



CHAPTER 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 37 shows the accelerating growth 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 is expected to rebound.

Exhibit 37: Table - Residential Building Permits and Dwelling Units For Unincorporated Carroll County (1990-2007)

Year	Single Family	Single Family Valuation	Multi-Family ²⁴	Dwellings in Multi-Family	Multi-Family Valuation	Total Valuation	Total Dwelling Units
1990	431	\$26,437,364	2	8	\$154,000	\$26,591,364	439
1991	453	\$28,646,685	13	87	\$1,934,333	\$30,581,018	540
1992	401	\$27,454,125	2	10	\$185,000	\$27,639,125	411
1993	398	\$27,030,089	6	32	\$732,128	\$27,762,217	430
1994	554	\$34,477,275	3	12	\$279,800	\$34,757,075	566
1995	467	\$32,746,054	5	16	\$391,748	\$33,137,802	483
1996	590	\$41,096,896	7	42	\$1,049,242	\$42,146,138	632
1997	820	\$50,225,457	12	58	\$1,497,770	\$51,723,227	878
1998	926	\$66,900,450	11	102	\$5,026,624	\$71,927,074	1028
1999	1,257	\$92,955,569	27	229	\$8,961,718	\$101,917,287	1486
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
Totals	13,607	\$1,050,627,733	255	1552	\$57,137,367	\$1,107,765,100	15,159

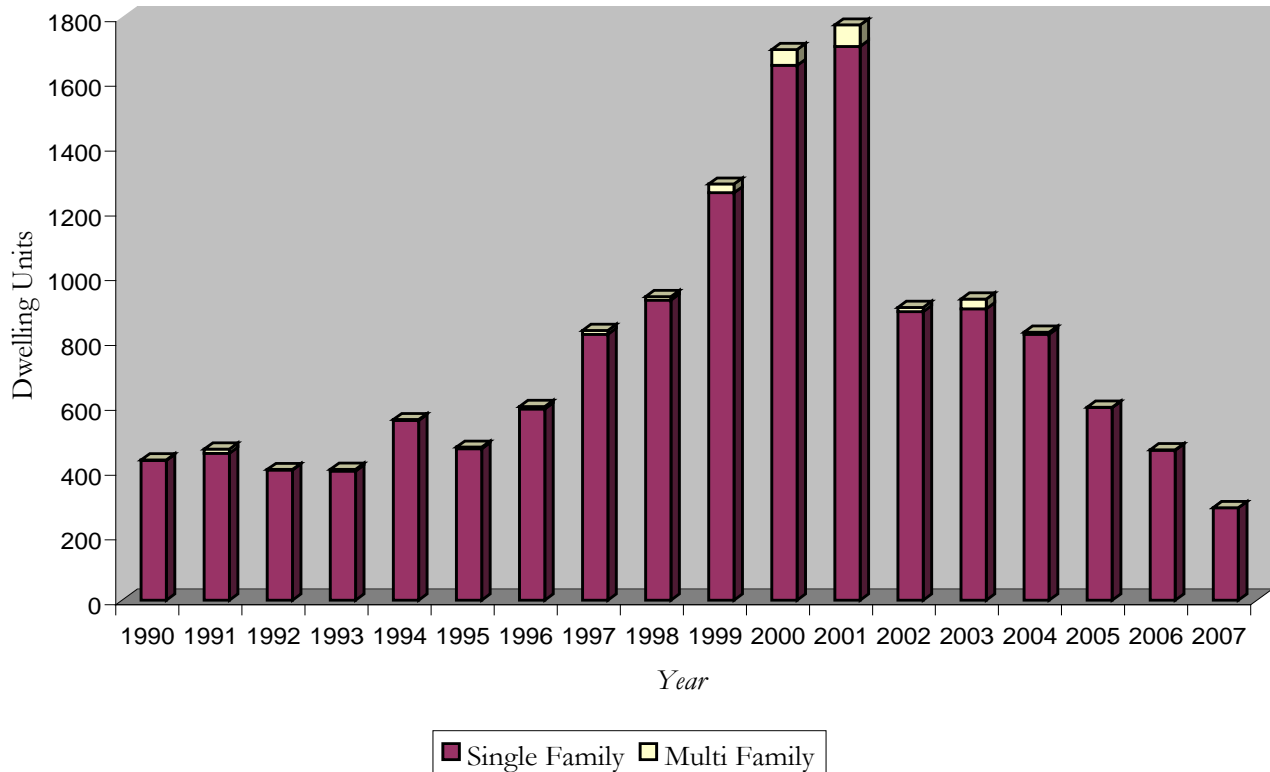
Source: Carroll County Planning and Zoning Department

Exhibit 38 shows the increased proportion of multifamily development built from 1997 to 2003, most of which has been located in Villa Rica or Carrollton. In recent years, the number of multifamily projects has decreased significantly.

