

Chapter 4: Housing

Introduction

Federal legislation declared, in the National Housing Act of 1949, that it is a national goal to attain "...a decent home and a suitable living environment for every American family." The difficulty lies in interpreting what constitutes a decent home and a suitable living environment. There are no easy answers to these questions and attempts to achieve this national goal at the local level have proven difficult.

There are a variety of aspects involved in planning for housing, including physical, economic, social, and environmental. Each of these are interrelated and planning for housing, in collaboration with the other elements of the Comprehensive Plan, attempts to mitigate negative impacts of the physical structure of housing on the economic, social and environmental conditions of the community.

Purpose

The purpose of the housing section is to inventory and assess the existing housing stock and to formulate a set of goals and policies to ensure the adequate provision of housing for future populations. The county and municipalities acknowledge that the private sector will continue to play the major role in providing an adequate supply of quality housing. However, the local governments hope to assist the private sector in meeting the challenges and demands of providing a suitable housing supply for existing and future populations.

The Governor's Office has formulated a set of statewide goals that include Quality Community Objectives, to coordinate local government planning throughout the state under each of the elements of the Comprehensive Plan.

- **Statewide Housing Goal:** *To ensure that residents of the state have access to adequate and affordable housing.*

In accordance with the overall goal the state has developed a Quality Community Objective to help direct local governments to formulate a set of local goals, policies and objectives. The statewide objective is as follows:

- **Housing Opportunities Objective:** *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.*

Elbert County, and the cities of Bowman and Elberton will work within the framework of this statewide initiative to create locally relevant goals and policies governing the future development of housing that meet the needs identified within the inventory and assessment components of this chapter.

Organization

The outline of this element follows the minimum planning standards set forth by DCA. The section one examines the housing types, section two examines the age and condition of the existing housing stock, section three looks at occupancy and tenure statistics for the existing housing stock, section four analyzes the costs of both owner and renter occupied housing, section five illustrates the future demand for housing, and section six assesses the housing needs based on the inventory information, and provides a set of goals and policies to help guide future housing development.

Housing Types

Table 1 analyzes the existing housing stock and includes historical data for comparison for the county, state and each of the municipalities. Over the past decade housing construction has occurred at a relatively slow rate throughout Elbert County, well below the state average with the majority of this expansion an increase in manufactured housing.

**Table 1
Housing Units: Types and Trends**

Jurisdiction	1980		1990		2000		%Change 80-90	%Change 90-00
	Total	Percent	Total	Percent	Total	Percent		
Elbert	7,038	100%	7,891	100%	9,136	100%	12.1%	15.8%
Single-Family	5,739	81.5	5,424	68.7	5,870	64.3	-5.5	8.2
Multi-Family	529	7.5	711	9.0	733	8.0	34.4	3.1
Mobile Home	770	11.0	1,756	22.3	2,469	27.0	128.1	40.6
Georgia	2,012,640	100%	2,638,418	100%	3,281,737	100%	31.1%	24.4%
Single-Family	1,525,070	75.8	1,712,259	64.9%	2,201,467	67.1	12.3	28.6
Multi-Family	334,622	16.6	598,271	22.7%	681,019	20.8	78.8	13.8
Mobile Home	152,948	7.6	327,888	12.4%	399,251	12.1	114.4	21.8
Bowman	314	100%	343	100%	416	100%	9.2%	21.3%
Single-Family	258	82.2	241	70.3	261	62.7	-6.6	8.3
Multi-Family	16	5.1	24	7.0	57	13.7	50.0	137.5
Mobile Home	40	12.7	78	22.7	98	23.6	95.0	25.6
Elberton	2,348	100%	2,602	100%	2,295	100%	10.8%	-11.8%
Single-Family	1,887	80.4	1,903	73.1	1,694	73.8	0.8	-10.9
Multi-Family	381	16.2	489	18.8	452	19.7	28.3	-7.6
Mobile Home	80	3.4	210	8.1	149	6.5	162.5	-29.0

Source: U.S. Bureau of the Census; 1980, 1990, 2000

*Total represents the total number of housing units reported during the identified census year.

*Percent represents the percentage of total housing units for each housing category.

*Percent Change reflects the increase in both total housing units, and each of the individual categories over the previous two decades.

*The 2000 housing units do not add to the total because of the 64 total recreational vehicles listed in the 2000 Census.

The number of single-family homes in the county increased by only 8.2% from 1990 to 2000 and currently represents 64.3% of the county's total housing stock. The percentage total of single-family housing is comparable at the county and state levels, representing 64.3% and 67.1 % respectively. However, the major difference is illustrated in the percentage increase between 1990 and 2000 Census years. Single-family housing development represented the largest increase in state housing types at 28.6%, while Elbert County experienced a modest increase at only 8.2%.

