

Jackson County Comprehensive Plan

HOUSING

**A Chapter of the Technical Appendix
Community Assessment**

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Prepared For:

**Jackson County Board of Commissioners
c/o Department of Public Development**

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HOUSING

PURPOSE

The housing analysis provides an inventory of the existing housing stock and an assessment of its adequacy and suitability for serving current and future populations. The assessment considers whether existing housing is appropriate to the needs of residents in terms of quantity, affordability, type and location, and, if not, what might be done to improve the situation.

The state of Georgia, through its local planning requirements,¹ has established a housing goal “to ensure that all residents of the state have access to adequate and affordable housing.” It has also identified a “quality community objective” for “housing opportunities” which suggests that “quality housing and a range of housing size, cost, and density should be provided in each community, to make it possible for all who work in the community to also live in the community.” This goal and quality community objective provide the policy basis under which Jackson County’s housing analyses, policies, and programs are prepared.

MINIMUM REQUIREMENTS FOR HOUSING ANALYSES

Local planning requirements require, at minimum, for the community assessment to include the following:²

(c) Housing. Use the following factors to evaluate the adequacy and suitability of existing housing stock to serve current and future community needs. If applicable, check for consistency with the Consolidated Plan prepared for the U.S. Department of Housing and Urban Development.

Housing Types and Mix. Evaluate the composition and quality of the community’s housing stock, how it has changed over time, recent trends in the types of housing being provided, and whether there is a good mix of types (including modular, mobile or stick-built), sizes, and multi-family vs. single family throughout the community.

Condition and Occupancy. Evaluate the age and condition of housing in the community as well as the proportion of units that are owner-occupied and renter occupied, plus vacancy rates for owners and renter units.

Cost of Housing. Evaluate the cost of housing in the community, both for owners and renters, in terms of affordability for residents and workers in the community.

¹ Rules of Georgia Department of Community Affairs, Chapter 110-12-1, Standards and Procedures for Local Comprehensive Planning “Local Planning Requirements” (Effective Date: May 1, 2005), Chapter 110-12-1-.06, State Planning Goals and Objectives, 110-12-1-.06 State Planning Goals and Objectives. See (2) “Statewide Planning Goals,” (d) “Housing Goal, and (3) “Quality Community Objectives,” (l) Housing Opportunities Objective.”

² Rules of Georgia Department of Community Affairs, Chapter 110-12-1, Standards and Procedures for Local Comprehensive Planning “Local Planning Requirements” (Effective Date: May 1, 2005), Chapter 110-12-1-.07, Data and Mapping Specifications, 110-12-1-.07 Data and Mapping Specifications, (c) Housing.

Cost-Burdened Households. Evaluate the needs of households that are cost-burdened (paying 30% or more of net income on total housing costs) and severely cost-burdened (paying 50% or more of net income on total housing costs). Also evaluate the relationship of local housing costs and availability to the socioeconomic characteristics of these households, including income, income from social security or public assistance, employment status, occupation, household type, age of householder, household size, race, and unit type.

Special Housing Needs. Evaluate special housing needs in the community (e.g., housing needs of residents who are elderly; homeless; victims of domestic violence; migrant farm workers; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons recovering from substance abuse) using information obtained from local service providers on caseloads, waiting lists, etc.

Jobs-Housing Balance. Evaluate housing costs compared to wages and household incomes of the resident and nonresident workforce to determine whether sufficient affordable housing is available within the community to allow those who work in the community to also live in the community. Data on the commuting patterns of the resident and nonresident workforce may assist in determining whether there is a jobs-housing balance issue in the community. Also evaluate any barriers that may prevent a significant proportion of the community's nonresident workforce from residing in the jurisdiction, such as a lack of suitable or affordable housing, suitably zoned land, etc.

HOUSEHOLDS, HOUSING UNITS, AND GROUP QUARTERS

The population consists of the “household” population and “group quarters” population. Table 1 provides household and housing characteristics for Jackson County and its municipalities in 2000. Table 2 shows the same data by census tract in Jackson County.

**Table 1
Households and Housing Characteristics, 2000
Jackson County and Municipalities**

Geographic Area	Households	Household Population	Housing Units	Average Household Size	Group Quarters Population
Jackson County	15,067	40,780	16,226	2.71	809
City of Arcade	565	1,643	609	2.91	0
City of Braselton	489	1,206	491	2.83	0
City of Commerce	2,051	5,045	2,273	2.46	247
City of Hoschton	388	1,070	404	2.76	0
City of Jefferson	1,415	3,779	1,522	2.67	46
City of Maysville	481	1,240	529	2.58	7
City of Nicholson	435	1,247	484	2.87	0
City Pendergrass	156	431	171	2.76	0
City of Talmo	146	477	150	3.27	0

Source: U.S. Census Bureau. Census 2000, SF 1, Tables P15, P16, P17, P37, and H1.

The figures in Table 1 indicate that the vast majority of housing units in Jackson County are located outside of the nine municipalities. The housing stock in municipalities is divided generally into three sizes of cities: very small (200 housing units or less), including Pendergrass and Talmo; small (400 to 600 housing units), including Arcade, Braselton, Hoschton, Maysville, and Nicholson); and moderate-size cities (more than 1,500 housing units), including Jefferson and Commerce.

The average household size in Jackson County, at 2.71 persons in 2000, appears rather typical for counties in Georgia. It is not surprising that the larger municipalities in Jackson County have smaller average household sizes than the county as a whole.

The group quarters population typically is a very small percentage of the total population (five percent or less), and that is true for Jackson County as of 2000. Of the total group quarters population (809 persons) in 2000, most (436 people) were in correctional institutions in unincorporated Jackson County. The nursing home population in 2000 in Jackson County consisted of only 91 people, 84 of whom resided within the city limits of Commerce. The remainder of the institutionalized population (163 people) resided in institutions other than correctional institutes and nursing homes. Jackson County as of 2000 had no non-institutional populations such as college dormitories or military quarters, but the census indicates there were 46 people living in "other noninstitutional group quarters in the Jackson County part of Maysville in 2000 (Census 2000, SF 1, Table P37).

Table 2
Households and Housing Characteristics, 2000
Census Tracts in Jackson County

Geographic Area	Households	Housing Units	Average Household Size	Group Quarters Population
Jackson County	15,067	16,226	2.71	809
Census Tract 101	3,518	3,734	2.82	0
Census Tract 102	1,489	1,599	2.83	7
Census Tract 103	1,558	1,721	2.51	268
Census Tract 104	1,614	1,770	2.49	0
Census Tract 105	1,789	1,918	2.76	0
Census Tract 106	2,487	2,695	2.73	57
Census Tract 107	2,602	2,789	2.67	477

Source: U.S. Census Bureau. Census 2000, SF 1, Tables P15, P17, P37, and H1.