²⁴ Multi-family residential structures are buildings that include more than one (1) distinct dwelling.



Exhibit 38: Graph - Residential Building Permits and Dwelling Units (1990-2007)



Source: Carroll County Planning and Zoning Department

Despite the recent surge in multifamily construction, the dominant housing type is detached single-family dwellings, which increased as a percentage of total housing units in the 1990's. The percentage of manufactured homes, mobile homes and trailers decreased over the same time period from 20.1% to 18.1%. In 1990, multi-family housing made up 13.7% of dwelling units. By 2000, the percent dropped to 13.0%. This decrease is reflected in the building permit data, which indicates that between 1990 and 1999 multi-family dwellings made up only 9.5% of all permitted dwelling units. However, the number of multifamily dwelling units permitted in 2001 surpasses the total number permitted between 1990 and 1999. This surge in multi-family housing tapered off in 2002 due to elevated vacancy rates and lower interest rates, which moved some families from renters to owners (**Exhibit 38**). This suggests that the multi-family housing market is absorbing the new units, which reduces the pressure to build more units. Over time as the multi-family dwellings accommodate existing demand, vacancy rates will decline and the pressure to build additional units will increase again.

In the year 2000, the vacancy rate of rental property was 7.7% with an overall vacancy rate of 7.3%. Vacancy rates between 5% and 10% generally indicate a good balance between supply and demand. Vacancy rates for owner occupied units tend to be somewhat lower than for rental units, so these figures both reflect a healthy real estate market and adequate housing supplies. There were 2,499 vacant structures, with 30.9% of them for rent. Affordable²⁵ and workforce housing demands

25 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



remain high due to low-income levels and the high number of single parent households that typically survive on one income. In 2000, 18.1% 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 2000 U.S. Census, Carroll County’s urban and rural housing stock consisted of 34,067 dwelling units, compared to 27,735 units in 1990, an increase of 6,331 or 22.8%. These dwelling units vary in structure size, number of units per structure, age and condition.

1. Mix of Types

Exhibit 39 shows that detached single-family housing grew as a percentage of total dwelling units during the 1990’s in the County, region and State. Within the Chattahoochee-Flint RDC region, single-family detached housing made up nearly three-quarters of all dwelling units in the year 2000, which is a greater proportion than in Carroll County or the state.

While Carroll County has a lower proportion of single-family dwellings than the region from 1990 to 2000, where 73.3% of housing is single-family detached, the County has a greater proportion of manufactured homes. By 2006, the percentage of single-family homes in Carroll County increased to 71.7%. Over 18% of the dwellings within Carroll County in 2000 were manufactured homes while the region and state have 14.2% and 12.0%, respectively. In 2006, the number of manufactured homes declined to 9.9%. Overall, the state has a diverse housing stock when compared to the region and County with fewer single-family detached dwellings and more multi-dwelling structures. The prevalence 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 39: Carroll County Dwelling Units per Structure (2000-2006)

Dwelling Units in Structure	2000				2006			
	Carroll County		Georgia		Carroll County		Georgia	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-unit, detached	23,057	67.68%	2,107,317	64.21%	31,782	71.70%	2,555,944	65.99%
1-unit, attached	410	1.20%	94,150	2.87%	2,090	4.72%	133,264	3.44%
2 units	1,049	3.08%	90,370	2.75%	863	1.95%	91,577	2.36%
3 or 4 units	981	2.88%	132,535	4.04%	1,350	3.05%	124,190	3.21%
5 to 9 units	1,300	3.82%	173,385	5.28%	1,988	4.49%	217,839	5.62%
10 to 19 units	682	2.00%	129,276	3.94%	1,235	2.79%	179,592	4.64%
20 or more units	414	1.22%	155,453	4.74%	637	1.44%	166,382	4.30%
Mobile home	6,165	18.10%	394,938	12.03%	4,380	9.88%	403,819	10.43%
Boat, RV, van, etc.	9	0.03%	4,313	0.13%	-	0.00%	798	0.02%
Total	34,067	100.00%	3,281,737	100.00%	44,325	100.00%	3,873,405	100.00%

Source: U.S Census

considered low-income with an annual income of \$54,400 or less. Workforce housing is affordable to moderate income households.



2. Age and Condition of Stock

In Carroll County, a majority of houses were built after 1970 (**Exhibit 40**). 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.