The discrepancy between county and state percentages for single-family housing development is further illustrated in the differences between county and state expansion rates of manufactured housing. The total percentage in the county has climbed to 27.0% (according to the 2000 Census figures), up from 22.3% reported in 1990. The 40.6% increase between Census years is nearly double the increase in manufactured housing throughout the state (21.8%) during the same time period.

The unincorporated county does not have an abundance of multi-family housing because of the lack of infrastructure required to allow for increased residential development densities. Multi-family development increased by only 3.1% between the 1990 and 2000 Census years. Currently, the unincorporated area houses only 30.6% of the total multi-family housing found in the county with the majority of multi-family units found in the City of Elberton. While multi-family housing has increased in number since 1990 its percentage of the housing stock has actually decreased. In 1990 multi-family homes represented 9.0% of the housing stock as compared to 8.0% in 2000.

The City of Bowman grew considerably between Census years and its total housing stock has increased by a total of 21.3% between 1990 and 2000, well above the county rate (15.8%) and slightly below the state rate (24.4%). The relatively small sample size is difficult to analyze but there has been growth in all three housing types with 20 new single-family units, 33 new multi-family units, and 20 new manufactured homes.

The City of Elberton experienced a loss in total housing units corresponding to its loss in population between 1990 and 2000. Rates for single-family, multi-family, and manufactured housing all decreased. The City houses 25.1% of the county's total housing units and has the largest supply of multi-family housing, representing 61.7% of the total units, because of its extensive water and sewer networks. Single-family housing dominates the total housing stock and there are a very small percentage of manufactured homes, well below the state and county rates.

Age and Condition of Housing

Age of Housing Stock

Table 2 examines the age of the housing stock within Elbert County, including each of the municipalities, and compares it with state characteristics. The age of the housing stock is a general indicator of the maintenance costs that can be expected. Overall, Elbert County's housing stock is relatively old with 33% built prior to 1960.

Table 2
Age of Housing Stock

Jurisdiction	99-00*		95-98		90-94		80-89		70-79		60-69		40-59		Pre-39	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Elbert	207	2.3	755	8.3	863	9.4	1,503	16.5	1,562	17.1	1,224	13.4	1,739	19.0	1,283	14.0
Georgia*	1306	4.0	4135	12.6	3708	11.3	7212	22.0	6089	18.6	4160	12.7	4274	13.0	1929	5.9
Region*	924	5.6	2432	14.8	2129	13.0	3261	19.9	2981	18.2	1783	10.9	1690	10.3	1219	7.4
Bowman	9	2.2	15	3.6	54	13.0	72	17.3	64	15.4	56	13.5	66	15.9	80	19.2
Elberton	16	0.7	29	1.3	45	2.0	183	8.0	304	13.2	334	14.6	847	36.9	537	23.4

Source: U.S. Bureau of the Census; 2000

*Column 99-00 reports on new construction from 1999 through to March of 2000.

*Georgia data is reported in 00's.

*Region data is reported in 0's.

*Region includes Barrow, Clarke, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton counties.

*No. refers to the total number of units constructed during that time period.

*% refers to the percentage of total units represented by each time period.

The housing data reflects the relatively slow population increase that the county has experienced. Only 19.9% of total housing units in the county have been constructed since 1990. The City of Bowman's statistics illustrate that much of the growth occurred in the early 1990's, while Elberton reflects steadily declining construction numbers corresponding to the decline in population totals.

The county does have a relatively high number of homes constructed prior to 1939, in comparison with state figures, particularly within both cities. Both of these communities have an abundance of historic structures that are actively preserved within both residential and commercial districts.

Condition of Housing Stock

The only way to gauge the condition of the housing stock is through the use of federal standards that report on the number of homes built prior to 1939, the number that lack complete plumbing facilities, the number that house more than one resident per room (anything greater than one is considered overcrowded by federal standards), and the number that lack complete kitchen facilities. Table 3 illustrates housing condition data for the county and each of the municipalities and compares them with state levels.

Overall the housing condition throughout the county is adequate and very comparable to state levels in all three categories. The higher percentage of pre-1939 units suggests increased usage of historic homes and buildings within the municipalities, particularly within the Elberton historic district.

Housing units lacking either full plumbing or kitchen facilities does not appear to be a significant problem anywhere in the county and rates have fallen since 1990. The increase in units lacking full kitchen facilities in Elberton may be the result of low-income households unable to afford replacement appliances or the continued use of dilapidated rental units as affordable housing.