Table 2 indicates that Census Tract 101 contains the largest concentration of housing units in the county as of 2000, and the highest average household size of all seven tracts. The smallest average household sizes in 2000 were in Census Tracts 103 and 104, which include the City of Commerce.

**Table 3
Housing Unit Estimates, July 1, 2000-2007
Jackson County**

Geographic Area	2000	2001	2002	2003	2004	2005	2006	2007
Jackson County	16,455	17,392	18,139	18,955	19,690	21,072	22,363	23,572

Source: Population Division, U.S. Census Bureau. "Annual Estimates of Housing Units for Counties in Georgia: April 1, 2000 to July 1, 2007" (HU-EST2007-04-13). Release Date: August 21, 2008.

Table 3 shows the substantial increase in the number of housing units in Jackson County from 2000 to 2007. An estimated 7,117 housing units were added in Jackson County during that seven-year period, representing a 43 percent increase over the year-2000 housing stock. Clearly, Jackson County has witnessed one of the faster paces of homebuilding in Georgia in recent years.

TYPES OF HOUSING UNITS

Table 4 shows the year-2000 housing stock in Jackson County and its municipalities by types of housing units: detached single-family, mobile or manufactured home,³ and other units which include mostly duplexes and multi-family units. Types of housing units are not indicative, in and of themselves, of household tenure (owner or renter). That is to say, a manufactured home or detached dwelling may be owned or rented. Clearly, for-rent apartments are synonymous with renter-occupied homes, but some attached units can be owner-occupied condominiums.

**Table 4
Types of Housing Units, 2000
Jackson County and Municipalities**

Geographic Area	Single-Family Detached	% Total	Mobile or Manufactured Home	% Total	Attached/ Other Unit Types	% Total	Total Housing Units
Jackson County	10,258	63.2	5,003	30.8	965	6.0	16,226
City of Arcade	244	39.5	374	60.5	0	--	618
City of Braselton	416	92.2	21	4.7	14	3.1	451
City of Commerce	1,571	70.4	356	16.0	303	13.6	2,230
City of Hoschton	305	74.8	33	8.1	70	17.1	408
City of Jefferson	1,121	73.8	121	8.0	276	18.2	1,518
City of Maysville	408	75.3	112	20.7	22	4.0	542
City of Nicholson	180	36.6	309	62.8	3	0.6	492
City Pendergrass	129	68.6	59	31.4	0	--	188
City of Talmo	65	45.8	71	50.0	6	4.2	142

Source: U.S. Census Bureau. Census 2000, SF 3, Table H30.

The housing data in Table 4 are revealing in many respects. First, there is a relatively small percentage of housing units that are not single-family detached or manufactured homes. That observation is typical of a mostly rural county – multi-family housing opportunities are generally

³ The U.S. Census Bureau still uses the term "mobile" home, which is now out of vogue. The more accepted term today is "manufactured" home. When referring to Census statistics, the term "mobile" is used but in other respects the preferred term "manufactured" home is used in this analysis.

uncommon. However, it has important implications in terms of the lack of diversity of the housing stock. Second, manufactured homes comprised a significant share (more than 30 percent) of the county’s housing stock in 2000. On the positive side, this means that there is “affordable” housing in Jackson County, since manufactured homes have historically (and still are) considered a much more affordable housing option than stick-built housing. On the negative side, a large number of manufactured homes has implications with regard to the residential tax base; while some owner-occupied manufactured homes on individual lots are valued as real property, many are treated for tax purposes as “personal” property and are subject to rapid depreciation by tax assessors. These issues are discussed in greater detail later.

It is also important to note that three of Jackson County’s municipalities (Arcade, Nicholson, and Talmo) had a majority of their year-2000 housing stock comprised of manufactured homes. On the other hand, Braselton, Jefferson, and Hoschton have very small percentages of their total housing stock comprised of manufactured homes, as of 2000.

Table 5 shows the types of housing units by Census Tract in 2000. These figures are illuminating, since when considered in the context of data in Table 4, trends for the unincorporated areas are revealed. Consider first Census Tract 101, which contains four municipalities. Two of the cities in Census Tract 101 did not have significant shares of manufactured housing in 2000, and though Talmo and Pendergrass did, the number of manufactured homes in those municipalities was relatively small. This means the vast majority of manufactured homes in Census Tract 101 as of 2000 were located in unincorporated areas.

**Table 5
Types of Housing Units, 2000
Jackson County and Census Tracts**

Geographic Area	Single-Family Detached	% Total	Mobile or Manufactured Home	% Total	Attached/Other Unit Types	% Total	Total Housing Units
Jackson County	10,258	63.2	5,003	30.8	965	6.0	16,226
Census Tract 101	2,636	70.6	990	26.5	108	2.9	3,734
Census Tract 102	803	50.2	765	47.8	31	2.0	1,599
Census Tract 103	1,065	61.9	385	22.3	271	15.8	1,721
Census Tract 104	1,343	75.9	283	16.0	144	8.1	1,770
Census Tract 105	1,033	53.9	796	41.5	89	4.6	1,918
Census Tract 106	1,350	50.1	1,248	46.3	97	3.6	2,695
Census Tract 107	2,028	72.7	536	19.2	225	8.1	2,789

Source: U.S. Census Bureau. Census 2000, SF 3, Table H30.

Census Tract 102, which is almost entirely unincorporated except for Maysville and small, non-residential parts of Jefferson and Commerce, had almost half of its year-2000 housing stock comprised of manufactured homes. Census Tracts 103 and 104, which include Commerce, had the lowest shares of manufactured homes of all seven tracts. It appears that manufactured homes in those tracts were relatively evenly distributed between Commerce and unincorporated Jackson County.

Census Tract 105 has a majority of manufactured homes in unincorporated areas despite a concentration of more than 300 manufactured homes within Nicholson itself in 2000. The same even more true of Census Tract 106, which had the highest number of manufactured homes in

2000 of all seven tracts. Census Tract 106 includes the City of Arcade, which has a majority of its housing stock comprised of manufactured homes, yet the vast majority of the manufactured homes in that tract in 2000 were located in unincorporated parts of the tract. Similarly, the vast majority of manufactured homes in Census Tract 107 are also located in unincorporated areas. Hence, manufactured housing as of 2000 was largely a rural, unincorporated and small city housing opportunity.

More recent estimates of housing by type of unit are available for the county as a whole but not for municipalities or census tracts. These estimates are provided in Table 6. Similar to that noted already, the figures in Table 6 indicate a substantial overall increase in the number of housing units in Jackson County from 2000 to the 2005-2007 reporting period. The vast majority of the increase in housing stock during that reporting period is detached, single-family homes. Manufactured housing also increased substantially, by almost 800 units, but with the overshadowing amount of stick-built homes added, manufactured homes as a percentage of total housing stock has declined substantially (from 30.8 to 25.8 percent) in Jackson County since 2000. A small but notable increase in other types of housing (attached) also occurred. Furthermore, it is likely that the percent share of single-family, detached, stick-built homes will continue to increase in Jackson County; that prediction is based on past subdivision activity in the county and the desirable nature of the county for residence.

