sustainable local housing market.

The commuting data for the City of Vicksburg in 2018 offers insights into the employment and residency patterns of the area. Here are the main takeaways:

1. **Inflow of Workers:** Of the 13,868 people employed in Vicksburg, a significant 70% live outside of the area, indicating they commute into the city for work. This suggests that Vicksburg is a substantial job hub, attracting employees from surrounding regions.
2. **Local Employment:** Conversely, only 30% of those employed in the city also live there. This might indicate a shortage or unaffordability of local housing or other factors that make living outside Vicksburg more appealing.
3. **Outflow of Workers:** Of the people living in Vicksburg, 53.5% work outside the city. This means more than half the residents are commuting elsewhere for employment. This could be due to various reasons, such as higher wages, better job opportunities, or specific industry concentrations outside Vicksburg.
4. **Locally Employed Residents:** 46.5% of Vicksburg residents live and are employed in the city. These individuals may benefit from reduced commuting times, and their choice to live and work in the city may reflect positively on Vicksburg's living conditions and the job market.

The City of Vicksburg is experiencing both significant inflows and outflows of workers, indicating that while it's providing a good number of jobs, it may not be able to cater to all employment needs of its residents or attract a majority of its workforce to live within the city. These insights could inform urban development strategies, housing policies, and local economic development plans.

City of Vicksburg Labor Market Size (All Jobs)		
	Count	Share
<i>Employed in the City of Vicksburg</i>	13,868	100.00%
<i>Living in the City of Vicksburg</i>	8,946	64.51%
<i>Net Job Inflow (+) or Outflow (-)</i>	4,922	-

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2020).

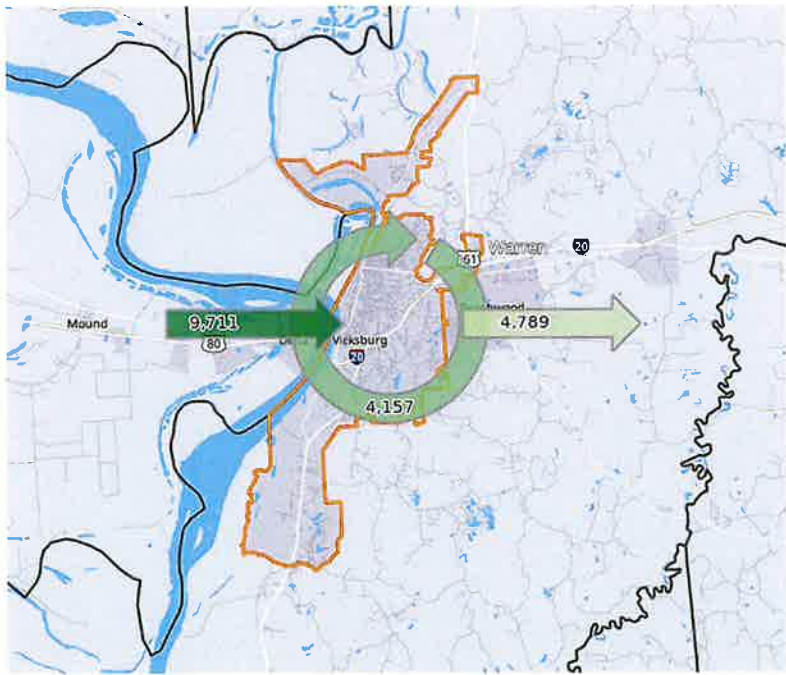
In-Area Labor Force Efficiency (All Jobs)		
	Count	Share
<i>Living in the City of Vicksburg</i>	8,946	100.00%
<i>Living and Employed in the City of Vicksburg</i>	4,157	46.47%
<i>Living in the City of Vicksburg but Employed Outside</i>	4,789	53.53%

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2020).

In-Area Employment Efficiency (All Jobs)		
	Count	Share
<i>Employed in the City of Vicksburg</i>	13,868	100.00%
<i>Employed and Living in the City of Vicksburg</i>	4,157	29.98%
<i>Employed in the City of Vicksburg but Living Outside</i>	9,711	70.02%

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2020).

The commuting data has implications for housing within the City of Vicksburg. Potential impacts include:



- **Housing Demand:** With a significant 70% of people employed in Vicksburg living outside the city, this could indicate that the current housing supply in the city doesn't meet the needs of its workforce. This might be due to a lack of available or affordable housing, or the housing types may not match what these workers seek. This could drive demand for new housing development or more affordable options within the city.

- **Housing Availability:** 53.5% of Vicksburg residents work outside the

city suggests that local housing is somewhat decoupled from employment. These residents may have chosen to live in Vicksburg due to affordability, community aspects, or housing availability, despite their workplaces being elsewhere.

- **Commuting Patterns and Housing Prices:** The pattern of commuting can affect housing prices. Areas closer to major employers or with more accessible commute routes might see increased housing prices. If a large number of Vicksburg residents are commuting out of the city for work, this could place downward pressure on housing prices, making the city more affordable for those living and working in it.
- **Vacancy Rates:** Given the considerable inflow and outflow of workers, vacancy rates in the city may be affected. If many people prefer to live outside the city despite working in Vicksburg, it could lead to more vacant units.
- **Policy Implications:** This data could be helpful for city planners and policymakers. Efforts to attract more residents to live and work in the city could involve the development of more or varied housing options, enhancing local amenities, or incentives for businesses to set up in the city, creating more local job opportunities.

The commuting data provides valuable information about the dynamics between housing and employment in Vicksburg and could be used to guide housing and economic development strategies in the city.

<b>Outflow Job Characteristics (All Jobs)</b>		
	<b>Count</b>	<b>Share</b>
<i>External Jobs Filled by Residents</i>	4,789	100.00%
<i>Workers Aged 29 or younger</i>	1,147	23.95%
<i>Workers Aged 30 to 54</i>	2,566	53.58%
<i>Workers Aged 55 or older</i>	1,076	22.47%
<i>Workers Earning \$1,250 per month or less</i>	1,509	31.51%
<i>Workers Earning \$1,251 to \$3,333 per month</i>	1,826	38.13%
<i>Workers Earning More than \$3,333 per month</i>	1,454	30.36%
<i>Workers in the "Goods Producing" Industry Class</i>	596	12.45%
<i>Workers in the "Trade, Transportation, and Utilities" Industry Class</i>	1,227	25.62%
<i>Workers in the "All Other Services" Industry Class</i>	2,966	61.93%



<b>Inflow Job Characteristics (All Jobs)</b>		
	<b>Count</b>	<b>Share</b>
<i>Internal Jobs Filled by Outside Workers</i>	9,711	100.00%
<i>Workers Aged 29 or younger</i>	2,395	24.66%
<i>Workers Aged 30 to 54</i>	5,112	52.64%
<i>Workers Aged 55 or older</i>	2,204	22.70%
<i>Workers Earning \$1,250 per month or less</i>	2,547	26.23%
<i>Workers Earning \$1,251 to \$3,333 per month</i>	3,773	38.85%
<i>Workers Earning More than \$3,333 per month</i>	3,391	34.92%
<i>Workers in the "Goods Producing" Industry Class</i>	1,509	15.54%
<i>Workers in the "Trade, Transportation, and Utilities" Industry Class</i>	2,579	26.56%
<i>Workers in the "All Other Services" Industry Class</i>	5,623	57.90%

<b>Interior Flow Job Characteristics (All Jobs)</b>		
	<b>Count</b>	<b>Share</b>
<i>Internal Jobs Filled by Residents</i>	4,157	100.00%
<i>Workers Aged 29 or younger</i>	961	23.12%
<i>Workers Aged 30 to 54</i>	2,271	54.63%
<i>Workers Aged 55 or older</i>	925	22.25%
<i>Workers Earning \$1,250 per month or less</i>	1,329	31.97%
<i>Workers Earning \$1,251 to \$3,333 per month</i>	1,916	46.09%
<i>Workers Earning More than \$3,333 per month</i>	912	21.94%
<i>Workers in the "Goods Producing" Industry Class</i>	487	11.72%
<i>Workers in the "Trade, Transportation, and Utilities" Industry Class</i>	610	14.67%
<i>Workers in the "All Other Services" Industry Class</i>	3,060	73.61%

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2020).

Based on the data provided for inflow, outflow, and interior flow community patterns in Vicksburg, the following key findings can be highlighted:

- **Inflow:** Vicksburg seems to be a significant employment hub in the region, with 70% of jobs in the area filled by workers living outside of the city. These workers span all age groups and income levels but tend to be in the "All Other Services" industry. There is a notable demand for affordable housing options, given that about 65% of these workers earn \$3,333 or less monthly. The city might need to cater to a broader range of housing preferences due to the varied demographics of these workers.
- **Outflow:** More than half of the employed residents of Vicksburg work outside of the city (53.5%). These workers' age and income distribution are somewhat similar to the inflow, with the majority being 30-54 years old and earning between \$1,250 and \$3,333 monthly. Given their lower incomes, these workers might also require affordable housing options in Vicksburg. Additionally, with a substantial portion of residents commuting for work, public transportation and connectivity to surrounding employment hubs are likely significant considerations for these individuals when choosing their housing.
- **Interior Flow:** A significant portion of residents live and work in Vicksburg (46.5%). These workers mostly fall within the age range of 30-54, primarily earning between \$1,250 and \$3,333 monthly. A large portion works in the "All Other Services" industry class. Given their diverse income range and ages, these individuals would likely prefer various housing options, including affordable housing and family-sized homes.

Overall, Vicksburg is a city with active in- and out-commuting patterns. Many workers commute into the city for employment, while a notable share of residents also travels outside for work. This dynamic may place various demands on the housing market in Vicksburg, necessitating a diverse range of housing options that cater to different income levels and lifestyle preferences. Additionally, public transportation and connectivity with nearby employment hubs are essential.

## Employment, Earnings, and Job Growth

This section of the Vicksburg Housing Study employs the North American Industry Classification System (NAICS) codes and employment data for Warren County to analyze and understand the relationships between employment and housing affordability. NAICS codes, as an industry classification system, provide a robust framework for grouping jobs into sectors. This categorization allows us to understand better the link between people's work and the housing they can afford.

