

Chapter 6: 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 town acknowledges that the private sector will continue to play the major role in providing an adequate supply of quality housing. However, the local government hopes to assist the private sector in meeting the challenges and demands of providing a suitable housing supply for existing and future populations.

The overall goals of the housing element are to:

- Encourage a variety of housing types (price, location, and structure considerations);
- Preserve the existing housing stock (rehabilitation, revitalization, and historic preservation considerations);
- Decrease negative environmental impacts of new housing construction; and
- Coordinate new housing construction with the Future Land Use map and sound growth management principles ensuring the availability of adequate utilities and facilities.

Organization

The outline of this element follows the minimum planning standards set forth by DCA. The first section examines the housing types, The second section examines the age and condition of the existing housing stock, The third section looks at occupancy and tenure statistics for the existing housing stock, The fourth section analyzes the costs of both owner and renter occupied housing, The fifth section uses population forecasts to establish the future demand for housing, and the last section assesses the housing needs and formulates a set of goals and policies for future housing development.

Housing Types

Table 1 analyzes the existing housing stock and includes historical data for comparison for the town and state. Over the past decade housing construction has occurred at an incredible rate in Braselton. The majority of this expansion has been an increase in single-family residential construction.

The number of single-family homes increased by 256% from 1990 to 2000 and currently represents 92.2% of the total housing stock. The majority of new construction has occurred in the western portion of the town, in the Chateau Elan development.

Comparing state and municipal percentages reveals a significant difference in both single-family and multi-family development patterns. Braselton data displays a reliance on single-family residential development that is typical of

many metro suburban areas. While state housing options are dominated by single-family homes there are a greater number of multi-family housing options, the majority of which are within major urban markets.

The town does not have an abundance of multi-family housing. Multi-family units remained at 16 units in 2000. Currently multi-family housing represents only 3.1% of the total housing stock. The only units in town are in the Dunaway Massey housing complex, which provides subsidized housing to low-income families.

There were slight increases in mobile home units from 10 in 1990 to 24 in 2000, representing 4.7% of the total housing stock. However, since the release of the census data the mobile home park has been rezoned for commercial uses and all mobile homes have been removed from the town. There are currently no mobile homes within Braselton and current residential trends suggest no further mobile home development throughout the planning horizon.

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

| Jurisdiction | 1980 | | 1990 | | 2000 | | %Change 80-90 | %Change 90-00 |
|------------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|------------------|
| | Total | Percent | Total | Percent | Total | Percent | | |
| Braselton | 109 | 100% | 153 | 100% | 491 | 100% | 40.4% | 221.0% |
| Single-Family | 95 | 87.1 | 127 | 83.1 | 452 | 92.2 | 33.7 | 255.9 |
| Multi-Family | 8 | 7.3 | 16 | 12.6 | 16 | 3.1 | 100.0 | 0.0 |
| Mobile Home | 6 | 5.6 | 10 | 4.3 | 24 | 4.7 | 66.7 | 140.0 |
| 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 |

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.

Braselton was the fastest growing community in the region over the past decade. Its location along the Interstate 85 corridor, within proximity to metro Atlanta employment opportunities, has led to its rapid expansion. The majority of the housing increase is attributed to single-family residential development, as urban residents moved outward to take advantage of the quality of life that Braselton can provide.

Age and Condition of Housing

Age of Housing Stock

Table 2 examines the age of the housing stock 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, Braselton's housing stock is quite new. Over 61% of the stock has been built since 1990, and 87.3% of those houses have been built since 1995.

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. | % |
| Braselton | 75 | 16.6 | 166 | 36.8 | 35 | 7.8 | 82 | 18.2 | 14 | 3.1 | 44 | 9.8 | 23 | 5.1 | 12 | 2.7 |
| 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 |

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 000's.

*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 age data reflects the rapid population increase that Braselton has experienced. Over one-half of the total housing units have been constructed since 1995, illustrating the youth of the housing stock. Braselton does have a number of historic homes, most of which are clustered in the downtown historic district, which houses the original Braselton family homes. Overall, the town is well below state levels in all categories except homes constructed from 1995 on.

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, and the number that house more than one resident per room (anything greater than one is considered overcrowded by federal standards). Table 3 illustrates housing condition data for the county and each of the municipalities and compares them with state levels.

Table 3
Condition of Housing Stock

| Jurisdiction | Lack of Plumbing | | | Pre-1939 | | | Overcrowded | | |
|--------------|------------------|-----|-----|----------|------|-----|-------------|-----|-----|
| | 80 | 90 | 00 | 80 | 90 | 00 | 80 | 90 | 00 |
| Braselton | 1.8 | 1.7 | 0.0 | 31.1 | 17.4 | 2.7 | NA | NA | 2.0 |
| Georgia | 2.0 | 8.0 | 0.5 | 15.0 | 8.0 | 5.9 | NA | 4.0 | 4.9 |

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

Overall the housing condition throughout the town is adequate and well below state levels in all three categories.

The number of units lacking plumbing facilities has decreased to zero, as reflected by the dominance of newly constructed homes and the decrease in usage of houses built prior to 1939.

Occupancy and Tenure of Housing

This section addresses the occupancy and tenure characteristics of housing units. 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 a renter. Table 4 illustrates the occupancy and tenure characteristics for the housing stock and provides a state comparison.

The table reflects the increased single-family construction. The percentage of owner-occupied housing has increased to 88.5%, well above the state average, and the ratio of owners to renters is also well above the state level. As expected the percentage of renter-occupied housing is much lower than the state average due to the lack of multi-family housing options.