**Table 6
Types of Housing Units, 2000 and 2005-07
Jackson County**

Type of Housing Unit	2000 (Census)	% Total	2005-2007 (3-Year Estimate)	% Total	2000 to 2005-07 Change
Single-Family Detached	10,258	63.2	15,206	68.1	4,948
Mobile or Manufactured Home	5,003	30.8	5,775	25.8	772
Attached/ Other Unit Types	965	6.0	1,354	6.1	389
Total Housing Units	16,226	100	22,335	100	6,109

Source: U.S. Census Bureau. Census 2000, SF 3, Table H30; American Community Survey, 2005-2007 3-Year Estimates, Table B25024.

OCCUPANCY AND VACANCY

Table 7 shows the number and percentage of occupied and vacant housing units in 2000 for Jackson County and Census Tracts. These figures do not reveal anything out of the ordinary. The highest vacancy rates in 2000 were in Census Tracts 103 and 104 which include Commerce.

**Table 7
Occupied and Vacant Housing Units, 2000
Census Tracts in Jackson County**

Census Tract	Occupied Units	% of Total	Vacant Units	% of Total	Total Units
Jackson County	15,057	92.8	1,169	7.2	16,226
Census Tract 101	3,518	94.2	216	5.7	3,734
Census Tract 102	1,489	93.1	110	6.9	1,599
Census Tract 103	1,558	90.5	163	9.5	1,721
Census Tract 104	1,614	91.2	156	8.8	1,770
Census Tract 105	1,789	93.3	129	6.7	1,918
Census Tract 106	2,487	92.3	208	7.7	2,695
Census Tract 107	2,602	93.3	187	6.7	2,789

Source: U.S. Census Bureau, Census 2000, SF1, Table H3.

Census estimates of occupancy and vacancy of housing for Jackson County are provided in Table 8. Interestingly, the number of vacant housing units almost doubled in Jackson County between 2000 and the 2005-2007 reporting period, thus increasing the overall vacancy rate. However, the higher vacancy rate is probably attributable to the very swift pace of homebuilding and the fact that many new homes were constructed and either unsold or sold and not yet occupied.

**Table 8
Occupied and Vacant Housing Units, 2000 and 2005-2007
Jackson County**

2000 (Census)					2005-2007 (3-Year Estimate)				
Occupied Units	% of Total	Vacant Units	% of Total	Total Units	Occupied Units	% of Total	Vacant Units	% of Total	Total Units
15,057	92.8	1,169	7.2	16,226	20,080	89.9	2,255	10.1	22,335

Source: U.S. Census Bureau, Census 2000, SF1, Table H3. U.S. Census Bureau, 2005-2007 American Community Survey, Table B25002.

Vacancy by Tenure

Local planning requirements indicate that communities should look at the vacancy rates for owner-occupied and renter-occupied homes. Data specific to those questions is not directly available via year-2000 census statistics but can be derived by cross-tabulating other available data (see Table 9).

**Table 9
Owner and Renter Units and Vacancy Rates, 2000
Jackson County and Municipalities
(Housing Units)**

	Total Owner- Occupied Units	Vacant For Sale	Total Owner Units	Owner Occupancy Vacancy Rate	Total Renter- Occupied Units	Vacant for Rent	Total Renter Units	Renter Occupancy Vacancy Rate
Jackson Co.	11,276	250	11,526	2.2%	3,781	369	4,150	8.9%
Arcade	472	14	486	2.9%	93	13	106	12.3%
Braselton	406	14	420	3.3%	53	5	58	8.6%
Commerce	1,325	45	1,370	3.3%	726	103	829	12.4%
Hoschton	275	1	276	0.3%	113	4	117	3.4%
Jefferson	917	26	943	2.8%	498	42	540	7.8%
Maysville	392	19	411	4.6%	89	3	92	3.3%
Nicholson	338	15	353	4.2%	97	20	117	17.1%
Pendergrass	72	0	72	0%	84	5	89	5.6%
Talmo	55	0	55	0%	91	2	93	2.2%

Source: U.S. Census Bureau, 2000 Census, SF 1, rates calculated from summations of Tables H4 and H5.

It should be acknowledged here that some vacancy rate for housing units is desirable; if there were no vacant homes, there would be no mobility in terms of housing choice – people could not move into the community and those already in the community would not be able to change housing if they desired, when no homes are vacant. Therefore, it is healthy and appropriate to have some vacancy rates. The data in Table 9 reveal generally that vacancy rates are low, or at least normal when compared generally with expectations or those of other communities. For instance, consider the city of Hoschton, which had almost no vacancies for owner-occupied housing units in 2000. This means constrained housing mobility for new and existing households in that city. Similarly, renter-occupancy vacancies are very low in Talmo, Maysville, and Hoschton. The only vacancy rate that appears unusually high is the renter-occupied vacancy rate in Nicholson – this may be attributed to a large number of manufactured homes for rent but unoccupied.

Tenure

Tenure means the length of stay of a given household in a dwelling. Generally, owner-occupied households stay longer, while renter-occupied households are by their very nature considered to be shorter in duration. Table 10 provides a classification of housing units by the number of people in the household as of 2000 in Jackson County. These figures indicate that about three of every four households in Jackson County in 2000 were owner occupied.

**Table 10
Tenure by Number of Persons per Household, 2000
Jackson County
(Occupied Housing Units)**

Number of Persons in Unit (household)	Owner Occupied		Renter Occupied	
	Number of Units	%	Number of Units	%
1 person	1,899	16.8	1,070	28.4
2 persons	3,978	35.3	1,083	28.7
3 persons	2,330	20.7	666	17.6
4 persons	1,877	16.6	552	14.6
5 persons	786	6.9	247	6.6
6 persons	259	2.3	110	2.9
7 or more	154	1.4	46	1.2
Total	11,283	100	3,774	100

Source: U.S. Census Bureau, Census 2000, SF3, Table H17.

With regard to household sizes, the data in Table 10 reveal nothing out of the ordinary or what would typically be expected. Owner-occupied homes tend to have larger numbers of people (i.e., more families) than renter-occupied homes. Renter-occupied homes have smaller average household sizes. In Jackson County, a majority of renter-occupied home consist of just one or two household members. What is interesting, however, is that renter-occupied housing units in Jackson County in 2000 had percentages of five, six, and seven-or more person households about the same as owner-occupied households. That finding may be significant in terms of suggesting that Jackson County has a need for larger households that rent their homes.