As employment is a primary source of income for most households, examining jobs through the lens of NAICS codes offers significant insights into housing affordability. The exploration spans across sectors, including but not limited to manufacturing, retail trade, education, healthcare, and many others. For each industry, the study scrutinizes the average wages, juxtaposes them against Vicksburg's housing costs, and determines the degree of housing affordability for workers in these industries.

By doing so, the study aims to capture a comprehensive image of how Vicksburg's economic structure interplays with housing affordability. These findings are fundamental in forging robust housing strategies and policies that accommodate the current workforce and anticipate future demographic and economic shifts.

*Warren County, Mississippi, Employment, Wages, Location Quotient, and Change in Employment by NAICS Sector, 2018 and 2018-2022*

NAICS Sector (2022)	Annual Average Employment	Percent of Total Employment	Total Annual Wages	Annual Average Employment Location Quotient	Change in Jobs, 2018-2022	Change in Jobs, 2018-2022
<i>NAICS 11 Agriculture, forestry, fishing and hunting</i>	(1)	(1)	(1)	(2)	(1)	(1)
<i>NAICS 21 Mining, quarrying, and oil and gas extraction</i>	(1)	(1)	(1)	(2)	(1)	(1)
<i>NAICS 22 Utilities</i>	60	0.00%	\$5,464,528	0.84	39	186.00%
<i>NAICS 23 Construction</i>	486	3.00%	\$28,718,612	0.49	44	10.00%
<i>NAICS 31-33 Manufacturing</i>	2,556	18.00%	\$168,592,227	1.56	185	8.00%
<i>NAICS 42 Wholesale trade</i>	319	2.00%	\$17,866,935	0.41	51	19.00%
<i>NAICS 44-45 Retail trade</i>	2,343	16.00%	\$76,023,041	1.18	-98	-4.00%
<i>NAICS 48-49 Transportation and warehousing</i>	885	6.00%	\$75,327,047	1.07	66	8.00%
<i>NAICS 51 Information</i>	119	1.00%	\$4,782,401	0.3	9	8.00%
<i>NAICS 52 Finance and insurance</i>	310	2.00%	\$17,502,287	0.38	-47	-13.00%
<i>NAICS 53 Real estate and rental and leasing</i>	162	1.00%	\$6,642,246	0.54	-57	-26.00%

<i>NAICS 54 Professional, scientific, and technical services</i>	452	3.00%	\$33,740,164	0.33	-144	-24.00%
<i>NAICS 55 Management of companies and enterprises</i>	29	0.00%	\$1,922,597	0.09	-3	-9.00%
<i>NAICS 56 Administrative and support and waste management and remediation services</i>	750	5.00%	\$25,215,315	0.61	-295	-28.00%
<i>NAICS 61 Educational services</i>	70	0.00%	\$1,780,029	0.18	-5	-7.00%
<i>NAICS 62 Health care and social assistance</i>	2,620	18.00%	\$130,519,285	1	230	10.00%
<i>NAICS 71 Arts, entertainment, and recreation</i>	346	2.00%	\$8,626,332	1.17	-1	0.00%
<i>NAICS 72 Accommodation and food services</i>	2,816	19.00%	\$69,687,826	1.63	-443	-14.00%
<i>NAICS 81 Other services (except public administration)</i>	211	1.00%	\$7,446,658	0.37	-21	-9.00%
<b>Total, All Industries</b>	<b>14,571</b>		<b>\$682,603,347</b>	<b>0.88</b>	<b>-525</b>	<b>-0.03</b>
<i>Footnotes:</i>						
<i>(1) Data do not meet BLS or State agency disclosure standards</i>						
<i>(2) One or more components of this calculation do not exist or do not meet BLS or State agency disclosure standards.</i>						

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), Annual Averages, 2018 and 2022

The employment data provides insights into employment across various industries, identified by the North American Industry Classification System (NAICS) codes. From the provided information, critical trends among the most significant sectors (collectively over 70% of employment) are as follows:

NAICS 31-33 Manufacturing: This sector employs 18% of the workforce, with an average annual employment of 2,556. The total annual wages for this sector amount to \$168,592,227. From 2018 to 2022, there was an 8% increase in jobs.

NAICS 44-45 Retail trade: This sector accounts for 16% of total employment, with 2,343 jobs. The total annual wages are \$76,023,041. However, there has been a 4% decrease in jobs from 2018 to 2022.

NAICS 62 Health care and social assistance: This sector also employs 18% of the workforce, with 2,620 jobs. The total annual wages for this sector are \$130,519,285. The sector experienced job growth of 10% from 2018 to 2022.

NAICS 72 Accommodation and food services: The largest sector in terms of employment, it accounts for 19% of total employment, with 2,816 jobs. The total annual wages for this sector are \$69,687,826. This sector, however, has seen a job reduction of 14% from 2018 to 2022.

#### Key findings:

- Manufacturing, retail trade, healthcare and social assistance, and accommodation and food services are the most significant sectors in terms of employment.
- The manufacturing and healthcare sectors have shown job growth over the last four years, with 8% and 10% increases, respectively.
- The retail trade and accommodation and food services sectors have seen job decreases over the same period, with a 4% decrease in retail trade and a 14% decrease in accommodation and food services.
- Despite decreasing jobs, the retail trade and accommodation and food services sectors remain significant employers. These shifts may point to larger economic trends or challenges specific to these industries.

#### Affordability Analysis:

Given the Fair Market Rent (FMR) data for Warren County, MS, the study can compare housing affordability across the most significant sectors identified earlier: Manufacturing, Retail Trade, Healthcare and Social Assistance, and Accommodation and Food Services.

For simplicity, the study aims for the housing affordability threshold of 30% of income and considers a two-bedroom unit with an FY 2023 FMR of \$844 per month or \$10,128 annually.

- **Manufacturing:** The total annual wages are \$168,592,227, with 2,556 employees. That gives an average annual wage of \$65,930 per employee. Spending 30% of income on housing would amount to \$19,779 annually, which is comfortably above the annual rent of a two-bedroom unit at \$10,128.
- **Retail Trade:** The total annual wages are \$76,023,041, with 2,343 employees. This leads to an average annual salary of approximately \$32,450 per employee. A 30% housing cost would be \$9,735 annually, just below the two-bedroom unit rent of \$10,128.



- **Healthcare and Social Assistance:** The total annual wages are \$130,519,285, with 2,620 employees, leading to an average annual salary of approximately \$49,814 per employee. Spending 30% of this for housing would be \$14,944 annually, allowing for comfortable coverage of the \$10,128 annual two-bedroom rent.
- **Accommodation and Food Services:** The total annual wages are \$69,687,826, with 2,816 employees. This leads to an average annual salary of approximately \$24,767 per employee. If these employees spent 30% of their wage on housing, it would amount to \$7,430 annually, below the annual rent for a two-bedroom unit at \$10,128.

On average, Manufacturing and Healthcare and Social Assistance employees could afford a two-bedroom unit in Vicksburg, spending less than 30% of their income on rent. Employees in the Retail Trade sector are at the edge of affordability, while those in the Accommodation and Food Services sector, on average, might find it challenging to afford such a unit.

In total, approximately 5,159 workers (from these two sectors alone) may face challenges related to housing affordability.

## Vicksburg: Housing Cost Burden Summary

This analysis presents a comprehensive overview of housing affordability, examining the distribution of housing cost burden across different income levels for owners, renters, and all households combined. Housing cost burden refers to the proportion of household income spent on housing costs and is an essential indicator of housing affordability and financial stress. By convention, households spending less than 30% of their income on housing are considered to be in an affordable situation, while those paying 30% to 50% are deemed to face an unaffordable housing cost burden. Households spending over 50% are classified as severely cost burdened.

Through this analysis, the study seeks to understand the extent of the housing cost burden across different income groups and housing situations, with income levels expressed as percentages of the Area Median Family Income (HAMFI). The study evaluates the prevalence of affordable, unaffordable, and severely burdened housing situations among homeowners and renters and provides an overview of the distribution of income levels among these two groups.

These factors clarify housing affordability and offer valuable insights for policymakers, housing advocates, and other stakeholders. The insights from this analysis can help inform strategies and policies to address housing cost burdens, particularly for lower-income households and renters, who are often the most affected by housing affordability issues.

### Distribution of Household Income by Owner/Renter Status

	Owner	%	Renter	%	Total
<i>Household Income &lt;= 30% HAMFI</i>	455	21.62%	1,650	78.38%	2,105
<i>Household Income &gt;30% to &lt;=50% HAMFI</i>	590	43.54%	765	56.46%	1,355
<i>Household Income &gt;50% to &lt;=80% HAMFI</i>	830	62.17%	505	37.83%	1,335
<i>Household Income &gt;80% to &lt;=100% HAMFI</i>	425	51.52%	400	48.48%	825
<i>Household Income &gt;100% HAMFI</i>	2,320	69.15%	1,035	30.85%	3,355
<b>Total</b>	<b>4,615</b>	<b>51.45%</b>	<b>4,355</b>	<b>48.55%</b>	<b>8,970</b>

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

Lower-income households are predominantly renters. Among households earning <=30% HAMFI, about 78% are renters, compared to 22% homeowners. This could suggest barriers to homeownership for lower-income households, such as difficulty securing mortgages or saving for a down payment.

In the income bracket of >30% to <=50% HAMFI, the distribution between renters and owners becomes more balanced but still leans towards renters, with about 56% renting and 44% owning their homes.

Homeowners constitute the majority from the >50% to <=80% HAMFI income bracket upwards. Notably, in the >50% to <=80% HAMFI bracket, over 62% are homeowners, suggesting that this income level might be a turning point where homeownership becomes more attainable.

The proportion of homeowners increases further for higher-income groups. In the >80% to <=100% HAMFI bracket, about 52% are homeowners. Homeownership is more prevalent for households earning over 100% HAMFI, with approximately 69% owning their homes compared to 31% renting.

Looking at the total population, the split between homeowners and renters is roughly even, with homeowners making up about 51% of the total and renters accounting for around 49%.

The data indicates how income levels correlate with homeownership and renting. Lower-income households are more likely to rent, possibly due to barriers to homeownership. As income levels rise, homeownership becomes more prevalent. This supports the need for policy initiatives that assist lower-income households in overcoming obstacles to homeownership, alongside continued support for affordable rental housing.

