



III. Housing

A. Introduction

One of the most basic of human needs is shelter. The quantity and quality of housing within a community is directly tied to the economic and physical well-being of residents. Different segments of the population place various demands on the housing market. The housing stock should provide a range of housing options that suit the needs of the community. This element reviews housing information, identifies key housing issues, and provides policy guidance on housing related concerns.

B. Residential Development

Exhibit 3-1 shows the growth pattern in residential development in Carroll County, as well as the increasing value of new construction. This trend has slowed in recent years, due in part to the sub-prime mortgage fallout, but has begun to slowly rebound.

Exhibit 3-1: Table - Residential Building Permits and Dwelling Units for Unincorporated Carroll County (2000-2017)

Year	Single Family Dwellings	Single Family Valuation	Multi-Family[1]	Multi-family Dwellings	Multi-family Valuation	Total Valuation	Total Dwelling Units
2000	1,650	\$133,292,578	49	206	\$6,837,173	\$140,129,751	1856
2001	1,709	\$137,775,085	66	634	\$27,762,831	\$165,537,916	2343
2002	890	\$104,793,400	13	41	\$585,000	\$105,378,400	931
2003	899	\$64,139,660	30	60	\$1,350,000	\$65,489,660	959
2004	820	\$63,493,111	7	11	\$300,000	\$63,793,111	831
2005	594	\$50,499,004	1	2	\$45,000	\$50,544,004	596
2006	463	\$41,053,264	1	2	\$45,000	\$41,098,264	465
2007	285	\$27,611,667	0	0	\$0	\$27,611,667	285
2008	135	\$13,606,389	0	0	\$0	\$13,606,389	135
2009	48	\$4,401,964	0	0	\$0	\$4,401,964	48
2010	27	\$2,590,610	0	0	\$0	\$2,590,610	27
2011	27	\$92,334	0	0	\$0	\$92,334	27
2012	37	\$88,015	0	0	\$0	\$88,015	37
2013	50	\$3,806,193	0	0	\$0	\$3,806,193	50



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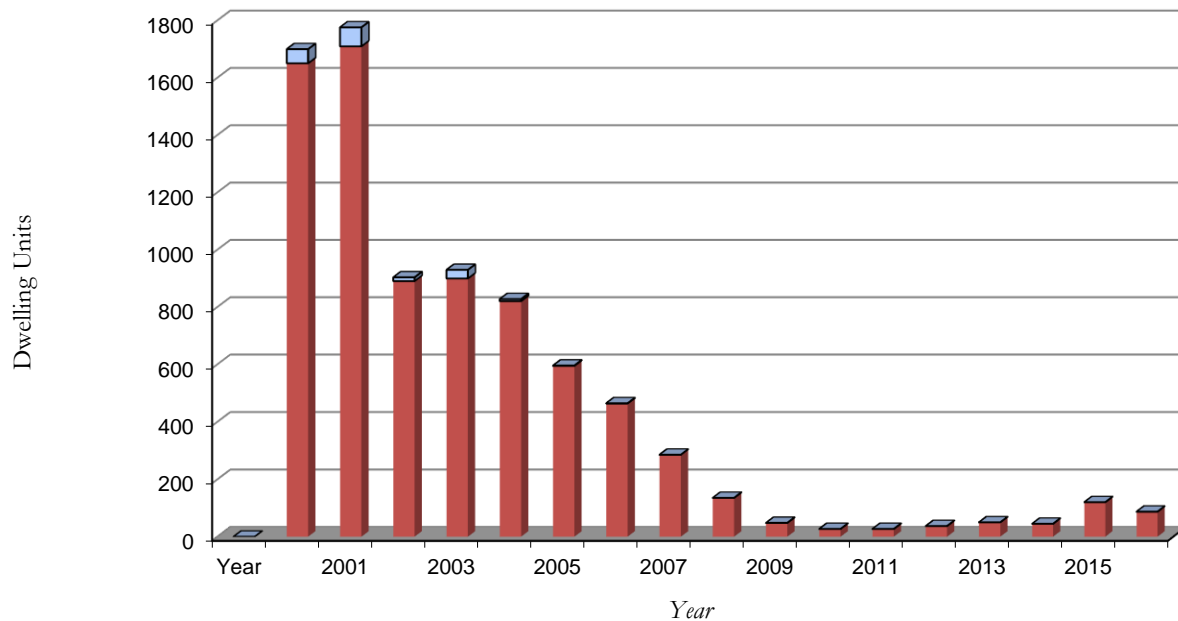
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2014	45	\$4,286,286	0	0	\$0	\$4,286,286	45
2015	120	\$22,749,630	0	0	\$0	\$22,749,630	120
2016	87	\$21,648,512	0	0	\$0	\$21,648,512	87
2017	177	\$55,850,025	0	0	\$0	\$55,850,025	177
Totals	8,063	\$751,777,727	167	956	\$36,925,004	\$788,702,731	9,019