**Table 3
Condition of Housing Stock**

Jurisdiction	Lack of Plumbing			Pre-1939			Overcrowded		
	80	90	00	80	90	00	80	90	00
Elbert	8.3	2.7	0.7	27.5	14.5	14.0	NA	3.9	3.2
Georgia	2.0	8.0	0.5	15.0	8.0	5.9	NA	4.0	4.9
Region*	2.8	1.7	0.7	19.5	10.8	8.0	NA	NA	3.9
Bowman	21.3	1.6	0.5	NA	25.9	19.2	NA	3.4	1.5
Elberton	3.1	1.0	0.5	34.9	21.7	23.4	NA	4.0	3.3

Source: U.S. Bureau of the Census; 1980, 1990, 2000

*Data is reported as a percentage of the total housing stock for each category.

*Lack of plumbing refers to all units lacking complete plumbing facilities.

*Pre-1939 refers to housing units constructed prior to 1939.

*Overcrowded refers to occupied housing units that have 1.01 or more occupants per room

*Region includes Barrow, Clarke, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton counties.

Overcrowding is not a significant issue in the county and the percentage of overcrowded units is below the state average. This may be attributed to the general increase in size of single-family housing over the past ten years and the lower average household size for owner-occupied housing. Elberton is experiencing relatively high overcrowding rates, although still below the state rate, because it houses the majority of low-income, multi-family housing.

Occupancy and Tenure of Housing

This section addresses the occupancy and tenure characteristics of housing units throughout the county. Vacancy rates are an important variable for determining the adequacy of the existing housing stock. Vacant houses and

apartments are necessary to provide a choice of location and price for housing consumers. A healthy vacancy rate is between, approximately, four and five percent and fluctuates according to the housing market. Too few vacant units may drive up prices and limit housing choices, while too many reduces the demand for new units, limiting available options.

The tenure of a housing unit refers to whether or not it is occupied by its owner or renter. A higher homeownership rate may lead to increased community stability by decreasing the mobility of its residents and increasing an individual's financial stake in the community. However, in order to ensure an adequate mix of housing types and prices, a healthy rental market should be maintained to supply adequate housing for the local labor force and lower income households.

Table 4 illustrates the occupancy and tenure characteristics for the county housing stock as well as each of the municipalities, and provides a state comparison.

**Table 4
Occupancy and Tenure of Housing**

Jurisdiction	Total Units			Occupied Units			Vacancy Rate (%)			Owner-Occupied (%)			Owner Vacancy (%)		Renter-Occupied (%)			Renter Vacancy (%)		Owner: Renter Ratio		
	80	90	00	80	90	00	80	90	00	80	90	00	90	00	80	90	00	90	00	80	90	00
Elbert	7,038	7,891	9,136	6,554	7,115	8,004	6.9	9.8	12.4	73.1	73.2	75.9	1.4	1.7	26.9	26.8	24.1	8.2	8.0	2.72:1	2.73:1	3.15:1
Georgia*	20126	26384	32817	18717	23666	30064	7.0	10.3	8.4	60.4	58.2	67.5	2.5	1.9	32.6	31.5	32.5	12.2	8.2	1.9:1	1.9:1	2.1:1
Region*	9172	12105	16419	8678	11140	15333	5.4	8.0	6.6	65.9	65.6	68.3	NA	1.9	34.1	34.4	31.7	NA	6.7	1.93:1	1.90:1	2.15:1
Bowman	314	343	411	310	310	377	1.3	9.6	8.3	71.3	73.6	73.5	0.9	0.7	28.7	26.4	26.5	9.9	2.0	2.48:1	2.78:1	2.77:1
Elberton	2,348	2,602	2,265	2,201	2,348	1,985	6.3	9.8	12.4	56.6	59.3	57.1	1.8	3.7	43.4	40.7	42.9	9.0	6.6	1.30:1	1.46:1	1.33:1

Source: U.S. Bureau of the Census

*Georgia Totals are reported in 00's.

*Region data is reported in 0's.

*Region includes Barrow, Clarke, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton counties.

*All decimal values represent percentage totals.

*1980 data is not available for owner and renter vacancy rates.

*The Owner: Renter ratio is calculated by dividing the number of owner-occupied units by the number of renter-occupied units.

The percentage of owner-occupied housing has increased to 75.9%, well above the state average, and the ratio of owners to renters is also well above the state level. This is a reflection of the moderate increase experienced in single-family construction, as well as the dramatic increase in manufactured housing units. This would indicate that a large percentage of manufactured housing units are owner-occupied. The City of Bowman reflects a similar trend, with an owner-occupied rate above the state average, but the City of Elberton has a very different housing composition. The low owner-occupied rate corresponds with a high renter-occupied rate, much higher than the state average, further illustrating the concentration of rental units in the City of Elberton.