### Percent of Households by Affordability Category

Housing Cost Burden Overview, Owner and Renter	Owner	Renter	Total
<i>Affordable (59.3% of all households)</i>	3,170	2,150	5,320
	60%	40%	
<i>Unaffordable (16.05% of all households)</i>	665	775	1,440
	46%	54%	
<i>Severely Cost Burdened (22.29% of all households)</i>	730	1,269	1,999
	37%	63%	
<b>Total</b>	<b>4,615</b>	<b>4,355</b>	<b>8,970</b>

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

This CHAS data provides a breakdown of household income levels relative to the Area Median Family Income (HAMFI) for both homeowners and renters in Vicksburg. HAMFI is often used as a benchmark to assess affordability in a housing market.

#### Key Findings:

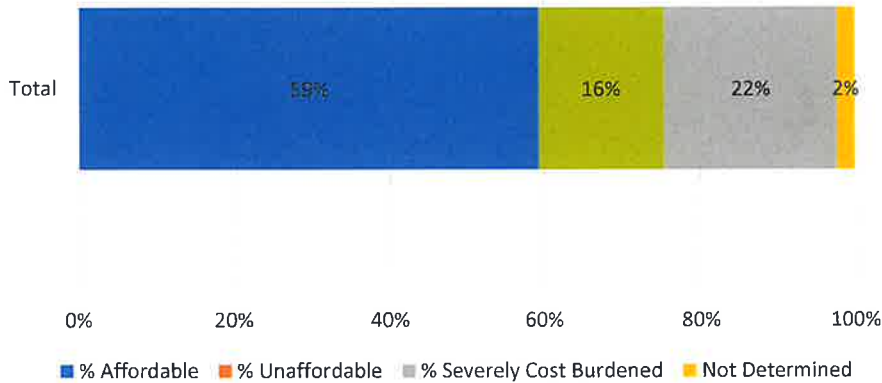
- **Overall Composition:** There are a total of 8,970 households in this area, split almost evenly between homeowners (51%) and renters (49%).
- **Lowest Income Bracket (<=30% HAMFI):** Of the total households, 23% have an income of 30% or less than the area's median family income. Among this group, a significant majority (78%) are renters, indicating a potential affordability issue for renters in the lowest income bracket.
- **Income Bracket (>30% to <=50% HAMFI):** 15% of households earn between 30% and 50% of the area's median family income. This group is more evenly distributed between homeowners (44%) and renters (56%).
- **Middle-Income Bracket (>50% to <=80% HAMFI):** Households with income from >50% to <=80% HAMFI represent 15% of the total households. The majority of these households are owner-occupied (62%).
- **Upper-Middle Income Bracket (>80% to <=100% HAMFI):** This bracket makes up 9% of all households. Homeowners and renters have an almost equal distribution (52% and 48%, respectively).
- **Highest Income Bracket (>100% HAMFI):** The highest income bracket, those earning more than the area's median family income, constitutes 37% of all households. Within this group, the majority (69%) are homeowners.

The data suggests that the likelihood of homeownership also increases as income relative to the area median family income rises. Conversely, renters make up a larger share of lower-income brackets, which might reflect the challenges of accumulating savings for a down payment, among other factors. This can affect housing policies, indicating a potential need for more affordable housing options or rent assistance programs for lower-income brackets.

*Housing Cost Affordability for All Occupied Households*

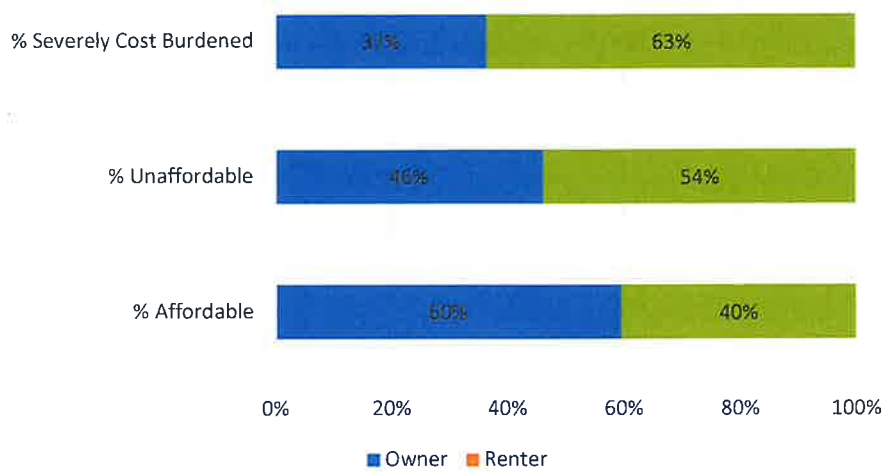
	<b>% Affordable</b>	<b>% Unaffordable</b>	<b>% Severely Cost Burdened</b>	<b>Not Determined</b>
<b>Total</b>	59%	16%	22%	2%

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release



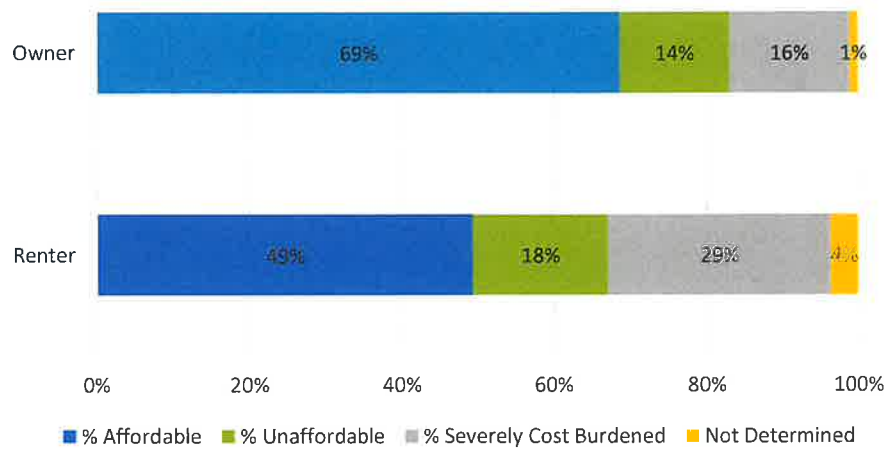
Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

*Percent of Owner–Renter by Affordability Category*



Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

*Percent of Affordability Category by Owner – Renter*



Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release



### Distribution of Household Income by Affordability Level

	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Unaffordable	% Severely Cost Burden
Household Income <= 30% HAMFI	465	250	1,390	2,105	11.88%	66.03%
Household Income >30% to <=50% HAMFI	490	410	455	1,355	30.26%	33.58%
Household Income >50% to <=80% HAMFI	715	500	120	1,335	37.45%	8.99%
Household Income >80% to <=100% HAMFI	665	130	30	825	15.76%	3.64%
Household Income >100% HAMFI	3,201	150	4	3,355	4.47%	0.12%
<b>Total</b>	<b>5,531</b>	<b>1,440</b>	<b>1,999</b>	<b>8,970</b>	<b>16.05%</b>	<b>22.29%</b>

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

**3,439 Total Households are in unaffordable or severely cost burdened housing**

Housing affordability in Vicksburg is closely related to household income. The lower the income, the higher the likelihood of housing cost burdens. Strategies to address this issue could include increasing access to affordable housing options, offering financial assistance programs, and promoting economic development to increase household incomes.

Households with income less than or equal to 30% HAMFI are the most severely burdened, with 66.03% spending over 50% of their income on housing. Only 11.88% of these households find housing costs to be affordable.

As income levels increase (HAMFI >30% to <=50%), the severity of the burden decreases but remains significant. About 30.26% of these households find their housing costs unaffordable (spending 30-50% of income on housing), while 33.58% are severely burdened.

For households with incomes between 50% and 80% HAMFI, affordability improves further. Most of these households (37.45%) find their housing costs affordable, while a much smaller percentage (8.99%) are severely burdened.

The trend continues with households earning 80% to 100% HAMFI, with the majority (15.76%) finding housing affordable and a small fraction (3.64%) being severely burdened.

Households with income greater than 100% HAMFI have the least burden, with the majority (4.47%) finding housing costs affordable, and only a minuscule 0.12% experiencing severe burden.

Overall, around 16.05% of all households find their housing costs unaffordable (spending 30-50% of income on housing), and 22.29% are severely burdened (spending >50% of income on housing).

#### *Distribution of Household Income of Renters by Affordability Level*

	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Unaffordable	% Severely Cost Burden
<i>Household Income &lt;= 30% HAMFI</i>	405	190	1,055	1,650	11.52%	63.94%
<i>Household Income &gt;30% to &lt;=50% HAMFI</i>	320	255	190	765	33.33%	24.84%
<i>Household Income &gt;50% to &lt;=80% HAMFI</i>	215	270	20	505	53.47%	3.96%
<i>Household Income &gt;80% to &lt;=100% HAMFI</i>	355	45	0	400	11.25%	0.00%
<i>Household Income &gt;100% HAMFI</i>	1,016	15	4	1,035	1.45%	0.39%
<b>Total</b>	<b>2,311</b>	<b>775</b>	<b>1,269</b>	<b>4,355</b>	<b>17.80%</b>	<b>29.14%</b>

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

**2,044 Renter Households are in unaffordable or severely cost burdened**

Like the overall household scenario, housing affordability **for renters in Vicksburg** is heavily influenced by income levels. Renters with lower income levels are more likely to face severe housing cost burdens. Therefore, initiatives that enhance affordable rental options, provide financial assistance to lower-income renters, and promote income growth could help alleviate this issue.

For renters with an income of less than or equal to 30% HAMFI, a significant majority (63.94%) are severely burdened, meaning they spend more than half of their income on housing. On the other hand, a small proportion (11.52%) have housing costs deemed affordable.

As renter income rises (HAMFI >30% to <=50%), the severity of the burden decreases. About a third (33.33%) of this group find their housing costs unaffordable, and nearly a quarter (24.84%) are severely burdened.