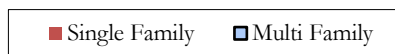
Source: Carroll County Planning and Zoning Department

Exhibit 3-2 shows the proportion of multifamily to single family development built from 2000-2017. Due to lack of available sewer, the number of new multi-family projects has decreased significantly in the past few years.

Exhibit 3-2: Graph - Residential Building Permits and Dwelling Units (1990-2017)



Source: Carroll County Planning and Zoning



Department

The dominant housing type is detached single-family dwellings, which increased as a percentage of total housing units in the County since 2010. The percentage of manufactured homes, mobile homes, and trailers decreased from 2010-2017 from 18% to 12%. In 2010, multi-family housing made up 14% of dwelling units. By 2017, this only showed a slight increase to 15.0% (**Exhibit 3-2**). At that time,



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many families moved from renters to owners, but this trend reversed due to the economic downturn in 2008. Vacancy rates have now declined and there is increased pressure to build additional housing units.

Affordable³⁵ and workforce housing demands remain high due to low-income levels and the high number of single parent households that typically survive on one income. In 2010, 28% of all dwellings in Carroll County were mobile homes or trailers, which eclipses the State figure of 12.0%.

C. Housing Stock

According to the U.S. Census, in 2016, Carroll County’s urban and rural housing stock consisted of 32,391 dwelling units, compared to 27,735 units in 1990. These dwelling units vary in structure size, number of units per structure, age and, condition.

1. Mix of Types

Exhibit 3-3 shows that detached single-family housing grew as a percentage of total dwelling units in the County and State. Carroll County has a lower proportion of single-family dwellings in 2016 as compared to 2010. The County also has a lower proportion of manufactured homes in 2016 than in 2010. Overall, the State has a diverse housing stock when compared to the County with a lower percentage of single-family detached dwellings and more multi-dwelling structures. The existence of manufactured homes and multi-family housing generally indicates a greater supply of affordable housing, but it also indicates a lower average value, which translates to greater fiscal strain because there is less tax revenue per unit of demand for services.

Exhibit 3-3: Carroll County Dwelling Units per Structure (2010-2016)

Dwelling Units in Structure	2010				2016			
	Carroll County		Georgia		Carroll County		Georgia	
	#	%	#	%	#	%	#	%
1-unit, detached	23,057	68%	2,107,317	64%	32,391	72%	2,755,514	66%

35 The U.S. Department of Housing and Urban Development defines “Affordable Housing” as housing that costs less than 30% of household income for low-, very low - and extremely low-income families. A family of 4 living within Carroll County would be considered low-income with an annual income of \$54,400 or less. Workforce housing is affordable to moderate income households.



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1-unit, attached	410	1%	94,150	3%	436	1%	153,482	4%
2 units	1,049	3%	90,370	3%	1,289	3%	92,046	2%
3 or 4 units	981	3%	132,535	4%	939	2%	125,591	3%
5 to 9 units	1,300	4%	173,385	5%	2,343	5%	211,017	5%
10 to 19 units	682	2%	129,276	4%	1,261	3%	195,518	5%
20 or more units	414	1%	155,453	5%	667	1%	235,764	6%
Mobile home	6,165	18%	394,938	12%	5,448	12%	384,692	9%
Boat, RV, van, etc.	9	0%	4,313	0%	11	0%	2,894	0%
Total	34,067	100%	3,281,737	100%	44,785	100%	4,156,518	100%

Source: U.S. Census

2. Age and Condition of Stock

In Carroll County, a majority of houses were built after 1970. This corresponds with the state records (**Exhibit 3-4**). Seventy-seven percent (77.7%) of the Carroll County housing stock was constructed within the last 30 years. In 1990, 66.6% of housing units in the County were on collective (public or private) water systems, with only 36.9% having public sewage treatment service.