The overall vacancy rate is well above the state average at 12.4%, reflecting the loss of population in the City of Elberton. The owner vacancy rate was well below the overall rate, at 1.7%, indicating a low demand for new housing, while the rental is much higher than the owner vacancy rate, at 8.0%, and is a reflection of the high rental vacancy rates in Elberton.

The owner to renter ratio illustrates the overall trend of increased home ownership throughout the county. The county trend has increased over the past ten years from 2.73:1 in 1990 to a ratio of 3.15:1 in 2000. This indicates that for every renter-occupied unit, there are 3.15 owner-occupied units. This trend well exceeds the increase in state homeownership patterns. The City of Bowman has remained relatively constant but continues to experience higher homeownership ratios than the state. The exception to this trend has been the City of Elberton, which has actually seen an increase in the number of renter-occupied housing units. The ratio has decreased over the past decade and now represents the lowest ratio in the county at 1.33:1.

There were only 64 housing units reported as recreational or seasonal, representing less than one percent of the total. The majority of these are associated with recreational vehicles located near Lake Russell.

Cost of Housing

Median Value of Housing

There are many factors that contribute to the overall cost of housing including the price of land, construction costs, availability of financing options, and land regulation policies governing development and construction. All of these factors combine with the supply and demand of housing to determine its price. It is important that the price of housing within a jurisdiction is compatible with the earned income of its residents. Analyzing the cost structure of the housing market can help determine if there is an adequate supply of affordable housing options in the community.

Table 5 analyzes the median cost for both owner and renter occupied housing over the past twenty years for the county and each of the municipalities, and compares the values with state data.

Table 5
Median Cost of Housing

Jurisdiction	Owner Median Value (\$)			Renter Median Value (\$)			Owner % Change 90-00	Renter % Change 90-00
	80	90	00	80	90	00		
Elbert	56,843	58,761	66,600	165	207	327	13.3	58.0
Georgia	48,275	93,939	111,200	320	453	613	18.4	35.3
Region	NA	63,151	97,722	NA	283	408	54.7	44.2
Bowman	54,544	57,049	64,900	169	256	346	13.8	35.2
Elberton	58,515	56,917	65,000	167	207	322	14.2	55.6

Source: U.S. Bureau of the Census; 1980, 1990, 2000

Calculations by NEGRDC

*All dollar values are expressed in 2000 constant dollars to eliminate inflation from the comparison.

*Region includes Barrow, Clarke, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton counties.

The cost of housing in Elbert County has increased steadily since 1980 but remains well below the state median value. This can be attributed to the lower demand for housing, as illustrated by the population data. Owner-occupied median values represent the lowest cost of any county within the Northeast Georgia region (including Barrow, Clarke, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton counties). Median values in both municipalities are similar to the county figure and are both well below the state rate.

The 2000 median value of manufactured housing in the county was significantly lower than traditional housing and was listed as \$36,300, comparable to the state median value of \$33,600. This illustrates the increased affordability that manufactured housing can offer to lower income households, particularly within unincorporated areas of the county.

The renter-occupied median rent is well below the state, partially due to the fact that there are few high-end apartment homes for rent in the county and the majority of the multi-family units represent the affordable housing stock and are relatively cheaper. The least expensive rents are found in Elberton indicating a cluster of affordable housing in the city that serves to house the majority of the low-wage retail and service sectors labor force, however rental rates throughout the county are relatively similar.

Housing Affordability

The term affordable housing is one of the most difficult to define because of the negative stigma attached to it. Affordable housing relates to the supply of housing available for the residents of a jurisdiction, whether they are highly educated professionals, minimum wage retail employees, or a special needs population.

Assessing affordability is a measure of the housing cost burden that is placed on households. More specifically, federal standards consider a household to be cost-burdened if it pays more than 30% of its gross income on housing. A household is considered severely cost-burdened if it spends more than 50% of its gross income on housing.

Table 6 illustrates the percentages of households that are considered cost burdened (classified in the 30-49% category) and severely cost-burdened (classified in the 50%+ category) according to their household expense for both owner and renter-occupied units. Severely cost-burdened data is not available from the 1990 Census; therefore the percentage of cost-burdened households refers to those that spent greater than 30% of their gross income on housing costs.