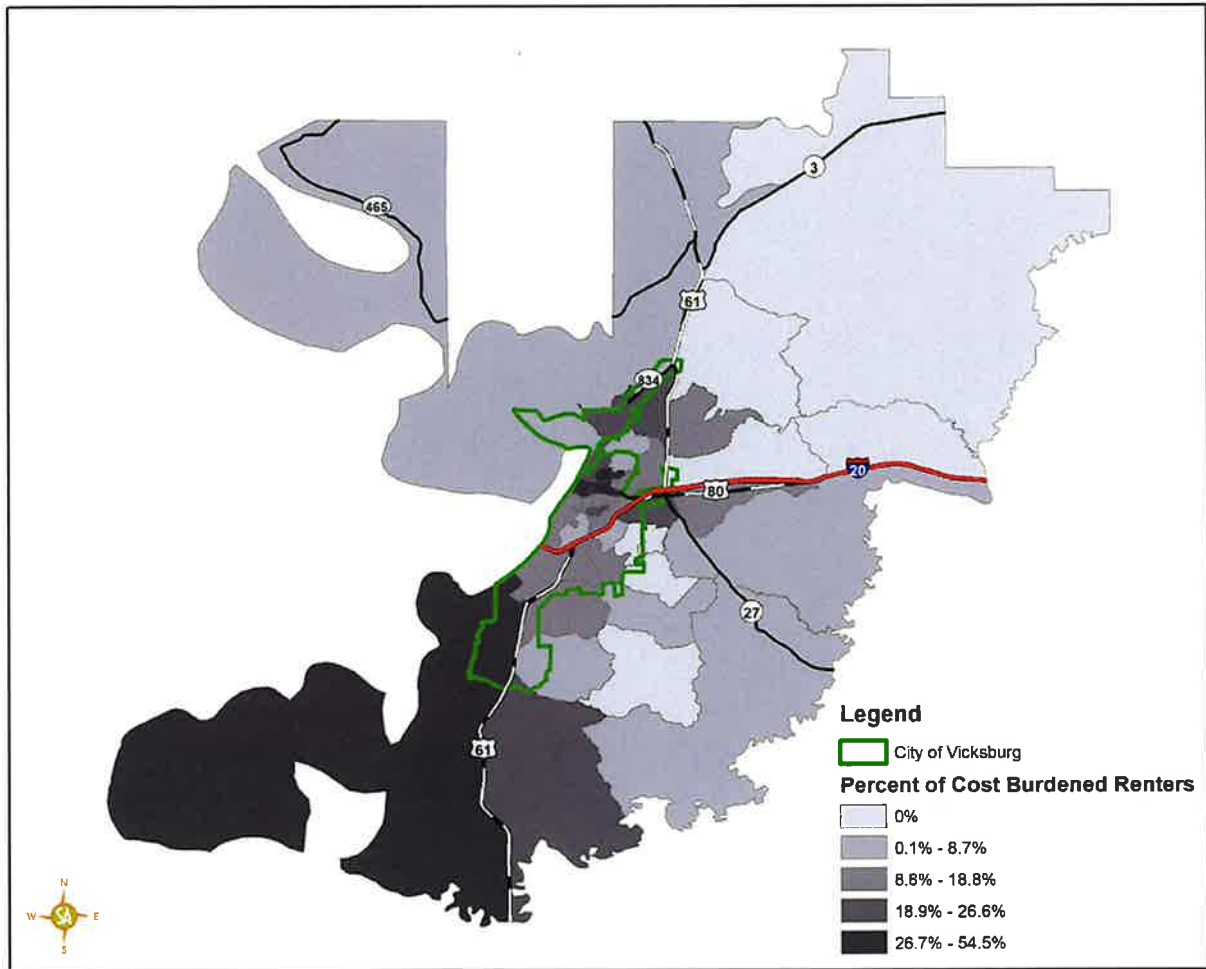
For renters with income between 50% and 80% HAMFI, the majority (53.47%) find their housing costs affordable, while a small fraction (3.96%) are severely burdened. This shows a significant improvement in affordability compared to lower-income groups.

The trend of increased affordability continues for those earning 80% to 100% HAMFI, where 11.25% find their housing unaffordable, and none are severely burdened.

Finally, renters with income greater than 100% HAMFI have minimal burden, with the vast majority (1.45%) finding housing costs affordable, and a negligible percentage (0.39%) being severely burdened.

In total, 17.80% of all renters find their housing costs unaffordable, while a substantial 29.14% are severely burdened.

*Renters by Affordability Level by Census Block Group*



Source: U.S. Census - American Community Survey- 2021 5-year Estimates

### Distribution of Household Income of Owners by Affordability Level

	Affordable < 30%	Unaffordable 30% to 50%	Severe > 50%	Total	% Unaffordable	% Severely Cost Burden
Household Income <= 30% HAMFI	55	65	335	455	14.29%	73.63%
Household Income >30% to <=50% HAMFI	170	155	265	590	26.27%	44.92%
Household Income >50% to <=80% HAMFI	505	225	100	830	27.11%	12.05%
Household Income >80% to <=100% HAMFI	310	85	30	425	20.00%	7.06%
Household Income >100% HAMFI	2,185	135	0	2,320	5.82%	0.00%
<b>Total</b>	<b>3,220</b>	<b>665</b>	<b>730</b>	<b>4,615</b>	<b>14.41%</b>	<b>15.82%</b>

Source: HUD – Comprehensive Housing Affordability Strategy, 09/09/22 release

**1,395 Owner Households are in unaffordable or severely cost burdened**

For **homeowners in Vicksburg**, housing affordability generally improves as income levels rise. The most economically disadvantaged homeowners, however, are facing substantial housing cost burdens. Thus, strategies that promote affordable homeownership and provide support to lower-income homeowners could be beneficial in this context.

For homeowners earning less than or equal to 30% HAMFI, most (73.63%) are severely cost-burdened, meaning they spend over half of their income on housing. Meanwhile, 14.29% are faced with unaffordable housing costs.

For those earning between 30% and 50% HAMFI, the affordability situation improves somewhat. 26.27% find their housing costs unaffordable, and 44.92% are severely burdened.

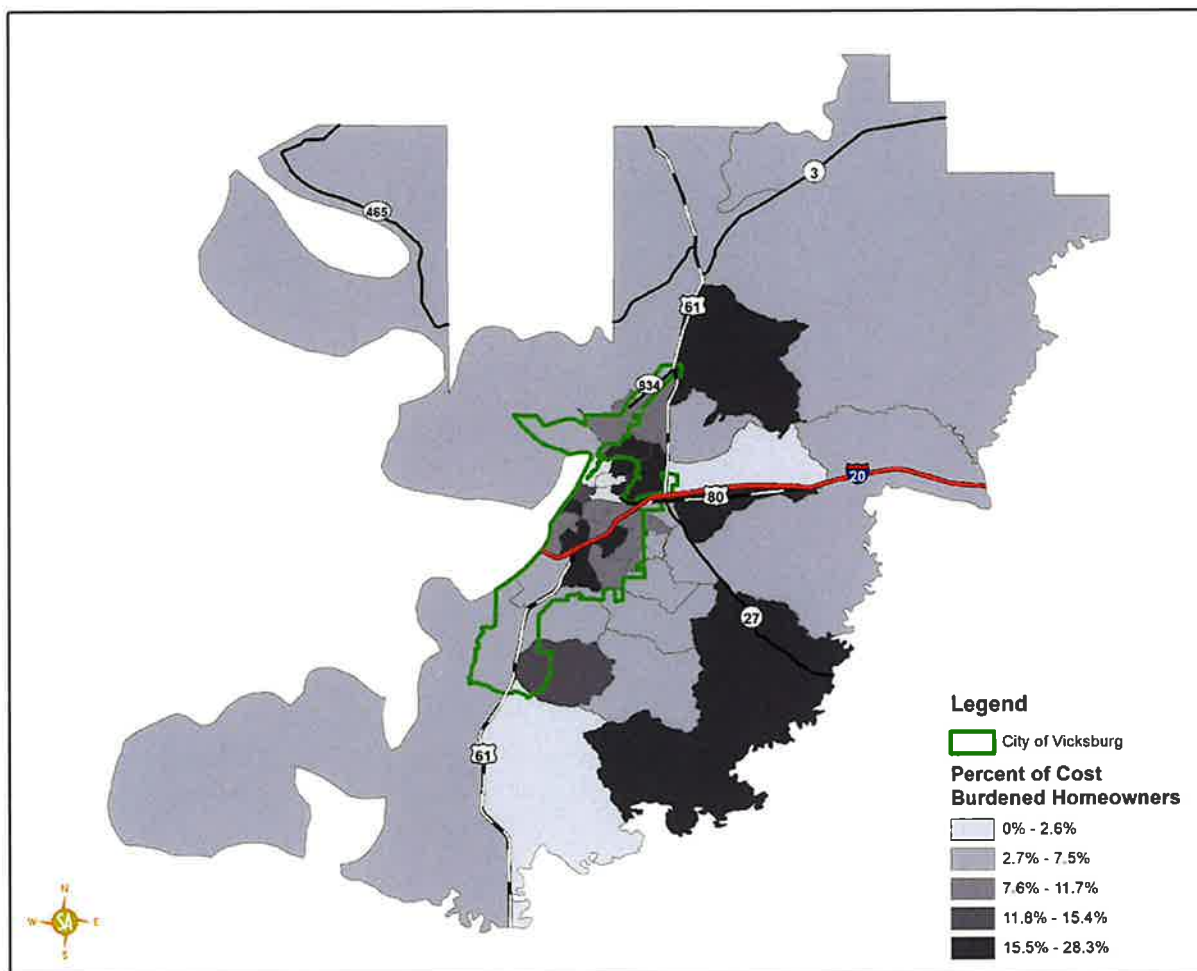
Moving up to the income category of 50% to 80% HAMFI, a marked decrease in the severely burdened group (12.05%) is observed, but there remains a significant percentage (27.11%) that find housing costs unaffordable.

The trend of improved affordability continues for those earning 80% to 100% HAMFI, with 20.00% finding housing unaffordable, and only 7.06% being severely burdened.

In the highest income category (>100% HAMFI), affordability is quite high, with only 5.82% finding housing unaffordable, and none being severely burdened.

In total, 14.41% of all homeowners in Vicksburg find their housing costs unaffordable, while a smaller portion, 15.82%, are severely burdened.