Exhibit 40: Age of Housing

Time Period	Number	Percent
Built 2005 or later	2,065	4.66%
Built 2000 - 2004	7,697	17.36%
Built 1990 - 1999	7,707	17.39%
Built 1980 - 1989	8,319	18.77%
Built 1970 - 1979	8,652	19.52%
Built 1960 - 1969	2,856	6.44%
Built 1950 - 1959	1,407	3.17%
Built 1940 - 1949	2,389	5.39%
Built 1939 or earlier	3,233	7.29%
Total	44,325	100.00%

Source: 1990 & 2000 U.S. Census, www.census.gov

Exhibit 41 indicates that during the 1980's there was an attrition of older homes during which 28.4% of the dwellings built prior to 1940 were removed from the housing stock. A significant number of these structures were likely demolished. Carroll County's rate of historic housing loss was identical to the State's and slower than that of the region (30.1%). The remaining housing stock was only reduced by 8.4% in Carroll County during the 1990's. This suggests that the remaining stock is being maintained to a greater degree than prior to the 1990. The slowing attrition trend also occurred in the region and state.



Exhibit 41: Dwelling Units Built Prior to 1940 in Housing Stock (1980-2000)

Year	Carroll County		RDC		Georgia	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
1980	3,835		14,997		296,662	
1990	2,747	28.4%	10,489	30.1%	212,294	28.4%
2000	2,517	8.4%	9,344	10.9%	192,972	9.1%

Source: 1980, 1990 & 2000 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 42** 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. This trend continues in 2006.

Exhibit 42: Condition of Housing Stock

Condition	1980		1990		2000		2006	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Carroll County								
Total Housing Units	20,321		27,736		34,067		44,325	
Lacking Complete Plumbing Facilities	865	4.26%	361	1.30%	252	0.74%	125	0.28%
Lacking Complete Kitchen Facilities	n/a	-	258	0.93%	274	0.80%	125	0.28%
Chattahoochee-Flint Regional Development Center								
Total Housing Units	62,845		82,520		104,796			
Lacking Complete Plumbing Facilities	4,226	6.72%	1,404	1.70%	1,077	1.03%		
Lacking Complete Kitchen Facilities	n/a	-	1,083	1.31%	1,098	1.05%		
State								
Total Housing Units	2,028,350		2,638,418		3,281,737		3,873,405	
Lacking Complete Plumbing Facilities	75,618	3.73%	28,462	1.09%	29,540	0.90%	12,072	0.31%
Lacking Complete Kitchen Facilities	n/a	-	24,014	0.91%	31,717	0.97%	12,356	0.32%

Source: 1980, 1990 & 2000 U.S. Census, 2006 Population Estimate

D. OCCUPANCY AND OWNERSHIP

As of 1980, Carroll County's home ownership characteristics were nearly identical to those of the Chattahoochee-Flint Regional Development Center (RDC) service area, which includes Coweta, Carroll, Heard, Troup and Meriwether Counties (**Exhibit 43**). The percent of home ownership was 5% less within the entire state than Carroll County and the RDC. 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 1990's 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, while rising slightly in the RDC region.

Exhibit 43: Local, Regional and State Occupancy Characteristic

Category	1980		1990		2000		2006	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Carroll County								
Housing Units Vacant		0.00%	2,366	8.50%	2,499	7.30%	5,059	11.41%
Housing Units Owner Occupied	13,298	70.00%	17,617	63.50%	22,259	65.30%	27,588	62.24%
Housing Units Renter Occupied	5,705	30.00%	7,754	28.00%	9,309	27.30%	11,678	26.35%
Total Households	19,003	100.00%	27,737	100.00%	34,067	100.00%	44,325	100.00%
Owner to Renter Ratio of Vacancy			0.47		0.54		0.79	
Owner Vacancy Rate			2.43		2.03		2.50%	
Renter Vacancy Rate			10.79		8.38		7.10%	
Chattahoochee-Flint Regional Development Center								
Housing Units Vacant		0.00%	7,119	8.60%	7,575	7.20%		
Housing Units Owner Occupied	41,110	69.90%	52,603	63.70%	70,157	66.90%		
Housing Units Renter Occupied	17,736	30.10%	22,798	27.60%	27,064	25.80%		
Total Households	58,846	100.00%	82,520	100.00%	104,796	100.00%		
Owner to Renter Ratio of Vacancy			0.47		0.84			
Owner Vacancy Rate			1.89		2.18			
Renter Vacancy Rate			10.59		7.55			
Georgia								
Housing Units Vacant			271,803	10.30%	275,368	8.40%	496,642	12.82%
Housing Units Owner Occupied	1,215,206	65.00%	1,536,759	58.20%	2,029,293	61.80%	2,285,179	59.00%
Housing Units Renter Occupied	654,548	35.00%	829,856	31.50%	977,076	29.80%	1,091,584	28.18%
Total Housing Units	1,869,754	100.00%	2,638,418	100.00%	3,281,737	100.00%	3,873,405	100.00%
Owner to Renter Ratio of Vacancy			0.32		0.51		0.58	
Owner Vacancy Rate			2.36		2.24		3.1%	
Renter Vacancy Rate			12.36		8.46		10.3%	