**Table 6
Percentage of Cost-Burdened Households**

Jurisdiction	Owner-Occupied				Renter-Occupied			
	1990		2000		1990		2000	
	30-49%	50%+	30-49%	50%+	30-49%	50%+	30-49%	50%+
Elbert	18.5%	NA	10.5%	8.5%	35.1%	NA	15.8%	14.4%
Georgia	19.3%	NA	13.5%	7.5%	37.0%	NA	18.9%	16.5%
Bowman	19.2%	NA	9.2%	9.2%	29.4%	NA	12.2%	20.8%
Elberton	21.3%	NA	11.6%	8.6%	40.0%	NA	14.7%	18.1%

Source: U.S. Bureau of the census; 1990, 2000

Overall the county and cities is below state averages in terms of cost-burdened households, reflecting the low median owner-occupied housing values and low median contract rents. However, the county and cities exceed state averages for severely cost-burdened owner-occupied housing and both cities exceed the state average for severely cost-burdened renter-occupied housing. This can be partially explained by the relative prevalence of poverty in the

population in comparison with state averages. Table 7 illustrates the poverty status statistics for each of the jurisdictions and compares with state rates.

Table 7
Poverty Status

Jurisdiction	Families in Poverty	Individuals in Poverty
Elbert	14.6%	17.3%
Georgia	9.9%	13.0%
Bowman	22.0%	24.2%
Elberton	21.3%	24.5%

Source: U.S. Bureau of the census; 2000

When compared with state statistics the county poverty rates appear high. As discussed in Chapter 3, Economic Development, the county does not have an abundance of high-paying professional jobs that are more predominant in larger metropolitan areas, which contributes to lower overall wages and may contribute to increasing poverty levels. However, the lower costs of living in the county should offset the lack of higher wage employment. This may be best explained by the high unemployment rate in the county, as discussed in Chapter 3 and the presence of subsidized housing units in Bowman and Elberton, generally occupied by low-income families and individuals.

Future Housing Demand

The forecast of future housing demand is based primarily on the expected population increase in Elbert County and the trends established in previous sections of this chapter, and elsewhere in the plan. Currently the majority of the county's inventory is single-family residences with a relatively small percentage of the housing stock in multi-family development, and an increasing percentage of mobile/manufactured housing.

The previous sections of this chapter have revealed the following trends:

1. The percentage of homeownership has increased in the county over the past twenty years and currently outpaces state rates.
2. The corresponding rate of renter-occupied housing has decreased.
3. The majority of multi-family housing is located in Elberton, with clusters in Bowman.
4. The total percentage of mobile/manufactured homes has increased.
5. The overall condition of the housing stock is improving with the increase in new construction.
6. The cost of housing is increasing in the county but is well below state median values in both owner and renter occupied housing.

The following forecasts are merely guidelines of what to expect if existing trends continue to hold true. To calculate the forecasts, the following assumptions were made:

1. Demand for housing shall keep pace with population increase.
2. The population will be able to afford housing within the county and municipalities.
3. The percentage rates of owner and renter-occupied housing shall remain the same throughout the planning horizon.
4. Average household size will decrease throughout the planning horizon.
5. An average vacancy rate of 5% shall be maintained throughout the planning horizon.
6. The composition of the housing stock shall remain constant throughout the planning horizon.

Table 8 illustrates the forecast for the county totals throughout the planning horizon in five-year increments from 2000 through to 2025. Table 9 provides the same data for each of the municipalities. In this case the overall trends for the municipality are factored into the forecast and the assumption is made that all percentage totals for owner and renter occupied, and single-family, multi-family and mobile/manufactured homes shall remain constant throughout the planning horizon.

In 2000, the county baseline data consisted of 64% single-family, 8% multi-family, and 28% mobile/manufactured homes. The owner and renter occupied rates are 75.9% and 24.1% respectively and will remain constant throughout the planning horizon. The unincorporated baseline totals are 83% owner-occupied and 17% renter, with 61% single-family, 4% multi-family, and 35% mobile/manufactured home.

**Table 8
County Housing Demands**

County Totals	Total Units	New Units	Single-Family	New Units	Multi-Family	New Units	Mobile Home	New Units
2000	9,136	-	5,870	-	733	-	2,469	-
2005	9,144	100	5,852	64	732	8	2,560	28
2010	9,655	510	6,179	327	772	41	2,703	143
2015	10,193	538	6,523	344	815	43	2,854	151
2020	10,761	568	6,887	364	861	45	3,013	159
2025	11,238	477	7,192	305	899	38	3,147	134
Unincorporated Totals								
2000	6,425	-	3,915	-	224	-	2,222	-
2005	6,187	-238	3,915	-202	224	-41	2,222	71
2010	6,582	395	3,713	245	183	20	2,293	128
2015	6,997	415	3,958	258	203	21	2,421	135
2020	7,437	440	4,216	274	224	24	2,556	143
2025	7,805	368	4,490	229	248	19	2,699	121

Source: U.S. Bureau of the Census 2000; Calculations by NEGRDC

Using the baseline assumption that owner and renter-occupied percentage rates shall remain constant throughout the planning horizon derives an owner-occupied total of 5,924 units and a renter-occupied total of 1,881 units in 2024 for the unincorporated county. The total new units required through 2025 are 1,380, broken down by 575 single-family, 24 multi-family, and 477 mobile/manufactured units.