## Owners by Affordability Level by Census Block Group



Source: U.S. Census - American Community Survey 2017-2021, 5-year Estimates

### Key Findings:

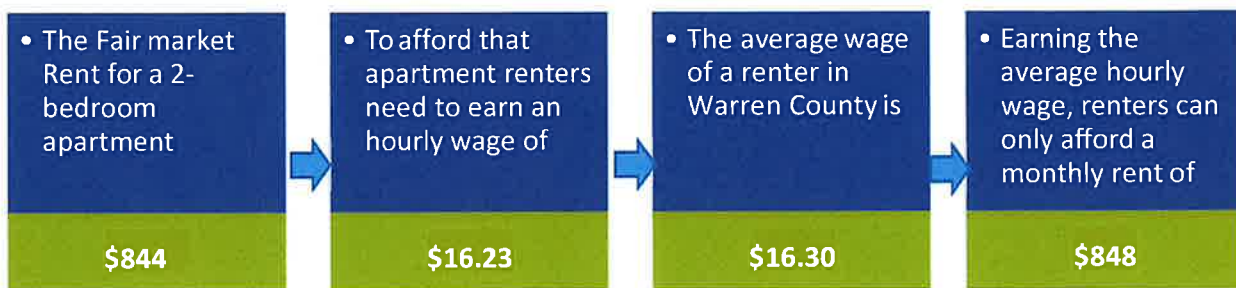
- Vicksburg's most economically disadvantaged populations face substantial housing cost burdens, with severity more pronounced for renters. Affordability improves significantly as income levels increase. Strategies and interventions for affordable housing must be designed considering these patterns, with priority given to the most vulnerable groups.
- Households with income less than or equal to 30% HAMFI: Both renters and homeowners in this category are majorly impacted, with more than 60% experiencing severe housing cost burden (spending >50% income on housing). However, the severity is more pronounced among renters (63.94%) compared to homeowners (73.63%).
- Households with income between 30% and 50% HAMFI: Renters in this category have a higher rate of unaffordable housing (33.33%) than the severely cost-burdened group (24.84%). On the other hand, homeowners in the same income bracket face more severe housing cost burdens (44.92%) than unaffordable housing costs (26.27%).
- Households with income between 50% and 80% HAMFI: For renters, unaffordability is a significant issue (53.47%), while severe cost burden drops to 3.96%. Homeowners face a



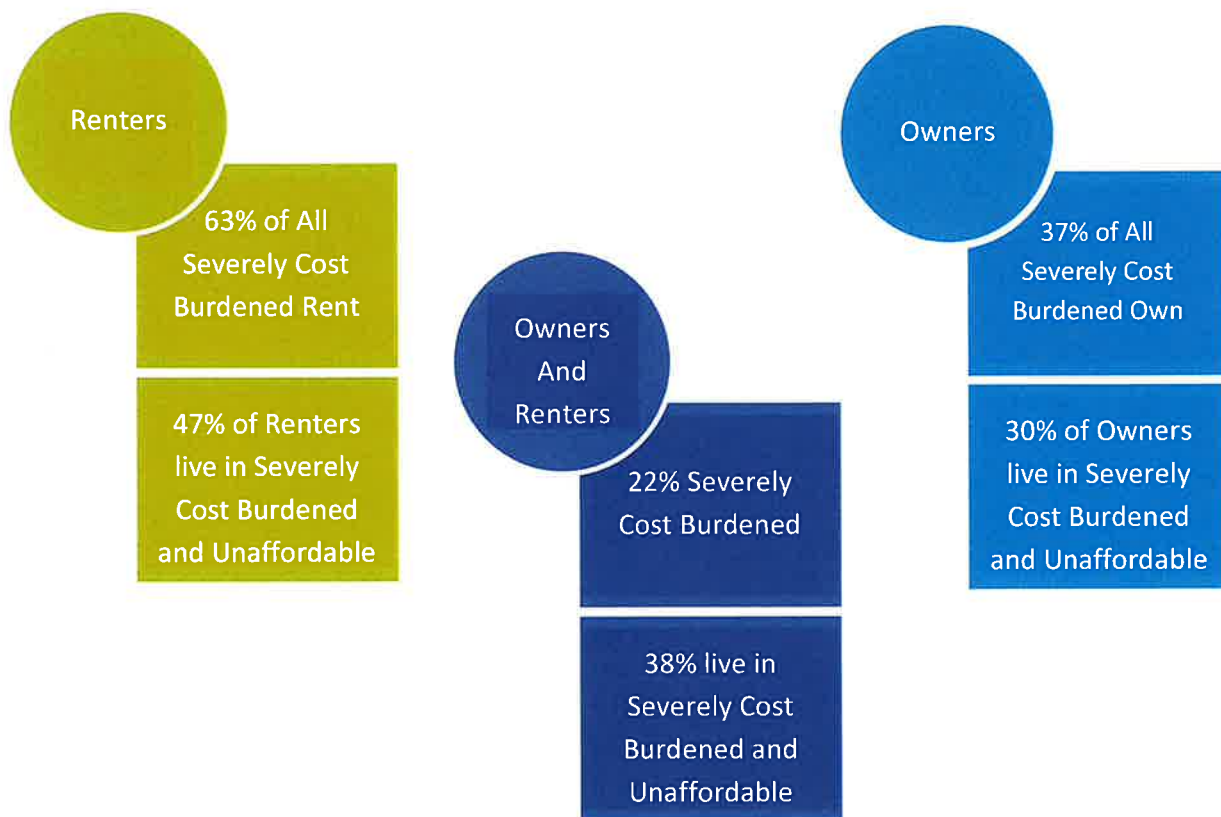
similar situation, with more finding their housing unaffordable (27.11%) than severely cost-burdened (12.05%).

- Households with income between 80% and 100% HAMFI: For renters, affordable housing significantly increases, with only 11.25% of housing costs classified as unaffordable. However, homeowners at this income level still face unaffordable housing costs at a rate of 20.00%, with a minor severe cost burden rate of 7.06%.
- Households with income above 100% HAMFI: This group enjoys the most housing affordability, with negligible proportions of renters (1.45%) and homeowners (5.82%) finding their housing costs unaffordable.

## Vicksburg, Mississippi Home Affordability at the Median: Barely in Reach



To afford the Fair Market Rent, someone earning the average wage would need to work **39.8 hours** per week.



## PART IV: GOALS AND OBJECTIVES



[This page left intentionally blank]



## Goals and Objectives

This section of the Vicksburg Housing study outlines a comprehensive set of goals and objectives to address critical issues in the realm of housing. Recognizing that secure, affordable, and quality housing is the bedrock of a thriving community, the study has articulated five core goals across various housing challenges.



[This Photo](#) by Unknown Author is licensed under [CC BY-NC-ND](#)

The first goal focuses on enhancing housing affordability, a critical issue that affects numerous households. The associated objectives revolve around leveraging subsidy programs to support lower-income households and using zoning incentives to encourage the development of affordable housing units.

The second goal aims to reduce housing vacancy rates. With numerous vacant properties, an untapped opportunity exists to transform these empty spaces into affordable housing units. Vicksburg can effectively monitor and address persistent vacancies by creating a vacant property registry.

Recognizing that not only new but also existing housing stock plays a crucial role in the community's well-being, the third goal seeks to improve the quality of the existing housing stock. The associated objectives encourage forming private and nonprofit programs to assist in property maintenance and improvement and enforce building codes to ensure safety and quality.

Acknowledging that housing issues extend beyond the house itself, the fourth goal strives to promote balanced commuting patterns. The aim is to encourage the creation of residential opportunities closer to employment centers, aided by improved public transit accessibility, resulting in reduced commuting times.

Finally, the fifth goal underscores the importance of diversity in housing. It seeks to address the varied housing needs across all age groups and income levels. This entails the development of a diverse array of housing types and implementing zoning reforms to allow for a broader mix of housing types in various neighborhoods.

These goals and accompanying objectives provide a strategic pathway for creating a more equitable, accessible, and quality housing landscape that caters to all community members' needs and preferences.





## Goal 1: Enhance Housing Affordability

- Objective 1.1: Establish a Housing Task Force engaging experts and community representatives to implement the action plan and ensure collaboration and accountability.
- Objective 1.2: Expand access to subsidy programs to support lower-income households in affording both rent and homeownership.
- Objective 1.3: Encourage development of affordable housing units through zoning incentives for developers.

## Goal 2: Reduce Housing Vacancy Rate

- Objective 2.1: Implement strategies to turn vacant properties into affordable housing units.
- Objective 2.2: Establish a vacant property registry to monitor and address long-standing vacancies.

## Goal 3: Improve Quality of Existing Housing Stock

- Objective 3.1: Encourage private/nonprofit programs to assist homeowners and landlords in maintaining and improving the quality of their properties.
- Objective 3.2: Enforce building and property maintenance codes to ensure all housing units meet safety and quality standards.

## Goal 4: Promote Balanced Commuting Patterns

- Objective 4.1: Encourage businesses to provide housing assistance for employees to live closer to work.
- Objective 4.2: Coordinate to improve public transit accessibility and reduce commuting times.

## Goal 5: Address Housing Needs for all Age Groups and Income Levels

- Objective 5.1: Develop a diversity of housing types to cater to different household sizes, ages, and income levels.
- Objective 5.2: Implement zoning reforms to allow for a broader mix of housing types in more neighborhoods, enabling more people to live in the areas suitable for their needs.

## Goal 1: Enhance Housing Affordability

- Objective 1.1: Establish a Housing Task Force engaging experts and community representatives to implement the action plan and ensure collaboration and accountability.
- Objective 1.2: Expand access to subsidy programs to support lower-income households in renting and home ownership.
- Objective 1.3: Encourage the development of affordable housing units through zoning incentives for developers.