Table 11 provides a comparison of 2000 census statistics and 2005-2007 estimates with regard to the tenure of housing units in Jackson County. The figures in Table 11 show a slight increase over time in the percentage of total households who are renters, from 25.1 percent in 2000 to 26.9 percent in the 2005-2007 reporting period. That finding runs counter to other overall housing trends, which suggest higher percentages of detached, single-family dwellings and thus, in all likelihood, higher percentages of owner-occupied versus renter-occupied homes.

**Table 11
Owner- and Renter-Occupied Housing Units, 2000 and 2005-2007
Jackson County
(Occupied Housing Units)**

2000 (Census)					2005-2007 (3-Year Estimate)				
Owner-Occupied Units	% of Total	Renter-Occupied Units	% of Total	Total Units	Owner-Occupied Units	% of Total	Renter-Occupied Units	% of Total	Total Units
11,276	74.9	3,781	25.1	15,057	14,680	73.1	5,400	26.9	20,080

Source: U.S. Census Bureau, Census 2000, SF1, Table H3. U.S. Census Bureau, 2005-2007 American Community Survey, Table B25003.

AGE

Another consideration is the age of housing – if homes are too old, then it may not make good economic sense to upgrade them. Homes built in the 1960s and 1970s tend to be substantially smaller than those constructed in later decades. The age of homes is not in itself an indicator of poor condition. Older homes are sometimes better constructed than newer ones, and the overall condition of homes depends on the amount of upkeep and maintenance by the owners. As homes age, however, more upkeep is needed, and if occupancy goes to renter rather than owner-occupied status, maintenance tends to get deferred.

Table 12 provides a comparison of the age classification of housing units in Jackson County and the State of Georgia as of 2000. The most significant observations are twofold. First, due to a healthy pace of homebuilding in years leading up to the 2000 decennial census, Jackson County has higher percentages of housing units than does the state in the most recent categories of years structures were built. Secondly, Jackson County has a higher percentage of homes than the state which were built before 1949; the implication of that finding is that Jackson County has a larger than typical stock of homes that could be considered historically significant (i.e., any structure 50 years old or older).

Table 12
Age of Housing Units, 2000
Jackson County and State
(Housing Units By Range of Years Structure Was Built)

Year Structure Built	Jackson County	%	Georgia	%
Built 1999 to March 2000	1,233	7.6	130,695	4.0
Built 1995 to 1998	2,628	16.2	413,557	12.5
Built 1990 to 1994	1,988	12.3	370,878	11.3
Built 1980 to 1989	2,932	18.1	721,174	22.0
Built 1970 to 1979	2,502	15.4	608,926	18.6
Built 1960 to 1969	1,692	10.4	416,047	12.7
Built 1950 to 1959	1,076	6.6	283,424	8.6
Built 1940 to 1949	752	4.6	144,064	4.4
Built 1939 or earlier	1,423	8.8	192,972	5.9
Total	16,226	100%	3,281,737	100%

Source: U.S. Census Bureau, Census 2000, SF3, Table H34.

Table 13 provides the median year of housing construction for Jackson County and municipalities. The median age of housing is largely a function of new construction – as more homes get built, the median age rises; in fast-growing areas the median age rises dramatically with new home building. Table 13 shows that Commerce (1968) has the oldest median age of housing, followed by Pendergrass (1970). Again, this is function of the lack (or small number) of homes being built or manufactured homes established in those cities. Braselton has the youngest median age of housing units (1995) which is not surprising, given it is heavily influenced by metropolitan Atlanta residential growth influences and is within easy commuting distance to employment centers in Gwinnett County. The American Community Survey, 2005-

2007 estimates, reveal that the median year of Jackson County’s housing stock has now risen to 1986 (Table B25035).

Table 13
Median Age of Housing Units, 2000
Jackson County and Municipalities

Geographic Area	Median Year Structure Built
Jackson County	1982
Arcade	1991
Braselton	1995
Commerce	1968
Hoschton	1987
Jefferson	1981
Maysville	1981
Nicholson	1991
Pendergrass	1970
Talmo	1981

Source: U.S. Census Bureau, Census 2000, SF3, Table H35.

CONDITION

Two typical measures of substandard housing conditions are the number of housing units lacking complete plumbing facilities and the number of units lacking complete kitchen facilities. Table 14 provides data on the structural and plumbing characteristics of the housing stock in 2000 for Jackson County and municipalities. Generally, these statistics on housing conditions reveal that housing is overall in sound condition; although Jackson County as a whole has some (less than 200 each) units which lacked completed plumbing and complete kitchen facilities in 2000, this is not considered to be a significant housing issue.

With regard to the municipalities, only in Commerce did the percentages of homes lacking complete plumbing facilities reach one percent or more. Very few housing units in the municipalities in 2000 lacked completed kitchen facilities. Therefore, housing condition is largely not an issue for Jackson County and its municipalities.

Table 14
Structural and Plumbing Characteristics of Housing Units, 2000
Jackson County and Municipalities

Jackson Co.	Total Housing Units	Units Lacking Complete Plumbing Facilities	% of Total Housing Units	Units Lacking Complete Kitchen Facilities	% of Total Housing Units
Jackson Co.	16,226	194	1.2	176	1.1
Arcade	626	2	0.3	0	--
Braselton	451	0	--	0	--
Commerce	2,206	24	1.1	9	0.4
Hoschton	408	0	--	2	0.5
Jefferson	1,518	9	0.6	2	0.1
Maysville	542	0	--	0	--
Nicholson	492	0	--	2	0.4
Pendergrass	188	0	--	5	2.7
Talmo	142	0	--	0	--

Source: U.S. Census Bureau, Census 2000, SF3, Tables H47 and H50.

OVERCROWDING

Overcrowding provides an occupancy measure of inadequate housing conditions. An overcrowded housing unit is one that has 1.01 or more persons per room. Severe overcrowding is considered to be occupancy by 1.51 or more persons per room. Table 15 shows overcrowded and severely overcrowded housing units in Jackson County in 2000 by tenure. Overcrowding was, in 2000, more of an issue in owner-occupied units than renter-occupied units, while severe overcrowding was much more prevalent in renter-occupied housing units in 2000.

Table 15
Overcrowded Housing Units by Tenure, 2000
Jackson County
(Occupied Housing Units)

Occupants per Room	Owner-Occupied Units	Renter-Occupied Units	Total	Percent of Total Occupied Units
Total Occupied Housing Units	11,283	3,774	15,057	100%
1.01 to 1.5 occupants per room (overcrowded)	229	133	362	2.4%
1.51 or more occupants per room (severely overcrowded)	69	131	200	1.3%
Total Overcrowded or Severely Overcrowded Housing Units	298	264	562	3.7%

Source: U.S. Census Bureau, Census 2000 SF3, Table H20.

COST

The cost of housing is one of the most important considerations in this housing analysis. The value and affordability for both renter and homeowner households is examined. First, Table 16 shows the range of value for owner-occupied housing units in Jackson County in 2000 and for the 2005-2007 reporting period. Percentage shares of each value range for the state's housing stock is also provided for the year 2000.