**Table 9
Municipal Housing Demand**

Jurisdiction	Total Units	New Units	Single-Family	New Units	Multi-Family	New Units	Mobile Home	New Units
Bowman								
2000	416	-	261	-	57	-	98	-
2005	442	26	278	17	59	2	104	6
2010	481	39	303	25	64	5	114	10
2015	524	42	330	27	70	6	124	10
2020	570	47	359	29	76	6	135	11
2025	611	40	385	25	82	6	144	9
Elberton								
2000	2,295	-	1,694	-	452	-	149	-
2005	2,515	220	1,861	167	490	42	163	14

Jurisdiction	Total Units	New Units	Single-Family	New Units	Multi-Family	New Units	Mobile Home	New Units
2010	2,592	77	1,918	57	505	15	168	5
2015	2,672	80	1,977	59	521	16	174	5
2020	2,754	82	2,038	61	537	16	179	5
2025	2,822	67	2,088	50	550	13	183	4

Source: U.S. Bureau of the Census; Calculations by NEGRDC

In 2000, Bowman's baseline data consisted of 63% single-family, 13% multi-family, and 24% mobile/manufactured homes. The owner and renter occupied rates are 73.5% and 26.5% respectively and will remain constant throughout the planning horizon. Elberton's baseline totals are 57% owner-occupied and 43% renter, with 74% single-family, 20% multi-family, and 6% mobile/manufactured home.

Bowman's housing increase results in a total of 449 owner-occupied units and 162 renter-occupied utilizing the baseline assumptions. The forecasts call for a total of 195 total new housing units throughout the planning horizon broken down by 124 single-family, 25 multi-family, and 46 mobile/manufactured units.

Elberton's housing increase results in a total of 1,609 owner-occupied units and 1,213 renter-occupied utilizing the baseline assumptions. The forecasts call for a total of 527 total new housing units throughout the planning horizon broken down by 394 single-family, 98 multi-family, and 34 mobile/manufactured units.

Assessment of Local Housing

Housing Choice Assessment

In order to meet the diverse needs of the county's population a variety of housing options needs to be available. As Table 1 indicated, the majority of housing units throughout the county are single-family (64.3%) but the percentage is decreasing because of the increase in mobile/manufactured housing in the unincorporated county.

This trend is a reflection of the affordability of mobile/manufactured homes in Elbert County. Despite the relatively low median values for owner-occupied households, as indicated in Table 5, the median values are nearly half that cost. The median value of a mobile/manufactured home in Elbert County is \$36,300, well below the median value of traditional single-family housing of \$66,600. The demographics of county households indicate that the majority of households are traditional, married couple types (51.9%). However, over the past decade there has been a decrease in the proportion of family to non-family households, with family households falling from 74.7% to 72.1% between Census years. This is further illustrated by examining the components of the family households. The indicators illustrate an increase in single-female households, from 14.2% to 15.7%, and an increase in single-occupant households from 23.6% to 25.0%. These statistics help to explain the decrease in average household size in the county from 2.62 to 2.53, well below the 2000 state average of 2.65.

The demographic shift experienced in Bowman between Census years is similar to the county changes. The total number of family households decreased from 71.6% to 64.7%, with married-couple families decreasing from 56.5% to 45.1%. The corresponding increases are illustrated in the upward shift in single-female householders from 12.3% to 15.9%, and the increase in non-family households from 28.4% to 35.3% (specifically single-occupant households increasing from 26.1% to 31.8%). The increase in multi-family housing units in Bowman has accommodated the shift in the demographics, increasing the number of affordable units in the city to single earner households. This has also contributed to the decrease in average household size from 2.55 to 2.38.

Elberton has also experienced similar demographic trends, although because of the abundance of multi-family housing in the city (both in 1990 and 2000) the shift was not as pronounced. The number of family households

decreased slightly from 66.4% to 64.2%. Married-couple families experienced the largest decrease among the indicators dropping from 44.8% to 37.9% of family households. This downward change is further illustrated by the corresponding increase in single-female households from 18.6% to 21.8% and single-occupant households from 31.8% to 32.9%. The demographic change has contributed to the decrease in average household size from 2.39 to 2.35. Elberton houses the majority of multi-family units in the county and has a relatively high percentage of renter-occupied households (as illustrated in Table 4). This is directly related to the fact that Elberton houses the majority of employment opportunities in the county and allows non-traditional households access to affordable housing within reasonable proximity to their place of employment.