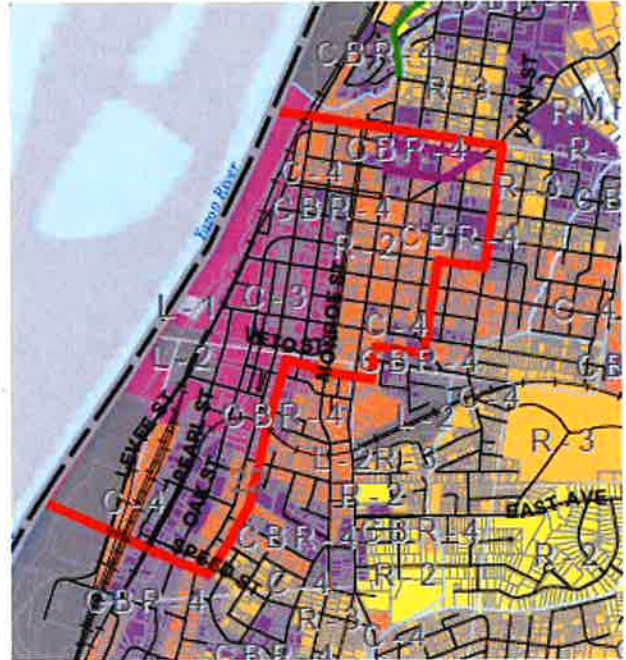
**Goal 1: Enhance Housing Affordability** is centered on the escalating challenge of housing affordability, an issue that resonates profoundly in places like the City of Vicksburg and Warren County, Mississippi, as reflected in earlier analyses. The imbalance between the rise in housing costs and the lagging wage growth puts severe pressure on lower-income households. This economic disparity leads to households needing help to afford housing or are compelled to dedicate a disproportionately large share of their income to housing, leaving little for other essential expenses. The urgency of this issue becomes even more apparent when considering that the median income in Vicksburg was just under \$38,000, making affordable housing a critical need.

**Objective 1.1** calls for a Housing Task Force to provide energy, oversight, and accountability among stakeholders engaged in housing initiatives. A Housing Task Force is a committee formed to address housing issues within a particular area. The primary goals of such a group often include analyzing current housing conditions, developing strategies to improve housing affordability and quality, and implementing action plans to achieve these goals. The Housing Task Force is a crucial platform for collaboration, where different stakeholders can come together to share insights, leverage resources, and coordinate efforts to tackle housing challenges. Through regular meetings and discussions, the Task Force ensures that all actions taken align with the identified goals and cater to the community's needs. The Housing Task Force should include members representing local governments, housing experts, nonprofits, and community representatives willing to devote time and energy to creating innovative solutions to Vicksburg's housing problems.

**Objective 1.2** aims to mitigate this challenge by advocating expanding access to subsidy programs. Such programs are particularly relevant in places like Vicksburg, where approximately 49% of the population rents. By extending these rental assistance programs, Vicksburg can help ensure that more households, particularly those with lower incomes, are provided with the necessary support to secure stable, affordable housing.

**Objective 1.3** capitalizes on the pivotal role that private developers play in contributing to the stock of affordable housing units. Over the past five years, Vicksburg saw few building permits issued for new residential construction. By offering zoning incentives to developers, Vicksburg can encourage the inclusion of affordable units in these new developments. This way, the private sector's investment in housing can be harnessed to meet public goals, fostering a scenario where developers benefit from incentives and communities benefit from increased affordable housing availability.

Together, these objectives strive to confront the issue of housing affordability from multiple perspectives, involving various stakeholders and utilizing a diverse array of policy tools. By directly addressing these affordability issues, Vicksburg can help create healthier, more inclusive, and economically vibrant communities.



Source: Excerpt from Vicksburg Zoning Map

## Goal 2: Reduce the Housing Vacancy Rate

- Objective 2.1: Implement strategies to turn vacant properties into affordable housing units.
- Objective 2.2: Establish a vacant property registry to monitor and address long-standing vacancies.

**Goal 2: Reduce Housing Vacancy Rate**, is derived from examining Vicksburg’s significant number of vacant housing units and the number of households that moved frequently within a short span. High vacancy rates can create ripple effects throughout the community, often leading to increased blight, reduced property values, and diminished neighborhood quality of life.

**Objective 2.1** looks to transform this situation into an opportunity. The number of building permits issued over the past five years for demolitions and the subsequent potential for vacant land or properties can open the door for strategies to convert these vacant spaces into affordable housing units. This approach addresses the vacancy rate and contributes to Goal 1 by increasing the affordable housing stock. The potential for this synergy shows how interconnected these goals can be.

**Objective 2.2** aims to establish a vacant property registry. This would help local authorities monitor long-standing vacant properties, potentially revealing patterns that could inform future housing strategies. For instance, specific neighborhoods in Vicksburg might show higher concentrations of vacant properties. Understanding the why behind this can allow for more targeted and effective interventions to reduce vacancies and encourage habitation.

These objectives work together to tackle the vacancy issue head-on, converting potential community blights into opportunities for more affordable, accessible housing. This comprehensive strategy could transform neighborhoods in Vicksburg, leading to vibrant, lived-in communities.



[This Photo](#) by Unknown Author is licensed under [CC BY](#)



## Goal 3: Improve Quality of Existing Housing Stock

- Objective 3.1: Encourage private/nonprofit programs to assist homeowners and landlords in maintaining and improving the quality of their properties.
- Objective 3.2: Enforce building and property maintenance codes to ensure all housing units meet safety and quality standards.

**Goal 3: Improve Quality of Existing Housing Stock** acknowledges that simply having houses is not enough; those houses need to be in a good state of repair and provide a safe, comfortable living environment for residents.

Vicksburg's homes are older and may require more maintenance and renovations to meet current building and safety standards. Most of the population resides in homes built before 1969, and a substantial portion of these inhabitants moved into their existing homes before 1989. The age of these homes, which form a notable segment of the local housing stock, can signal a variety of challenges. Due to their age, they are more likely to need extensive maintenance and upgrades to align with contemporary building and safety standards. However, it's important to note that these older properties hold substantial value as tangible links to the community's historical and architectural past. Therefore, their preservation and upkeep should be a key consideration.

On the other hand, there is also an underlying issue with property conditions that have deteriorated beyond repair, warranting demolition. The building permit data reveals many permits being issued for residential demolitions. These instances indicate the presence of severely deteriorated properties where rehabilitation isn't feasible, necessitating their removal to ensure community safety and well-being. This juxtaposition between preserving older homes and addressing the need to demolish severely deteriorated properties underscores the complexity and urgency of housing issues in the area. It also highlights the importance of housing policy objectives aimed at maintaining and enhancing the quality of the existing housing stock.

**Objective 3.1**, encouraging private and nonprofit programs to assist homeowners and landlords in maintaining and improving their properties, can play a vital role here. These programs could help ensure that older housing stock meets today's living standards and contributes positively to the community's overall quality of life.

**Objective 3.2** speaks to the enforcement of building and property maintenance codes. These codes ensure that all housing units meet basic safety and quality standards regardless of when they were built or last renovated. In light of the substantial number of older homes in the county and city, rigorous enforcement of these codes can contribute to raising the overall quality of the housing stock.

Both these objectives contribute to Goal 3 by improving the existing housing stock's quality and ensuring that all residents have access to safe, comfortable living conditions, which is essential to any thriving, sustainable community.



## Goal 4: Promote Balanced Commuting Patterns

- Objective 4.1: Encourage businesses to provide housing assistance for employees to live closer to work.
- Objective 4.2: Coordinate to improve public transit accessibility and reduce commuting times.

**Goal 4: Promote Balanced Commuting Patterns** addresses commuting patterns based on the data indicating a significant daily inflow of commuters to jobs in Vicksburg. The commuting patterns suggest a complex interplay of factors impacting where people choose to live and work, thus underscoring the need to address commuting patterns.

Objective 4.1 addresses this by encouraging businesses to provide housing assistance for employees to live closer to work. By stimulating such initiatives, Vicksburg aims to temper the outflow of commuters, potentially retaining more workers within the local community. This strategy aims to boost the local economy and enhance the quality of life for employees, reducing their commuting times and fostering a stronger sense of community.

Objective 4.2 seeks to improve public transit accessibility to reduce commuting times. Commuting dynamics suggest a potential gap in public transit accessibility. This objective assumes importance as providing robust and efficient public transit options can offer flexibility to households in their housing choice and improve the internal flow of commuters.

The commuting dynamics inferred from the data underpin the rationale for Goal 4. Promoting balanced commuting patterns will improve residents' quality of life and contribute to a more sustainable and economically vibrant community.

Vicksburg's data underlines the importance of promoting balanced commuting patterns to improve the housing situation in the community.

Cities can address some mobility issues through employer housing assistance and improved public transit, becoming more livable and sustainable.



[This Photo](#) by Unknown Author is licensed under [CC BY-SA-NC](#)

## Goal 5: Address Housing Needs for all Age Groups and Income Levels

- Objective 5.1: Develop a diversity of housing types to cater to different household sizes, ages, and income levels.
- Objective 5.2: Implement zoning reforms to allow for a broader mix of housing types in more neighborhoods, enabling more people to live in the areas suitable for their needs.

**Goal 5: Address Housing Needs for All Age Groups and Income Levels** focuses on diverse housing needs and patterns influenced by varying factors such as income levels, age groups, and available housing.

Objective 5.1 is to develop diverse housing types to cater to different household sizes, ages, and income levels. The need for new affordable housing is evident in the number of individuals living in unaffordable and severely cost-burdened units. Meanwhile, the relatively low number of permits for new construction suggests severe limitations to new housing development, whether affordable or market-rate. Coupled with commuter patterns suggesting preferences for housing outside of the City of Vicksburg, these factors suggest a significant need for additional new housing in Vicksburg.



[This Photo](#) by Unknown Author is licensed under [CC BY-SA-NC](#)

Objective 5.2 is to implement zoning reforms to allow for a broader mix of housing types in more neighborhoods, enabling more people to live in areas suitable for their needs. This becomes particularly relevant given the lack of housing options in the city's data. The low relative number of multi-family and townhouse structures may indicate the need for zoning reforms to diversify neighborhood housing options.

The preceding data sets the stage for a comprehensive understanding of Goal 5 and its objectives. The housing types and residential patterns hint at diverse needs across age groups and income levels. However, there are opportunities to broaden this diversity further and implement reforms to make neighborhoods more inclusive and flexible to the changing housing needs of their residents.