Table 16
Value of Owner-Occupied Housing Units, 2000 and 2005-2007
Jackson County and State
(Specified Owner-Occupied Housing Units in 2000)
(Owner-Occupied Housing Units in 2005-2007)

Range of Value (\$)	Jackson County 2000 Census		Georgia 2000	Jackson County 2005-2007 Estimates	
	Units	%	%	Units	%
Less than \$50,000	671	9.5	10.3	1,654	11.2
\$50,000 to \$99,999	2,494	34.2	38.3	3,469	23.6
\$100,000 to \$149,999	1,608	25.8	24.7	3,225	22.0
\$150,000 to \$199,999	937	13.3	14.4	2,255	15.4
\$200,000 to \$299,999	597	10.2	9.2	2,194	15.0
\$300,000 or more	203	7.0	3.1	1,883	12.8
Total	6,510	100	100%	14,680	100%

Source: U.S. Census Bureau, Census 2000, SF3, Table H74. 2005-2007 American Community Survey, 3-Year Estimates, Table B25075.

In Table 16, it is the percentage shares that are important (and comparable). Note that the year 2000 statistics reported in Table 15 are for “specified” owner-occupied housing units, meaning that it is not the total number of owner-occupied units. On the other hand, the 2005-2007 estimates represent a total estimate of owner-occupied housing units.

In looking at the percentages, Jackson County in 2000 had about the same percentage of owner-occupied housing units with values under \$100,000 as Georgia's housing stock, suggesting that Jackson County has a comparable percentage of homes at the lowest end of the housing value spectrum. Also, in comparison with Georgia in 2000, Jackson County's owner-occupied housing stock had slightly lower proportions of homes in the ranges of \$100,000 to \$149,999 and \$150,000 to \$199,999 categories when compared with the state, but slightly higher proportions in the \$200,000 and higher value categories in 2000.

Table 17 compares median values for the state, Jackson County, and municipalities in 2000 with regard to the median values of owner-occupied housing units and mobile homes. For all owner-occupied units, Braselton and Hoschton have much higher median home values than the county or state – this is explained at least in part by those municipalities being more heavily influenced by the Atlanta metropolitan area's housing market. Jefferson, also located closer to metropolitan Atlanta than several other cities in Jackson County, also had median owner-occupied home values exceeding the state's median but not as high as Braselton and

Hoschton. The county and all other municipalities not cited here were well below the state's median value for owner-occupied housing units in 2000.

**Table 17
Median Value of Owner-Occupied Housing Units and Mobile Homes, 2000
Jackson County and Municipalities and State
(Dollars)**

Geographic Area	Median Value for All Owner-Occupied Housing Units (\$)	Median Value for Mobile Homes (\$)
Georgia	100,600	33,600
Jackson County	89,900	53,100
Arcade	71,400	60,100
Braselton	143,200	45,000
Commerce	74,000	17,200
Hoschton	130,200	28,100
Jefferson	108,900	61,900
Maysville	82,600	53,300
Nicholson	60,300	55,200
Pendergrass	91,700	60,700
Talmo	113,600	Less than 10,000

Source: U.S. Census Bureau, Census 2000, SF3, Tables H85 and H82.

Nicholson, which has the highest percentage of manufactured homes of all cities in the county as of 2000, had the lowest median value of owner-occupied homes, at \$60,300. The City of Arcade is similar, in that it has a majority of its housing stock as manufactured homes and a corresponding lower median value for owner-occupied units. In other words, the median value of owner-occupied housing units in Nicholson and Arcade are heavily influenced by manufactured homes making up a majority of the housing stock.

With regard to values of mobile (manufactured) homes, the county and all municipalities except Hoschton, Commerce, and Talmo had values for manufactured homes that were well above the state's median value in 2000. Arcade, Jefferson, and Pendergrass all had median values of manufactured homes in 2000 above \$60,000 and thus above the county's median value. The lowest values for manufactured homes in 2000 for all the cities were in the Cities of Talmo and Commerce. As of 2005-2007, the median value of manufactured homes in Jackson County was \$62,900, considerably higher than the \$53,100 found in the decennial census (Table B25083).

Table 18 shows gross rents of the renter-occupied housing stock in 2000 and 2005-2007 for Jackson County. In 2000, about half the county's rental housing stock rented for \$500 or less per unit per month, and less than 10 percent of the units rented for above \$750 per unit per month. A rather dramatic increase in rents has occurred in Jackson County between the decennial census and the 2005-2007 reporting period. Only about one in five renter units rented for \$500 or less per unit per month in 2005-2007. Almost one-quarter of the rental units rented for \$750 to \$999 per unit per month in the 2005-2007, a considerable increase (about 800 units) from the year 2000. And the number of units renting for more than \$1,000 rose sharply between the reporting periods, by about 180 units.

Table 18
Gross Rent, Specified Renter-Occupied Housing Units, 2000 and 2005-2007
Jackson County

Gross Rent (\$)	Jackson County 2000 Census		Georgia 2000 Census	Jackson County 2005-2007 Estimate	
	Units	%	%	Units	%
Less than \$250	360	11.5	9.3	161	3.7
\$250 to \$499	1,195	38.3	25.5	741	16.8
\$500 to \$749	1,325	42.4	33.2	2,277	51.6
\$750 to \$999	197	6.3	22.1	1,013	22.9
\$1000 or more	45	1.5	9.9	222	5.0
Total Cash Rent Units	3,122	100%	100%	4,414	100%

Source: U.S. Census Bureau, Census 2000, SF3, Table H63. 2005-2007 American Community Survey, 3-Year Estimates, Table B25063.

Table 19
Median Gross Rent, Renter-Occupied Housing Units, 2000
Jackson County and Municipalities
(Dollars)

Geographic Area	Median Gross Rent, Renter-Occupied Housing Units (\$)
Georgia	\$613
Jackson County	\$501
Arcade	\$531
Braselton	\$633
Commerce	\$528
Hoschton	\$513
Jefferson	\$508
Maysville	\$375
Nicholson	\$427
Pendergrass	\$500
Talmo	\$583

Source: U.S. Census Bureau, Census 2000, SF3, Table H63.

COST-BURDENED HOUSEHOLDS

“Housing is affordable if a low- or moderate income family can afford to rent or buy a decent quality dwelling without spending more than 30 percent of its income on shelter....The increased availability of such housing would enable hard-working and dedicated people—including public servants such as police officers, firefighters, schoolteachers and nurses—to live in the communities they serve....Removing affordable housing barriers could reduce development costs by up to 35 percent; then, millions of hard-working American families would be

able to buy or rent suitable housing that they otherwise could not afford” (U.S. Department of Housing and Urban Development 2005).⁴

It is useful to analyze and determine the extent to which owner and renter households are cost burdened or severely cost burdened with regard to housing. “Cost burdened” is defined as paying more than 30 percent of a household’s income for housing, and “severely cost burdened” is defined as paying more than 50 percent of a household’s income for housing. Table 20 provides such data for specified owner-occupied housing units in the county in 1999 and 2005-2007.