The existing housing stock seemingly matches the composition of the population, though Elberton has expressed the desire to increase the ratio of owner-occupied to renter-occupied units in order to create a greater sense of investment in the community. As the population continues to expand, economic development initiatives look to match that expansion through increased commercial and industrial activity. Increases in the retail and service industries are generally correlated with population expansion and they also support the majority of the low-wage employment opportunities. As the labor force increases in all wage categories housing needs must continually be assessed to ensure that the new population's needs are being addressed

Housing Condition Assessment

Overall the condition of the housing stock is adequate throughout the county due to recent construction and the preservation of a large percentage of historic homes. Over one-third of housing in the county has been constructed in the past twenty years and the demand for new housing is projected to remain constant throughout the planning horizon.

As Table 3 illustrates, the deficiencies in the housing stock are decreasing throughout the county and are relatively similar to state averages in units lacking complete plumbing or kitchen facilities, and overcrowded units. The only major difference between state and county or municipal averages is reflected in the percentage of homes built prior to 1939. As discussed in the previous section on "Condition of Housing Stock," as well as in the Natural and Cultural Resources chapter, there are a large percentage of historic homes that are currently preserved within the cities of Bowman and Elberton in existing, or planned, historic districts, as well as historic homes in the unincorporated county. The preservation of these homes contributes to the community in a variety of ways and maintains the county's historic character.

Housing Affordability

Table 5 examines the cost of housing throughout the county and illustrates the trends that have occurred since 1980. The cost of living in Elbert County has continually increased over the past twenty years, however the median cost of purchasing a home is well below the state average and represents the lowest median value in the Northeast Georgia region. This is a reflection of Elbert County's location in a rural environment outside of the high growth areas within the Metro Atlanta. The median contract rent has also increased but is below the state average due to the lack of high-end condominium style rental properties.

To determine whether or not the housing stock is affordable to the population increases in income levels must be analyzed. Increases in housing costs must correlate to increases in income to ensure that there are affordable housing options available to the entire population.

Median housing costs increased throughout the county in 2000. Using a generally accepted lending standard that a household can qualify to purchase a home valued at 2.5 times its annual income, Table 10 illustrates the correlation between median housing values and median incomes. Table 11 further illustrates the comparison between housing costs and income levels within various price ranges.

Table 10
Income Required to Afford Median Value Homes

Jurisdiction	Median Housing Value-2000	% Change 1990-2000	Median Income-2000	% Change 1990-2000	Required Income-2000	% Change 1990-2000
County	\$66,600	13.3	\$28,724	6.3	\$26,640	13.3
Bowman	\$64,900	18.4	\$24,083	3.9	\$25,960	13.8
Elberton	\$65,000	13.8	\$31,154	37.9	\$26,000	14.2
Georgia	\$111,200	14.2	\$49,280	28.9	\$44,480	18.4

Source: U.S. Bureau of the Census; Calculations by NEGRDC

Table 11
Housing Affordability

Elberton County		
Units	Housing Price Range	Households
32.6	<50,000	27.5
43.8	50,000-99,999	31.8
14.1	100,000-149,999	17.5
6.5	150,000-199,999	14.5
1.4	200,000-299,999	4.8
0.2	300,000-499,999	3.1
1.4	500,000+	0.7
Bowman		
Units	Housing Price Range	Households
20.5	<50,000	38.1
64.9	50,000-99,999	26.4
6.5	100,000-149,999	16.5
6.5	150,000-199,999	8.5
1.6	200,000-299,999	2.9
0	300,000-499,999	6.9
0	500,000+	0.5
Elberton		
Units	Housing Price Range	Households
32.5	<50,000	34.8
51.6	50,000-99,999	30.3
10.3	100,000-149,999	12.9
4.9	150,000-199,999	11.8
0	200,000-299,999	5.4
0	300,000-499,999	3.7
0.6	500,000+	1.1

Source: U.S. Bureau of the Census; Calculations by NEGRDC

Table 10 highlights the relationship between rising housing costs and rising income levels. The difference between the two values indicates that the majority of higher paying jobs are locating in Elberton as evidenced by the relatively large increase in median income between census years. The Required Income-20000 column illustrates the necessary household income to afford a median priced home within each respective jurisdiction. Both Elbert County and the City of Bowman's statistics compare favorably, with Bowman's required income slightly below the median priced home (as previously mentioned this can be partially explained by the increase in multi-family housing units in the city, many of which are subsidized housing units, generating lower household income levels). The City of Elberton's median income levels are certainly adequate to afford median-priced homes within the city. The state comparison illustrates the relative affordability of housing throughout the county.