Historic residential structures, which may be considered for the National Register of Historic Places generally must be over 50 years old, be relatively unaltered for the past 50 years, and have architectural or historical significance to local heritage. Based on the age of housing in Carroll County, over 12.68% of County structures may have some historic significance, although they may not be appropriate for the National Register.

The age of the housing stock and the rate at which older homes are removed from the stock provides insight into the condition of older homes and the level of effort being made to retain historic residential structures. Poorly maintained older homes provide affordable housing although in some cases legitimate health concerns may be present. Well-maintained historic homes provide neighborhood stability, retain the historic character of communities and provide a supply of housing options with beautiful interior and exterior architecture. In addition, historic homes tend to be located adjacent to shopping areas in which historic home dwellers may conveniently shop. Historic homes often provide an affordable housing option if they are adequately maintained or rehabilitated.



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Exhibit 3-4: Age of Housing in Georgia

Time Period	Number	Percent
Built 2014 or later	17,675	10%
Built 2010 - 2013	82,236	45%
Built 2000- 2012	943,946	516%
Built 1990 - 1999	884,269	21%
Built 1980 - 1989	712,364	17%
Built 1970 - 1979	583,015	14%
Built 1960 - 1969	371,871	9%
Built 1950 - 1959	257,665	6%
Built 1940 - 1949	120,550	3%
Built 1939 or earlier	182,937	4%
Total	4,138,853	100%

Source: U.S. Census

3. Housing Condition

One way to measure housing condition is to track the number of housing units with complete kitchen and plumbing facilities. The U.S. Census collects information about these facilities, although the 1980 Census did not request information on kitchen facilities. A housing unit contains complete kitchen facilities if it has a sink with piped water, a range or a cook top and a stove, and a refrigerator. Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. **Exhibit 3-5** shows that housing conditions have been improving in Carroll County and the State since 1980, with the percentage of units lacking such facilities falling. While Carroll County had a higher rate of housing without plumbing facilities than the State in 1980, it is now below State levels in both categories.

Exhibit 3-5: Condition of Housing Stock

Condition	1980		1990		2000		2006		2016	
	#	%	#	%	#	%	#	%	#	%
Carroll County										
Total Housing Units	20,321		27,736		34,067		44,325		44,691	



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Condition	1980		1990		2000		2006		2016	
	#	%	#	%	#	%	#	%	#	%
Lacking Complete Plumbing Facilities	865	4.26%	361	1.30%	252	0.74%	125	0.28%	46	0.1%
Lacking Complete Kitchen Facilities	n/a	-	258	0.93%	274	0.80%	125	0.28%	277	0.7%
State										
Total Housing Units	2,028,350		2,638,418		3,281,737		3,873,405		4,156,518	
Lacking Complete Plumbing Facilities	75,618	3.73%	28,462	1.09%	29,540	0.90%	12,072	0.31%	11,764	0.3%
Lacking Complete Kitchen Facilities	n/a	-	24,014	0.91%	31,717	0.97%	12,356	0.32%	21,878	0.6%

Source: 1980, 1990, 2000, 2010 U.S. Census, 2016 Population Estimate

D. Occupancy and Ownership

Since 1990, Carroll County has exhibited a higher ownership rate than the State of Georgia, but slightly lower than the RDC region. The ownership rate within the County rose moderately from 63.5% in 1990 to 65.3% by 2000. Currently, in 2006, the rate of ownership has decreased to 62.3%. The number of vacant housing units decreased during the 1990s in the County, region and state. The vacancy rate decrease was a function of the rental market in which vacancy rates dropped significantly in the three geographic areas. Vacancies within the owner-occupied market dropped slightly in the County and State.



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Exhibit 3-6: State and Local Housing Characteristics

Category	1990		2000		2010		2016	
	#	%	#	%	#	%	#	%
Carroll County								
Housing Units Vacant	2,366	8.50%	2,499	7.30%	5,059	11.41%	4,404	9.9%
Housing Units Owner Occupied	17,617	63.50%	22,259	65.30%	27,588	62.24%	25,716	63.8%
Housing Units Renter Occupied	7,754	28.00%	9,309	27.30%	11,678	26.35%	14,571	36.2%
Total Housing Units	27,737	100.00%	34,067	100.00%	44,325	100.00%	44,691	100%
Georgia								
Housing Units Vacant	271,803	10.30%	275,368	8.40%	502,922	12.3%	544,812	13.1%
Housing Units Owner Occupied	1,536,759	58.20%	2,029,293	61.80%	2,686,342	65.7%	2,266,411	62.8%
Housing Units Renter Occupied	829,856	31.50%	977,076	29.80%	1,091,584	28.18%	1,345,295	37.2%
Total Housing Units	2,638,418	100.00%	3,281,737	100.00%	4,088,801	100.00%	4,156,518	100%