In 1999 (2000 Census), about one in every five owner-occupied household was cost burdened or severely cost burdened with respect to housing costs. Estimates available from the U.S. Census Bureau for 2005-2007 reveal that cost burdens have increased significantly since 1999 – it is now more than one out of every four owner-occupied households that are cost burdened or severely cost burdened.

Table 20
Monthly Owner Costs as a Percentage of Household Income, 1999 and 2005-2007
Jackson County
(Specified Owner-Occupied Housing Units)

Monthly Owner Costs as a Percentage of Household Income	1999 (Units)	%	2005-2007 (Units)	%
30 to 49 percent (cost burdened)	814	12.5%	2,495	17.0%
50 percent or more (severely cost burdened)	530	8.1%	1,370	9.3%
Total cost burdened and severely cost burdened	1,344	20.6%	3,865	26.3%
Total Specified Owner-Occupied Housing Units	6,510	100%	14,680	100%

Source: U.S. Census Bureau, Census 2000, SF3, Table H94. American Community Survey, 2005-2007 3-Year Estimates, Table B25091.

Table 21
Gross Rent as a Percentage of Household Income, 1999 and 2005-2007
Jackson County
(Specified Renter-Occupied Housing Units)

Gross Rent as a Percentage of Household Income	1999 (Units)	%	2005-2007 (Units)	%
30 to 49 percent (cost burdened)	516	14.3%	1,532	28.3%
50 percent or more (severely cost burdened)	496	13.8%	759	14.0%
Total cost burdened and severely cost burdened	1,012	28.1%	2,291	42.4%
Total Specified Renter-Occupied Housing Units	3,597	100%	5,400	100%

Source: U.S. Census Bureau, Census 2000, SF3, Table H69. American Community Survey, 2005-2007 3-Year Estimates, Table B25070.

⁴ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. February 2005. “Why Not in Our Community?” *Removing Barriers to Affordable Housing. An Update to the Report of the Advisory Commission on Regulatory Barriers to Affordable Housing.*

Table 21 provides the same data on the cost burden in 1999 and 2005-2007, but for specified renter-occupied households. Cost burdens are clearly worse for renter-occupied households in Jackson County. In 1999, more than one in four households (28.1 percent) were cost burdened or severely cost burdened. As of 2005-2007, that figure is 42.1 percent. Clearly the cost of housing is an issue for a substantial number of both owner-occupied and renter households.

The minimum planning standards call for an evaluation of the relationship of local housing costs and availability to the socioeconomic characteristics of households, including income, income from social security or public assistance, employment status, occupation, household type, age of householder, household size, race, and unit type. Incomes and sources of income are provided in the population assessment.

HOUSEHOLD TYPE BY HOUSING UNIT TYPE

Table 22 indicates the housing unit type by type of household. The types of households are divided generally into “family” and “non-family” households. Family households are further divided into married couples, families with no wife present, and families with no husband present. The data in Table 22 are a reflection of existing conditions, not necessarily “demand” or “preference.” Households are constrained by the available housing stock and their own household income limitations. Stated differently, some households may now be living in a housing unit type (e.g., manufactured home) but prefer another housing type (apartment or one-unit structure). Therefore, these figures should not necessarily be reflective of demands or desires with regard to housing types.

Table 22
Household Type by Housing Unit Type
Jackson County, 2005-2007
(Households)

Type of Household	Total Households	1-Unit Structures	%	2-Or-More-Unit Structures	%	Mobile Homes and Other Types of Units	%
Married couple family	11,118	8,583	77.2	106	1.0	2,429	21.8
Other family: Male householder, no wife present	1,021	427	41.8	80	7.9	514	50.3
Other family: female householder, no husband present	2,580	1,448	56.1	383	14.9	749	29.0
Nonfamily	5,361	3,332	62.1	427	8.0	1,602	29.9
Total Households	20,080	13,790	68.7	996	5.0	5,294	26.3

Source: U.S. Census Bureau. American Community Survey, 2005-2007 3-Year Estimates, Table B11011.

To a large extent, the data in Table 22 confirm what is self-intuitive to most. Married couple families live in (and probably prefer) 1-unit (stick-built) houses on their own lots, usually for the sake of their children if they have them. However, more than one of every five families (21.8 percent) resided in manufactured homes in 2005-2007. Attached housing, which is not prevalent in Jackson County, is hardly occupied by married couple families.

A majority (50.3 percent) of male householders with children and no wife present resided in manufactured homes in 2005-2007. The vast majority (56.1 percent) of female householders with children and no husband present reside in 1-unit (stick-built) houses, but they also make up

the largest proportion of household type occupying attached housing units (14.9 percent). A majority of nonfamily households in Jackson County in 2005-2007 resided in one-family (stick-built) homes, but more than one in four (26.3 percent) resided in a manufactured home. These findings, again, may reveal some insights as to the housing market, but they cannot necessarily be cited as “preferences” since a different housing mix would probably reveal different conditions. Furthermore, the income limitations of the various households may dictate the housing unit choice, since each of the housing unit types have different implications with regard to incomes.

HOUSEHOLD TYPE BY TENURE

Table 23 provides a division of households by owner-occupied units and renter-occupied units. As noted earlier in the discussion about tenure, any housing unit can be either rented or sold, except for-rent apartments. The data show that the vast majority (85.1 percent) of married-couple families are homeowners. Like with housing unit types (Table 22), there is a difference in terms of men and women with regard to housing tenure: more than two-thirds (68.9 percent) of male householders in Jackson County in 2005-2007 rented their homes, but less than half of female householders were renter households. Non-family households are split about two to one in favor of homeowners.

Table 23
Household Type by Tenure
Jackson County, 2005-2007
(Households)

Type of Household	Total Households	Owner-Occupied Units	%	Renter-Occupied Units	%
Married couple family	11,118	9,464	85.1	1,654	14.9
Other family: Male householder, no wife present	1,021	318	31.1	703	68.9
Other family: female householder, no husband present	2,580	1,446	56.0	1,134	44.0
Nonfamily	5,361	3,452	64.4	1,909	35.6
Total Households	20,080	14,680	73.1	5,400	26.9

Source: U.S. Census Bureau. American Community Survey, 2005-2007 3-Year Estimates, Table B11012.

Table 24 provides a general tool for estimating housing affordability based on income groupings used by the U.S. Census Bureau. Historically, it was an accepted benchmark that lenders would underwrite mortgages for single-family homes if the purchase price was not greater than 2.5 times the household’s income. More recently, some lenders may increase that figure to three times the household income, though given the huge numbers of mortgage foreclosures in recent years that figure is increasingly in doubt. Affordable monthly rents can be estimated by using the accepted principle that households should not use more than 30 percent of their household income for rent.