## FIVE-YEAR ACTION PLAN

The Action Plan is a crucial component of the Vicksburg Housing Study. The action plan strategically responds to the unique challenges the in-depth housing study identifies. It aligns with the overall goals and objectives set forth, which focus on enhancing housing affordability, reducing housing vacancy rates, improving the quality of existing housing stock, promoting balanced commuting patterns, and addressing housing needs across all age groups and income levels. This action plan bridges the gap between immediate actions and long-term goals, providing a roadmap to sustainable and progressive change in Vicksburg's housing landscape.

Each goal and objective within the plan are associated with distinct action items designed to take effect in the short to intermediate-term. These action items are intended to facilitate tangible and meaningful progress over the next several years, ensuring the City of Vicksburg is on track to accomplish long-term objectives while making a notable difference in the immediate future. The actions are detailed yet flexible, recognizing that adapting to evolving circumstances and feedback is crucial for success. This tangible road map provides stepping stones towards substantial and enduring change in Vicksburg's housing landscape.

### **Action 1.1: Recruit and orient members of the Housing Task Force**

Task 1.1.1: Identify and recruit key stakeholders.

Task 1.1.2: Develop a project charter and bylaws.

Task 1.1.3: Create a communication and collaboration framework (e.g., Strategic Doing).

### **Action 1.2: Advocate and apply for increased local, state, and national funding for housing subsidy programs.**

- Task 1.2.1: Create a committee dedicated to researching and identifying funding sources.
- Task 1.2.2: Draft a proposal detailing local housing needs and strategies to address them.
- Task 1.2.3: Initiate regular meetings with local, state, and national government officials to advocate for increased funding.

### **Action 1.3: Develop municipal zoning standards and incentives favorable to developers who build affordable housing units.**

- Task 1.3.1: Conduct a comprehensive review of current zoning standards.
- Task 1.3.2: Consult with urban planners, developers, and housing experts to identify beneficial



[This Photo](#) by Unknown Author is licensed under [CC BY-SA](#)

changes.

- Task 1.3.3: Present revised zoning standards for public comment and to the city council for approval.

**Action 1.4: Partner with local non-profits to construct or rehabilitate affordable housing units.**

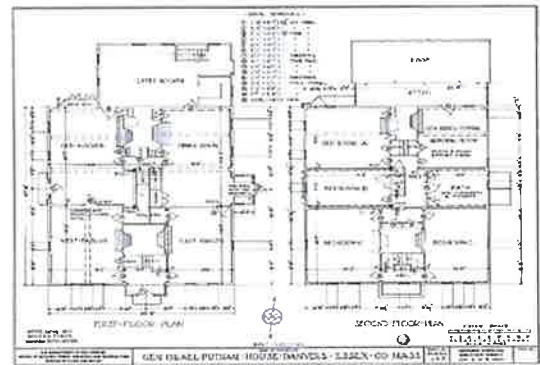
- Task 1.4.1: Identify potential non-profit partners with aligned housing goals.
- Task 1.4.2: Initiate dialogue and collaboration discussions with these potential partners.
- Task 1.4.3: Develop a cooperative agreement outlining roles, responsibilities, and project plans.

**Action 1.5: Expand access to downpayment assistance programs.**

- Task 1.5.1: Identify and convene the main stakeholders to specify primary barriers to accessing current downpayment assistance programs.
- Task 1.5.2: Develop strategies to reduce or eliminate these barriers.
- Task 1.5.3: Identify target participants and channels for outreach and engagement to raise awareness about these programs.

**Action 1.6: Develop standard architectural and building plans.**

- Task 1.6.1: Assemble a team of architects, urban planners, and community stakeholders to collaborate on the project.
- Task 1.6.2: Research best practices for affordable, sustainable housing designs.
- Task 1.6.3: Begin drafting standard architectural and building plans incorporating the gathered insights.



[This Photo](#) by Unknown Author is licensed under [CC BY-SA](#)

**Action 2.1: Establish a municipal vacant property registry and encourage owners to maintain, rent, or sell vacant properties.**

- Task 2.1.1: Design and launch a vacant property registry system.
- Task 2.1.2: Implement a local ordinance requiring owners to register vacant properties.
- Task 2.1.3: Develop an awareness campaign to encourage owners to maintain, rent, or sell vacant properties.

**Action 2.2: Provide zoning incentives to owners who convert vacant properties into affordable housing units.**

- Task 2.2.1: Convene developers and other stakeholders to identify potential zoning incentives to encourage owners to convert vacant properties.
- Task 2.2.2: Consult with legal advisors, urban planners, and housing experts to refine incentive ideas.

- Task 2.2.3: Propose and seek approval for these zoning incentives from local government bodies.

**Action 2.3: Encourage a private/nonprofit 'land bank' program to acquire, manage, and repurpose vacant, abandoned, and tax-delinquent properties.**

- Task 2.3.1: Research successful 'land bank' programs in other cities for ideas and best practices.
- Task 2.3.2: Engage with private and non-profit organizations to gauge interest in establishing a local 'land bank.'
- Task 2.3.3: If interest is positive, collaborate to outline the foundation and structure of the land bank program.

**Action 3.1: Expand access to home repair assistance programs to help low-income homeowners and landlords maintain and upgrade their properties.**

- Task 3.1.1: Identify potential funding sources to expand home repair assistance programs.
- Task 3.1.2: Draft a proposal to request funding from these identified sources.
- Task 3.1.3: Develop and implement a communication strategy to raise awareness about these programs among eligible homeowners and landlords.

**Action 3.2: Increase inspections to enforce building codes and ensure properties meet health and safety standards.**

- Task 3.2.1: Review current building inspection practices and identify areas for improvement.
- Task 3.2.2: Propose a plan for increasing the frequency or effectiveness of inspections.
- Task 3.2.3: Begin implementing the new inspection regime while closely monitoring results and making necessary adjustments.

**Action 3.3: Initiate a public information campaign to educate property owners about the importance of regular maintenance.**

- Task 3.3.1: Develop critical messages for the campaign that clearly articulate the benefits of regular property maintenance.
- Task 3.3.2: Identify the most effective methods of reaching property owners, such as local media, direct mail, or social media.
- Task 3.3.3: Launch the campaign and monitor its impact, adjusting as necessary for maximum effectiveness.

**Action 4.1: Encourage local businesses to provide housing allowances or other incentives to employees who live close to their workplace.**

- Task 4.1.1: Meet with local businesses to understand their willingness and capability to provide such incentives.
- Task 4.1.2: Create a comprehensive plan detailing the benefits for businesses providing such allowances, including reduced employee commute times and increased local spending.
- Task 4.1.3: Launch the initiative and monitor its uptake among local businesses.



**Action 4.2: Partner with transit authorities to improve public transportation routes and timetables to serve residential areas better.**

- Task 4.2.1: Arrange a collaborative meeting with transit authorities to discuss the current state of public transportation and potential improvements.
- Task 4.2.2: Based on the discussion, draft an action plan for enhancing the public transportation system to serve residential areas better.
- Task 4.2.3: Initiate the implementation of the action plan and monitor its impact on the community.

**Action 4.3: Advocate for affordable housing development near major employment centers.**

- Task 4.3.1: Identify suitable areas near employment centers to develop affordable housing.
- Task 4.3.2: Develop an assessment outlining the benefits of such development to the local economy and community.
- Task 4.3.3: Lobby for the proposal's adoption at the municipal and state level.

**Action 4.4: Evaluate infrastructure requirements for growth using infill development and annexation, as appropriate.**

- Task 4.4.1: Assess current infrastructure capacities and potential for expansion.
- Task 4.4.2: Develop a comprehensive report detailing potential growth opportunities through infill development and annexation.
- Task 4.4.3: Present the report to local planning authorities and advocate for its consideration in future urban development planning.



[This Photo](#) by Unknown Author is licensed under [CC BY-SA-NC](#)

**Action 4.5: Assess site suitability of vacant land for infill and new subdivision development.**

- Task 4.5.1: Identify potential vacant lands suitable for development.
- Task 4.5.2: Conduct a site suitability analysis for each potential site, considering accessibility, utilities, environmental impact, and community needs.
- Task 4.5.3: Compile a report detailing the analysis and use it to inform planning and development discussions.

**Action 5.1: Promote mixed-use development and zoning flexibility to allow various housing types in more areas.**

- Task 5.1.1: Study and assess the potential areas suitable for mixed-use development.
- Task 5.1.2: Prepare a proposal outlining the benefits of mixed-use development and zoning flexibility, and present it to local planning authorities.
- Task 5.1.3: Initiate community engagement sessions to gather feedback and support for the proposal.

**Action 5.2: Implement policies to encourage senior and service worker housing development based on demographic and economic trends.**

- Task 5.2.1: Analyze demographic and economic trends to understand senior and service worker housing needs.
- Task 5.2.2: Identify potential private/nonprofit partners to help inform location decisions and policies.
- Task 5.2.3: Identify the locations for potential new housing developments and assess barriers to their implementation.

**Action 5.3: Foster partnerships with private/non-profit organizations to address the housing needs of vulnerable populations like people experiencing homelessness, veterans, and people with disabilities.**

- Task 5.3.1: Identify potential private/non-profit organizations to partner with and understand their capabilities and interests.
- Task 5.3.2: Plan and conduct collaborative activities like housing roundtables, symposia, events, volunteer drives, and training to increase information and resource sharing.
- Task 5.3.3: Continuously monitor and evaluate these partnerships' effectiveness and make necessary adjustments.

# IMPLEMENTATION TOOLS

Addressing the housing needs in Vicksburg requires a multifaceted approach that involves understanding the housing market, setting clear goals, and implementing effective strategies. These strategies are critical to identifying and utilizing suitable regulatory, partnership and capacity building, and financing tools to support housing projects. This section of the Housing Study briefly explores the implementation tools available to help the City of Vicksburg achieve its housing goals and objectives.