Source: U.S. Census

The number of seasonal housing units in the State has increased nearly four times since 1980, rising to almost two percent of all housing units. **Exhibit 3-7** shows that seasonal units in Carroll County have also increased, although not as dramatically.

Exhibit 3-7: Seasonal Units (1980-2016)

Category	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Carroll County								
Total Units	20,321		27,737		34,067		44,325	
Seasonal Use Units	129	0.63%	180	0.65%	288	0.8%	358	0.83%
Georgia								
Total Units	2,028,350		2,638,418		3,281,737		4,088,801	



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Seasonal Use Units	15,710	0.8%	34,254	1.3%	51,033	1.6%	89,824	2.32%
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Source: U.S. Census
*Estimate

E. Housing Costs

The cost of housing in Carroll County has increased more slowly than in the State (**Exhibit 3-9**). In 1980, the median home value in Carroll County was greater than in the State. However, by 1990 the State’s median home value eclipsed Carroll County’s median home value. The median home value in the RDC region was less than that of the County in 1990, but exceeded the County’s by \$6,354 in the year 2000. Between 1990 and 2000, the cost of renting or owning a home increased more rapidly in the region than in Carroll County, which suggests that housing in Carroll County is more affordable within the regional context. This disparity contributes to the in-migration of population who are willing to commute greater distances to work. Higher transportation costs and growing commuting times are moderated by lower housing costs.

From 2000 to 2016, the average home price increased by 55% and rent by 82%. The cost of housing remains less than the State; however, the county has seen a significant increase, especially in regards to rental housing.

Exhibit 3-9: Housing Property Values and Rents (1990-2016)

Category	1990	2000	2006	2016	Percent Change (1990-2000)	Percent Change (2000-2006)	Percent Change (2006-2016)
Carroll County							
Median Property Value	\$60,295	\$87,800	\$135,900	\$145,366	46%	55%	7%
Median Monthly Rent	\$276	\$378	\$687	\$796	37%	82%	15%
Georgia							
Median Property Value	\$71,278	\$100,600	\$156,800	175,300	41%	56%	12%
Median Monthly Rent	\$365	\$505	\$738	\$933	38%	46%	28%

Source: U.S. Census

Housing costs for homeowners and renters increased as a percentage of income between 1990 and 2010 (**Exhibits 3-9 & 3-10**). Homeowners with housing costs in excess of 30% of income (referred to as housing burdened) increased from 17.5% in 1989 to 19.9% in 1999 indicating that the costs of



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homeownership increased more rapidly than income. The percentage of renters paying more than 30% of their income for housing increased from 44% in 1989 to 45.7% in 2016. A similar housing cost structure is reflected in the State as a whole. These data indicate that housing affordability is challenging for an increasing proportion of those in the homeowner unit market. However, the data may also support the assertion that homeowners are becoming more willing to allocate a greater portion of their income to mortgage payments rather than other personal budget items.

Exhibit 3-9: Housing Costs as a Percent of Gross Household Income

Percent of Income	Owner-Occupied Units		Renter-Occupied Units	
	Mortgage		Rent	
	Units	Percent	Units	Percent
Less than 20 percent	6,376	58.43%	2,359	31.81%
20 to 24 percent	1,541	14.12%	907	12.23%
25 to 29 percent	951	8.71%	886	11.95%
30 to 34 percent	561	5.14%	515	6.95%
35 percent or more	1,353	12.40%	2,214	29.86%
Not computed	131	1.20%	534	7.20%
Totals	10,913	100.00%	7,415	100.00%

Source: U.S. Census

Exhibit 3-10: Housing Costs as a Percent of Income - 2016

Percent of Income	Owner-Occupied Units		Renter-Occupied Units	
	Mortgage		Rent	
	Units	Percent	Units	Percent
Less than 20 percent	8,394	54.99%	2,986	33.30%
20 to 24 percent	2,145	14.05%	1,136	12.67%
25 to 29 percent	1,545	10.12%	744	8.30%
30 to 34 percent	886	5.80%	546	6.09%
35 percent or more	2,158	14.14%	2,707	30.19%