Table 24
Homeowner and Monthly Rent Affordability by Income Grouping

Income Grouping	Midpoint of Income Grouping	Homeowner Affordability Value (2.5 times household income)	Homeowner Affordability Value (3.0 times household income)	Affordable Monthly Rent (at 30% income)
Less than \$10,000	--	< \$25,000	< \$30,000	\$250
\$10,000 to \$14,999	\$12,500	\$31,250	\$37,500	\$312
\$15,000 to \$19,999	\$17,500	\$43,750	\$52,500	\$437
\$20,000 to \$24,999	\$22,500	\$56,250	\$67,500	\$562
\$25,000 to \$29,999	\$27,500	\$68,750	\$82,500	\$687
\$30,000 to \$34,999	\$32,500	\$81,250	\$97,500	\$812
\$35,000 to \$39,999	\$37,500	\$93,750	\$112,500	\$937
\$40,000 to \$44,999	\$42,500	\$106,250	\$127,500	\$1,062
\$45,000 to \$49,999	\$47,500	\$118,750	\$142,500	\$1,187
\$50,000 to \$59,999	\$55,000	\$137,500	\$165,000	\$1,375
\$60,000 to \$74,999	\$67,500	\$168,750	\$202,500	\$1,687
\$75,000 to \$99,999	\$87,500	\$218,750	\$262,500	\$2,187
\$100,000 to \$124,999	\$112,500	\$281,250	\$337,500	\$2,812
\$125,000 to \$149,999	\$137,500	\$343,750	\$412,500	\$3,437
\$150,000 to \$199,999	\$175,000	\$437,500	\$525,000	\$4,375
\$200,000 or more	--	>\$500,000	>\$600,000	>\$5,000

Source: Compiled by Jerry Weitz & Associates, Inc.

Household by household income was already reported in the population analysis (Table 8). Using the 2005-2007 income data by household, a general comparison of housing affordability with the existing housing stock can be completed (see Table 25).

The final column in Table 25 shows how the Jackson County housing market in 2005-2007 would provide housing units at different price ranges in order to meet principles of affordability. As can be seen, as one would expect, there is a vast undersupply of affordable housing for households at lower income levels, and a huge oversupply of higher-end housing.

How is it possible, then, that people are living in homes that they cannot afford? The short answer is that the “affordability” principles are not being followed to any great extent. Rental households, for instance, are not limiting their housing payments to 30 percent of their incomes. Indeed, this analysis (Table 21) shows that there 2,291 renter households (42.1 percent of all renter households) which were cost-burdened and severely cost-burdened in Jackson County in 2005-2007. Looking at owner-occupied households, they too are not limiting their housing payments to 2.5 or 3 times the annual household income, it seems. Indeed, this analysis (Table 20) shows that there are 3,865 owner households (26.3 percent of all homeowner households) which were cost-burdened and severely cost burdened in Jackson County in 2005-2007.

**Table 25
Housing Affordability Assessment in Relation to
Current Housing Stock, 2005-2007
Jackson County**

Household Income Grouping	Households	Affordable Owner-Occupied Units Available	Affordable Renter Occupied Housing Units Available	Total Affordable Occupied Units Available	Additional Affordable Units Needed (Surplus)
Less than \$10,000	1,458	268	161	429	1,029
\$10,000 to \$14,999	1,657	227	168	395	1,262
\$15,000 to \$19,999	1,371	176	344	520	851
\$20,000 to \$24,999	1,473	157	600	757	716
\$25,000 to \$29,999	1,080	62	1,404	1,466	(386)
\$30,000 to \$34,999	1,069	108	577	685	384
\$35,000 to \$39,999	1,780	196	553	749	1,031
\$40,000 to \$49,999	1,478	460	385	845	633
\$50,000 to \$59,999	1,912	424	185	609	1,303
\$60,000 to \$74,999	1,597	1,213	37	1,250	384
\$75,000 to \$99,999	2,651	1,832	--	1,832	819
\$100,000 to \$124,999	1,536	1,303	--	1,303	233
\$125,000 to \$149,999	353	1,922	--	1,922	(1,569)
\$150,000 to \$199,999	358	2,255	--	2,255	(1,899)
\$200,000 or more	307	4,077	--	4,077	(3,770)
No cash rent	n/a	n/a	986	986	(986)
Total	20,080	14,680	5,400	20,080	

Source: Jerry Weitz & Associates, Inc., Calculated on the basis of Table 24 and census estimates from prior tables.

What happens, or is likely to happen with such a mismatch between affordable homes and the market prices and rents for homes? First, households tend to adjust, by doubling up (increasing household sizes), take on renters, or are using incomes that are not reported/reflected in the census data. Another outcome, one that has borne out in the past two years, is that households are truly unable to make their payments, and in the case of homeowners, they eventually foreclose on their mortgages. Yet another possibility is that, because there is no market buyers for the homes at their real values, more expensive homes are sold at fractions of their value. That possibility also has become a reality in the housing market in the last few years, not just in Jackson County, but statewide and nationally.

Two of the most important implications of this analysis are, to promote housing affordability, that (1) Jackson County needs more houses in the range of low- and moderate income household incomes; and (2) it has a vast surplus of occupied homes with market prices that are not affordable to the homeowner households in Jackson County, especially for households within annual incomes above \$125,000.

SPECIAL NEEDS HOUSING

Local planning requirements indicate that housing analyses should consider the special needs of the homeless, the elderly, migrant farm workers, persons with disabilities, and others. Data on the senior population and persons with disabilities are described in the population analysis of this technical appendix. Jackson County does not have any significant population of migrant

farm workers. Data are generally not available with regard to specialized populations such as the homeless, the number of persons with HIV/AIDS and victims of domestic abuse.

Generally, there is a correlation between age and disabilities – as age increases, so too does the likelihood or occurrence of disabilities. The implications with regard to housing the senior population and persons with disabilities is fairly self-evident. Persons with significant mental, sensory, or physical disabilities need assistance within and outside the home. This places most of the housing needs for disabled persons in the area of “institutionalized” care, though the data discussed in the population analysis are for the “noninstitutionalized” population, meaning the folks covered are not living in group quarters.

Housing for the disabled is a very important housing and legal issue. State policy relative to fair housing has been articulated by the Georgia General Assembly in O.C.G.A. 8-3-200. Such state policy includes “safeguard all individuals from discrimination...in the provision of a dwelling because of that individual’s...disability or handicap...” Further, the state intends to “promote the protection of each individual’s interest in personal dignity and freedom from humiliation and the individual’s freedom to take up residence wherever such individual chooses...”