Table 11 refines the comparison of income to housing values illustrating the compatibility between the two variables within different housing value ranges. The Units column identifies the percentage of housing units within each community priced within the defined range and the Households column indicates the percentage of households that can afford housing within each of the identified ranges. A household's ability to afford housing is determined by assessing household income and determining which value range best fits each household to ensure it is not cost-burdened.

Overall, owner-occupied housing is relatively affordable to the majority of county citizens as illustrated by the fact that the majority of housing units are priced below \$100,000, matching the population's needs. This complements the data presented in Table 6, indicating that the number of cost-burdened households throughout the county are below the state average.

The increase in contract rent was moderate over the past decade but continues to remain well below the state average, as illustrated in Table 5. However, this does not necessarily mean that it is affordable to all who need it. As previously mentioned, this is a problem statewide and it is becoming increasingly difficult for lower wage employees (typically retail workers) to find adequate, affordable housing. Many of these types of jobs are paying minimum (\$5.15/hour) or comparable wages. In order to afford the median contract rent without becoming cost burdened an employee must earn \$6.25/hour. Since the majority of rental units are single occupant households, or single earner families, this represents the only source of income. Retail trade employees are generally earning lower wages and are those who most often require affordable rental options. Retail trade represents the fourth largest employment sector in the county and has an average weekly wage of \$273, which equates to \$6.83/hour, basically the amount needed to afford the median rent.

This is a situation that requires monitoring at the local level because of the large influence housing availability has on economic development. Without a strong supply of affordable, adequate housing units the county cannot house the projected workforce and will struggle attracting new commercial and industrial employers.

Special Needs Housing

The only significant special needs population identified in Elbert County is the elderly aged 65 and older. As noted in Table 11 in the Population chapter, the elderly population represents a significant demographic group in the county and accounted for nearly 15 percent of the total population.

Currently Elbert County has three nursing homes/long-term care facilities as reported in Chapter 6, Community Facilities, which meet the special needs of Elbert County's elderly population. These facilities consistently operate at or near capacity and as the county population ages additional housing options may be needed to ensure an adequate supply of special needs housing.

Housing Compatibility with Local Employment

Overall, the housing chapter illustrates that the cost of living in Elbert County, and its municipalities, is lower than state averages because of the rural nature of the county and the absence of large-scale suburban development. The Economic Development chapter discusses wages and earnings of the county population, and as indicated in the section on "Average Weekly Wages," average wages have increased in the county. While these wages do not compare with state averages they do appear sufficient to provide employed residents adequate income to afford available housing.

The commuting workforce in Elbert County is much smaller than surrounding suburbanized counties. As discussed in Chapter 3, “Commuting Patterns,” the loss of local commuters is not a major issue. While the county is seeking to retain a larger percentage of its workers, overall the county has a high percentage of employed residents working in Elbert County. This indicates that the existing supply of housing and employment opportunities are adequate, allowing local workers the opportunity to live near their place of work.

Goals and Policies

Vision Statement: *Promote the provision of safe, sanitary, and affordable housing to all residents and support the preservation of the environment and existing historic neighborhoods through sound growth management practices that minimize the adverse impacts of housing construction.*

Goal 1.1: Focus residential development in areas supported by necessary infrastructure. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Policy 1.1.1: Coordinate future residential development with the availability of supportive infrastructure. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Policy 1.1.2: Encourage infill redevelopment, where appropriate, in suitable areas supported by necessary infrastructure. *(Applicable to the municipalities of Bowman and Elberton)*

Policy 1.1.3: Encourage mixed-use development within the downtown district. *(Applicable to the municipality of Elberton)*

Policy 1.1.4: Mitigate negative environmental impacts associated with increased residential development. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Goal 1.2: Utilize the Future Land Use map to determine suitable locations for residential development. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Policy 1.3.1: Avoid scattered, non-contiguous residential development patterns. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Policy 1.3.2: Focus residential growth in appropriate locations as determined on the future land use map. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Policy 1.3.3: Promote clustered residential development that provides for open space and landscape preservation and self-contained recreational areas. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Policy 1.3.4: Preserve, conserve and enhance historic structures and sites wherever possible. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Goal 1.3: Seek outside funding sources for housing rehabilitation and special needs housing assistance. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Policy 1.4.1: Ensure adequate supply of special needs housing. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*

Policy 1.4.2: Encourage the renovation of substandard or vacant units for use as affordable housing units for low-to-moderate income households. *(Applicable to Elbert County and the municipalities of Bowman and Elberton)*