## Financing Tools

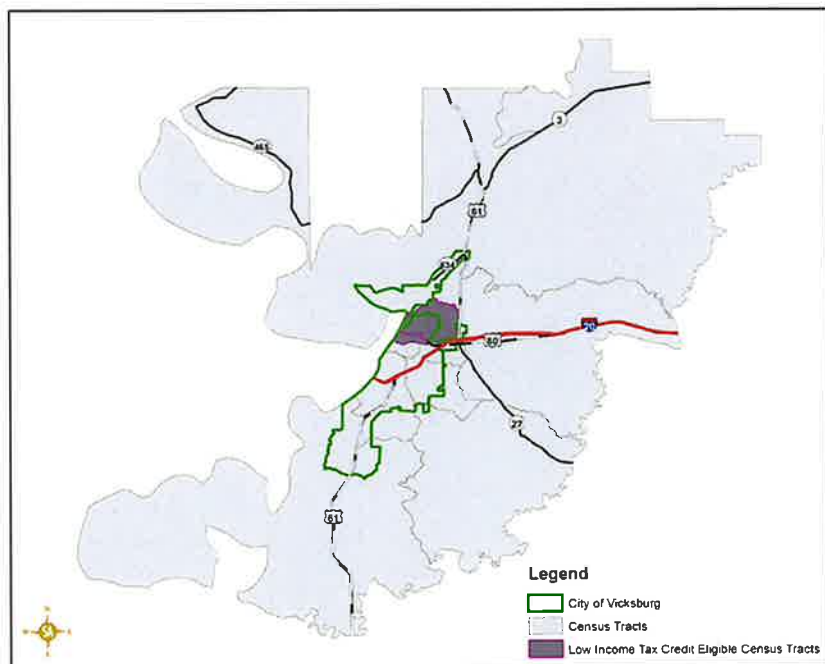
Various financing tools can be leveraged from public to private sources and combinations thereof to boost the creation and preservation of affordable housing in Vicksburg. These tools include tax incentives, federal programs, bonds, public-private partnerships, and more. Each financing mechanism comes with its benefits, requirements, and potential challenges.

Financing strategies for housing and affordable housing in Vicksburg could include the following (although it is essential to note that the availability of these programs and resources can vary significantly by location and individual circumstances):

### 1. **Low-Income Housing**

#### **Tax Credits (LIHTC):**

This federal program provides tax incentives to encourage private developers and investors to develop affordable housing. The tax credits are sold to investors to generate capital for the project, reducing the debt the developer would otherwise incur and the rents they would have to charge.



- ### 2. **Tax Increment Financing (TIF):** This public financing method is used for redevelopment, infrastructure, and other community-improvement projects. By leveraging future gains in taxes to finance current improvements, TIF can be used to improve or encourage affordable housing development.

3. **Bonds:** Municipal or housing authority bonds can be issued to raise capital for affordable housing projects. These bonds are attractive to investors because they are typically tax-exempt.
4. **Public-Private Partnerships:** Local governments can partner with private developers to build affordable housing. In exchange for meeting affordable housing requirements, developers can receive benefits such as density bonuses, expedited approval processes, or reduced fees.
5. **Inclusionary Zoning Policies:** These incentivize developers to include a certain percentage of affordable housing units in new developments.
6. **Philanthropic Contributions and Impact Investments:** Foundations, corporations, and individual investors can fund affordable housing as part of their social responsibility or impact investment strategies.
7. **Land Banks:** These nonprofit corporations focus on converting vacant, abandoned, and tax-delinquent properties into productive use. The land bank can acquire properties and provide them to developers at a lower cost to promote affordable housing development.
8. **HUD Housing Choice Voucher Program (Section 8):** This program provides "tenant-based" rental assistance so that a tenant can move from one unit of at least minimum housing quality to another. It also provides "project-based" rental assistance for particular rental projects.
9. **HUD Community Development Block Grant (CDBG) Program:** This program provides annual grants to states and local governments to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for low- and moderate-income persons.
10. **HUD HOME Investment Partnerships Program (HOME):** The HOME program helps to expand the supply of decent, affordable housing to low- and very low-income families by providing grants to states and local governments to fund housing programs that meet local needs and priorities.
11. **HUD's Office of Housing:** This office administers HUD's mortgage insurance and loan guarantee programs under the National Housing Act. It supports affordable housing and homeownership by providing mortgage insurance for single-family and multifamily properties and making direct loans to help low-income homeowners rehabilitate their homes.
12. **HUD's Good Neighbor Next Door Program:** This program provides law enforcement officers, teachers, firefighters, and emergency medical technicians with the opportunity to purchase homes in revitalization areas at a 50% discount.
13. **The Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP)** includes a down-payment assistance program designed to help individuals and families with low or moderate incomes afford the down payment and closing costs of buying a home. Under this program,

FHLB member institutions can apply for grant funds, which are then provided to eligible households. The specific details of the program can vary from one FHLB district to another, but in general, the program can provide thousands of dollars in assistance to each eligible household.

14. **USDA Single Family Housing Direct Home Loans (Section 502 Direct Loan Program):** This program assists low- and very-low-income applicants in obtaining decent, safe, and sanitary housing in eligible rural areas by providing payment assistance, a type of subsidy that reduces the mortgage payment for a short time.
15. **USDA Single Family Housing Guaranteed Loan Program:** This program assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe, and sanitary dwellings as their primary residence in eligible rural areas.
16. **USDA Single Family Housing Repair Loans and Grants (Section 504 Home Repair Program):** Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.
17. **FHA-insured Home Mortgages:** The FHA provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. The insurance protects the lender if the borrower defaults.
18. **Energy Efficient Mortgage Program:** This program helps homeowners save money on utility bills by enabling them to finance the cost of adding energy-efficient features to a new or existing home as part of an FHA-insured home purchase or refinancing mortgage.
19. **Section 203(k) Rehabilitation Mortgage Insurance:** Homeowners can use this program to finance rehabilitation and home repair costs. The program allows homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.



[This Photo](#) by Unknown Author is licensed under [CC BY-ND](#)




- 20. Title I Property Improvement Loan Insurance:** The FHA insures loans made by private lenders to finance the alteration, repair, or improvement of properties that meet specific requirements.
- 21. FHA Reverse Mortgages (Home Equity Conversion Mortgages):** For seniors (62 years old and above), FHA's reverse mortgage program enables them to withdraw a portion of their home's equity.
- 22. VA Loans:** Administered by the U.S. Department of Veterans Affairs, VA loans are mortgage loans available to veterans, service members, and their spouses. These loans often offer favorable terms, including lower interest rates or no down payment.

The various financing strategies must be applied pragmatically, alone or in combination, where they can have the best impact in the context of Vicksburg's housing landscape. These tools must be used appropriately, from community-wide to specific districts, sites, and projects, to foster better- and more effective housing strategies. By leveraging these financial instruments effectively, the City can make significant strides in ensuring safe, affordable, and sustainable housing for all residents in Vicksburg.

## Municipal Tools

The City of Vicksburg can also draw upon various implementation tools available to municipalities to address some of its housing needs. These tools range from legislative measures and planning strategies to economic incentives, and they can be used to stimulate the development of affordable housing, regulate property use and standards, or encourage property owners and developers to contribute to housing solutions. Here are some essential tools:

1. **Zoning Ordinances and Land-Use Regulations:** Cities can use these tools to determine how land in their jurisdiction can be used. For instance, Vicksburg could adjust its zoning policies to allow for higher-density housing or permit accessory dwelling units (ADUs), which can increase the supply of affordable housing.
2. **Inclusionary Zoning:** This policy requires developers to allocate a portion of new housing developments for affordable housing. This can be particularly useful in areas experiencing rapid growth or gentrification.
3. **Expedited Permitting and Fee Waivers:** Reducing the time and cost to approve housing projects can significantly incentivize developers. The city could fast-track approval for affordable housing developments or waive specific fees.
4. **Public-Private Partnerships (PPPs):** Collaborating with private sector entities can effectively finance and build affordable housing. The public sector (the city) could provide land, financing, or other assets, while the private sector could bring expertise, additional financing, and operational capabilities.

- 
5. **Preservation Ordinances:** These are used to maintain and preserve existing affordable housing. They might provide first right of refusal to tenants or the city to purchase a property before it's sold, or they might require a certain period of notice before an affordable housing unit is converted to market-rate housing.

Vicksburg's available tools for implementing housing strategies are wide-ranging and multifaceted. They include federal, state, and local initiatives, public-private partnerships, and non-profit organizations. From direct financing options like HUD's Section 8 vouchers, USDA's rural development loans, and FHA's mortgage insurance programs to the Federal Home Loan Bank's grant program for down payment assistance, these tools are crucial in expanding access to affordable housing.

Implementing effective housing strategies requires an integrated approach that leverages these diverse resources. It's essential to carefully align these tools with Vicksburg's specific needs and opportunities, ensuring that every resident has access to safe, affordable, and quality housing. As the city navigates this critical mission, these implementation tools will serve as the bedrock of efforts to build a more inclusive, sustainable, and thriving community.



## CONCLUSION

At the close of this expansive Vicksburg Housing Study and 5-Year Action Plan, it is clear how Vicksburg's collaborative efforts have resulted in a comprehensive, data-driven approach to addressing Vicksburg's housing challenges. This exploration of Vicksburg's housing landscape, which included a deep analysis of demographics, economics, and housing conditions, as well as extensive qualitative research and stakeholder engagement, has revealed unique challenges and opportunities that shape Vicksburg.

This analysis of the current housing conditions in Vicksburg and detailed exploration of various population segments' housing needs have laid the foundation for the action plan. This, and the fostering of partnerships with key stakeholders, has resulted in a robust action plan designed to improve the housing conditions in Vicksburg over the next five years.

These initiatives to expand affordable housing, support homeownership, and promote sustainable development signify dedication to inclusivity, accessibility, and community awareness. These strategies have been formulated to address Vicksburg's immediate needs and prepare for future changes and challenges in the housing landscape.

While the data and insights provided in this study have informed strategies, it's essential to recognize the limitations inherent in the data collection process. The findings of this study should be considered a snapshot of current conditions, and ongoing commitment to monitoring and evaluating the action plan's effectiveness and adaptability to evolving community needs will be crucial in ensuring the long-term success of these initiatives.

Concerted efforts will lead to a more equitable and inclusive housing landscape in Vicksburg. This will contribute to alleviating housing cost burdens and enhancing the overall quality of life for all residents. The Housing Study and 5-Year Action Plan reflect commitments to collective efforts in building a more prosperous, harmonious, and resilient community. We create a brighter future for Vicksburg through a shared vision and collaboration—one home at a time.