With regard to physical defects, the implication is that dwelling units need to be designed, or retrofitted for access by the disabled. In many instances, disabled persons live in small housekeeping units of 2 to 6 persons, with supervisors or caretakers. In Georgia, the “community living arrangement”⁵ is a relatively common and desirable form of housing. While living as any other household in a single-family, detached dwelling is desirable, some communities regulate them as group homes and do not allow them outright as a permitted use in single-family zoning districts. Providing opportunities for compatible “community living arrangements” in single-family zoning districts is consistent with the state’s quality community objective for “housing choices.”

RELATIONSHIP OF EMPLOYMENT WAGES AND HOUSING

Income data, including sources of income (e.g., social security, public assistance, etc.) for Jackson County’s residents are provided in the population analysis. The previous section has assessed local incomes in relation to housing affordability. Household types and housing units, and their implications, are also covered in this chapter.

The relationship of employment status and wages on housing are more difficult to quantify. Under the title “jobs-housing balance,” the state’s minimum standards call for an assessment of whether workers in the community have sufficient wages and incomes to be able to live in the community. Table 26 compares wages by industry for employees with jobs within Jackson County and salaries and wages for males who are a part of Jackson County’s labor force (and who may work in Jackson County or elsewhere).

⁵ See: Office of Regulatory Services, Georgia Department of Human Resources, Chapter 290-9-37 Rules and Regulations for Community Living Arrangements, effective November 13, 2002; revised February 12, 2008.

**Table 26
Comparison of Industry Wages
Jackson County and the County's Labor Force**

Industry	Annual Wages and Salaries in Jackson County	Annual Wages and Salaries, 2007, Jackson County Working Residents (Males)
Agriculture, forestry, fishing and hunting	\$28,236	\$37,548
Mining	-	\$23,913
Construction	\$34,424	\$37,472
Manufacturing	\$36,868	\$32,819
Utilities	-	\$32,244
Wholesale trade	\$45,916	\$38,973
Retail trade	\$26,364	\$22,250
Transportation and warehousing	\$35,308	\$27,425
Information	\$30,836	\$52,220
Finance and insurance	\$42,796	\$68,594
Real estate and rental and leasing	\$27,560	\$100,000+
Professional, scientific and technical services	\$39,780	\$96,356
Management of companies	-	--
Administrative and support and waste management and remediation	\$27,040	\$14,739
Educational services	\$14,820	\$46,456
Health care and social assistance	\$28,236	\$7,324
Arts, entertainment and recreation	\$31,148	\$90,083
Accommodation and food services	\$11,024	\$12,948
Government	\$36,088	\$31,283
All industries	\$32,188	\$32,197

Sources: Georgia Department of Labor, Area Labor Profile (2008 employment by industry in Jackson County; weekly wage data converted to annual salary). U.S. Census Bureau, 2005-2007 American Community Survey 3-Year Estimates, Table B24032 (Earnings by Industry in 2007 Inflation-Adjusted Dollars for Civilian Employed Population 16 Years and Over).

The comparison of wages in Table 26 shows, on average for all industries, residents of Jackson County who are in the labor force make about as much money as those employed in Jackson County. That is a positive finding in the sense that, overall, there is not a major incentive for Jackson County's labor force to go outside the county for higher-paying jobs. However, the picture is different when specific industry wages are reviewed.

In some industries, people who work in Jackson County make better money than the labor force participants who reside in Jackson County and work in the same type of industry. This is true for the following industries: manufacturing; wholesale trade; administrative and support and waste management and remediation; retail trade; transportation and warehousing, health care and social assistance; and government (public administration). For these industries, there is strong incentive via higher pay for residents of the county to work in the county. Most of these industries pay comparatively good wages, meaning that workers in these industries by and large will find Jackson County's housing stock affordable.

The opposite is true, however, for other industries as shown in Table 26. Working residents of Jackson County made less wages and salaries than those working in the same industry inside

Jackson County, in the following industries: construction; information; finance and insurance; real estate; scientific and technical services; education services; arts, entertainment and recreation services; and accommodation and food services. Workers in these industries have some incentive to seek higher wages and salaries outside Jackson County. At the same time, they may desire to reside in Jackson County due to its housing stock which is affordable when compared with metro areas like Athens-Clarke County and the Atlanta metropolitan area. The issue of jobs-housing balance is taken up in more detail in the economic analysis.

ANTICIPATED FUTURE TRENDS IN THE HOUSING MARKET⁶

The market for housing is influenced by many factors. These include the demographic characteristics of the population (such as age structure, patterns of family relationships, and the spatial distribution of the population), as well as economic determinants (such as incomes and the prices of land, dwellings/structures, transportation, and other factors) and institutional constraints (such as zoning restrictions).

As the existing population ages and preferences for fewer children prevail, a greater proportion of majority households will be without children. The landscape of traditional households no longer will be married couples with children—instead, households without children will be the more frequent household types, comprising nearly 40 percent of the population by 2025. Household size is shrinking. Married couples without children (in the home) and single-person households outnumber “traditional family” households nationally. The combination of longer life expectancies and the continuing preference for one or two children will make households without children even more numerous. Non-Hispanic white households will be of a smaller size than ever before, and a growing proportion of these households will be elderly.

The projected increase in the nation’s households will occur largely in the older, post-childrearing age groups. “Nonfamily” households are growing rapidly, and the majority of them consist of persons living alone. Single-person households are the nation’s second most numerous household type, accounting for over 25 percent of all households (nationally as of 2000). This is not surprising, considering that people ages 65 and older are the largest share of single-person households. Clearly, the traditional family household of married couples with children is common among households headed by someone under age 45. However, with population growth concentrated in older age groups, this household type is projected to account for only one in five households in 2025, or 30 percent of all family households.

Not too many years ago, housing professionals thought almost exclusively about the housing needs and preferences of families with children. (Indeed, houses were generally referred to as “family” houses.) Now they need to understand the needs and preferences of several different household types, not just for housing construction but also including preferences for refitting a current home to meet the needs of a new, post-child-rearing household configuration and avoid a move from a cherished home or valued neighborhood. One clear implication is a need to build flexibility into new or existing housing, to accommodate a variety of uses. Some builders are already designing spaces that can serve equally well as home offices or foster semi-independent living (for younger or older family members) before, after, or instead of

⁶ Excerpted verbatim from parts of U.S. Department of Housing and Urban Development, Office of Policy Development and Research. February 2003. *Issue Papers on Demographic Trends Important to Housing*.

housing children. Doing this effectively requires adapting basic processes—for instance, thinking through plumbing and other key structural features with an eye to potential modifications, either by the same or subsequent residents.

Homeownership rates across all household categories have increased dramatically in the past several years. Although the nation's population continues to grow at all ages, the largest growth is in the population that has largely completed its child rearing. Other things equal, this shift should in itself increase the proportion of the population that owns, rather than rents, its housing.