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 44** shows that seasonal units in Carroll County and the region have also increased, although not as dramatically.



Exhibit 44: Seasonal Units (1980-2006)

Category	1980		1990		2000		2006*	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Carroll County								
Total Units	20,321		27,737		34,067		44,325	
Seasonal Use Units	129	0.63%	180	0.65%	295	0.87%	368	0.83%
Chattahoochee-Flint Regional Development Center								
Total Units	62,845		82,520		104,796			
Seasonal Use Units	381	0.61%	586	0.71%	960	0.92%		
Georgia								
Total Units	2,028,350		2,638,418		3,281,737		3,873,405	
Seasonal Use Units	15,315	0.76%	33,697	1.30%	57,847	1.80%	89,824	2.32%

Source: U.S. Census, * Estimates by PRISM Associates

E. HOUSING COSTS

The cost of housing in Carroll County has increased more slowly than in the Chattahoochee-Flint RDC region and State (**Exhibit 45**). 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 2006, 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 45: Housing Property Values and Rents (1990-2006)

Category	1990	2000	2006	Percent Change (1990-2000)	Percent Change (2000-2006)
	Carroll County				
Median Property Value	\$60,295	\$87,800	\$135,900	46%	55%
Median Monthly Rent	\$276	\$378	\$687	37%	82%
Chattahoochee-Flint Regional Development Center					
Median Property Value	\$58,057	\$94,154		62%	
Median Monthly Rent	\$270	\$388		44%	
Georgia					
Median Property Value	\$71,278	\$100,600	\$156,800	41%	56%
Median Monthly Rent	\$365	\$505	\$738	38%	46%

Source: U.S. Census



Housing costs for homeowners and renters increased as a percentage of income between 1989 and 1999 (**Exhibits 46 & 47**). 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 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 1999. 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 46: Housing Costs as a Percent of Gross Household Income – 1989

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: 1990 U.S. Census (www.census.gov)

Exhibit 47: Housing Costs as a Percent of Income - 1999

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

Source: 2000 U.S. Census, www.census.gov.



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.²⁶ 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

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.

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

G. HOUSING AND COMMUNITY CHARACTERISTICS

Tenure. Exhibit 48 shows the projected residential dwelling unit need for ownership and rental units based on the historic tenure split of 70% homeownership and 30% renters. Although student enrollment is growing at the institutions of higher learning in the County, this growth is modest in comparison to the total population growth. Therefore, 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 these units will directly affect the amount of land required to accommodate this housing (see Appendix B). Based on the Plan's emphasis on the expansion of sewer service availability through municipal or community systems, the County anticipates that 80% of new housing will be accommodated in developments with some form of centralized wastewater service. While higher densities are possible, it is reasonable to assume that overall densities will average three dwellings per acre where sewer is available and 1 dwelling per acre where on-site systems are used. This would necessitate development of approximately 15,000 acres of land for residential purposes by the year 2025 (see Exhibit 49).

²⁶ City of Carrollton Housing Authority, <http://carrolltonhousingath.com/housing/>



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. Based on population and employment projections by Woods and Poole, the jobs-housing ratio will decrease to 1.196 by the year 2020. However, this Plan anticipates more rapid population growth than was projected by Woods and Poole. Consequently, 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 the creation of sufficient jobs to keep pace with housing growth. 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. To combat the impacts of rising land costs, this Plan anticipates expanded access to centralized wastewater systems, which will facilitate development at higher densities and thus reduce the impacts of increased land costs on housing costs. 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.

Exhibit 48: New Residential Housing Demand Projections

Year	Housing Units	Owner Occupied	Renter Occupied	Land Requirements
2010	3,617	2,532	1,085	1688
2015	3,561	2,493	1,068	1662
2020	3,439	2,407	1,032	1605
2025	3,659	2,561	1,098	1707
2030	3,462	2,424	1,039	1630

Source: Woods & Poole, Calculations by PRISM Associates