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Not computed	137	0.90%	847	9.45%
Totals	15,265	100.00%	8,966	100.00%

Source: U.S. Census

F. Special Needs Housing Programs

The County does not have a housing authority or other types of housing programs specifically serving unincorporated areas. The City of Carrollton Housing Authority operates, manages, and maintains 280 public housing units in five (5) developments within the City limits. The Carrollton Housing Authority offers a Section 8 housing voucher program to provide for part of the housing cost for low-income households. The Housing Authority allocates 104 housing vouchers, which may be used anywhere in the County.³⁶ Housing vouchers are a market based rent subsidy, which is intended to fill the gap between market rent and the low-income household’s ability to pay. In addition to housing services, the Housing Authority provides life skill and employment services to the housing burdened. While the current capacity is barely sufficient for the County’s needs, those needs are expected to increase over time, particularly as the population ages.

For the elderly, the Carrollton Housing Authority’s Elder Circle development is designed specifically for seniors and includes a senior center on site. Private assisted living and nursing homes in the area include Cottage Landing, Merrill Gardens, The Stewart House Retirement Living, Lighthouse Point Retirement Community in Carrollton, Carrollton Manor Nursing Home in southern Carroll County, and Bellevue Senior Community in Villa Rica.

The six-member Villa Rica Housing Authority Board leases and operates low-income housing in the City of Villa Rica.

There are two group homes in the area for abused children: Alice’s House (Georgia Baptist Children’s Home) and the New Hope Boys Home. According to DFACS, this is not enough special population housing to address the current needs in the county.

36 City of Carrollton Housing Authority, <http://carrolltonhousingath.com/housing/>



The Carroll County Emergency Shelter offers temporary housing to battered women and children. Kidspace operates a residential treatment facility in the Bowdon area to address the needs of troubled children.

G. Housing and Community Characteristics

Tenure. Exhibit 3-11 shows the projected residential dwelling unit need for ownership and rental units based on the historic tenure split of 70% homeownership and 30% renters. Student enrollment is growing at the institutions of higher learning in the County, and this growth is comparable to total population growth. The impact of this population on the overall housing market is modest and isolated to specific neighborhoods in Carrollton. Traditional college students generally seek multi-family housing options or live in communal arrangements such as dormitories.

Land Requirements. The geographical distribution of multifamily units will directly affect the amount of land required to accommodate this type of housing (see **Data, Appendix B**). The County anticipates that any new single family housing will require a septic system. It is reasonable to assume that overall densities will average one dwelling per acre where septic is used, and one dwelling per half acre where sewer is available.

Barriers to Jobs Housing Balance. Despite the increasing number of residents who commute outside the County, Carroll County has retained a strong employment base that continues to expand. In 1990, the County's jobs-housing ratio was 1.282 jobs for each housing unit. By 2000, this ratio had decreased slightly to 1.239. The jobs-housing ratio is projected to decrease to 1.196 by the year 2020. If the employment projections in the Economic Development Element are accurate, the jobs-housing ratio will decrease to 0.882. The key barrier to maintaining a healthy jobs-housing balance in Carroll County is to balance the housing growth with creation of jobs. This Plan anticipates remedying this challenge through a coordinated economic development program that will provide sufficient, high-quality sites for industrial development, and continued coordination with educational facilities to enhance the attractiveness of the local work force.

Governmental Actions and Housing Affordability. Carroll County remains one of the most affordable housing markets in the region. Rising land costs are the most significant factor affecting housing costs in Carroll County. While an increased emphasis on recovering the capital costs associated with new development may increase the initial cost of housing, the emphasis on fiscal responsibility will enable the County and its cities to afford adequate facilities and services necessary for urban and suburban densities that enhance affordability. Additionally, this strategy will minimize the cost burdens borne by existing tax and rate payers, and increase potential funding for local affordable housing programs.



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Exhibit 3-11: New Residential Housing Demand Projections

Year Housing Units Owner Occupied Renter Occupied Land Requirements

2020	3,617	2,532	1,085	1688
2025	3,561	2,493	1,068	1662
2030	3,439	2,407	1,032	1605
2035	3,659	2,561	1,098	1707
2040	3,462	2,424	1,039	1630

Source: U.S. Census