The overall vacancy rate is relatively high at 6.5%. The owner vacancy rate was well below the overall rate, at 3.3%, indicating that the demand for housing is keeping pace with new construction. The rental is much higher than the owner vacancy rate, at 8.6%.

The owner to renter ratio illustrates the overall trend of increased home ownership. The trend has increased dramatically over the past ten years increasing from 1.77:1 in 1990 to a ratio of 7.66:1 in 2000. This indicates that for every renter-occupied unit, there are 7.66 owner-occupied units.

**Table 4
Occupancy and Tenure of Housing**

| | Census Year | Braselton | Georgia* |
|--------------------------------|--------------------|------------------|-----------------|
| Total Units | 1980 | 109 | 20126 |
| | 1990 | 153 | 26384 |
| | 2000 | 491 | 32817 |
| Occupied Units | 1980 | 106 | 18717 |
| | 1990 | 147 | 23666 |
| | 2000 | 459 | 30064 |
| Vacancy Rate (%) | 1980 | 2.8 | 7.0 |
| | 1990 | 3.9 | 8.3 |
| | 2000 | 6.5 | 10.4 |
| Owner-Occupied (%) | 1980 | 74.5 | 60.4 |
| | 1990 | 61.4 | 58.2 |
| | 2000 | 88.5 | 67.5 |
| Owner Vacancy Rate (%) | 1980 | NA | NA |
| | 1990 | NA | 2.5 |
| | 2000 | 3.3 | 1.9 |
| Renter-Occupied (%) | 1980 | 25.5 | 32.6 |
| | 1990 | 38.6 | 31.5 |
| | 2000 | 11.5 | 32.5 |
| Renter Vacancy Rate (%) | 1980 | NA | NA |
| | 1990 | NA | 12.2 |
| | 2000 | 8.6 | 8.2 |
| Owner: Renter Ratio | 1980 | 2.9:1 | 1.9:1 |
| | 1990 | 1.8:1 | 1.9:1 |
| | 2000 | 7.7:1 | 2.1:1 |

Source: U.S. Bureau of the Census

*Georgia Totals are reported in 000's.

*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.

Cost 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, and compares the values with state data. All dollar figures are converted to 2000 dollars for comparison.

Table 5
Cost of Housing

| Jurisdiction | Owner Median Value (\$) | | | Renter Median Value (\$) | | | Owner % Change 80-90 | Renter % Change 80-90 | Owner % Change 90-00 | Renter % Change 90-00 |
|--------------|-------------------------|--------|---------|--------------------------|-----|-----|----------------------|-----------------------|----------------------|-----------------------|
| | 80 | 90 | 00 | 80 | 90 | 00 | | | | |
| Braselton | 67,417 | 89,883 | 147,700 | 340 | 428 | 633 | 33.3 | 25.9 | 64.3 | 47.9 |
| Georgia | 48,275 | 93,939 | 111,200 | 320 | 453 | 613 | 94.6 | 41.6 | 18.4 | 35.3 |

Source: U.S. Bureau of the Census; 1990, 2000
Calculations by NEGRDC

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

The cost of housing in Braselton has increased tremendously since 1990 and is now considerably higher than the state median value. This can be attributed to the demand for high-end, single-family housing created by the Chateau Elan development and the abundance of new construction.

The renter-occupied median rent is comparable to the state, and increased at relatively similar rates. Since the majority of multi-family units are designated for low-income families, this indicates that there are a number of higher priced, single-family houses that are renter-occupied.

Future Housing Demand

The forecast of future housing demand is based primarily on the expected population increase in Braselton and the trends established in previous sections of this chapter, and elsewhere in the plan. Currently the housing inventory is dominated by single-family residences with a very small percentage of the housing stock in multi-family development. One of the overall goals of the chapter was to encourage a variety of housing types, which requires an increase in alternative forms of housing.

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

1. The percentage of homeownership has increased over the past ten years and outpaces state rates.
2. The corresponding rate of renter-occupied housing has decreased.
3. The majority of multi-family housing is designated for low-income households.

4. The total percentage of mobile/manufactured homes is now zero.
5. The overall condition of the housing stock is improving with the increase in new construction.
6. The cost of housing is increasing but residents are becoming wealthier on average.

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.
3. The percentage rates of owner and renter-occupied housing shall remain the same throughout the planning horizon.
4. Average household size shall decrease throughout the planning horizon in accordance with the forecasts established in Chapter 1.
5. An average vacancy rate of 5% shall be maintained throughout the planning horizon.
6. The percentage share of mobile/manufactured homes shall be zero throughout the planning horizon reflecting the existing conditions.
7. In turn, the percentage share of single-family and multi-family housing shall increase slightly throughout the planning horizon to offset the difference created by the lack of mobile/manufactured homes.

Table 6 illustrates the housing forecast throughout the planning horizon in five-year increments from 2000 through to 2020.

In 2000 the baseline data consisted of 92.2% single-family, 3.1% multi-family, and 4.7% mobile/manufactured homes. The assumptions eliminate the presence of mobile/manufactured homes and increase the single-family and multi-family household share to 95% and 5%, respectively. The owner and renter occupied rates are 88.5% and 11.5% respectively and will remain constant throughout the planning horizon.

**Table 6
Housing Demands**

| County Totals | Total Units | New Units | Single-Family | New Units | Multi-Family | New Units | Mobile Home | New Units |
|----------------------|--------------------|------------------|----------------------|------------------|---------------------|------------------|--------------------|------------------|
| 2000 | 491 | - | 432 | - | 38 | - | 21 | - |
| 2005 | 1,338 | 847 | 1,271 | 818 | 67 | 29 | - | - |
| 2010 | 2,211 | 874 | 2,101 | 830 | 111 | 44 | - | - |
| 2015 | 3,123 | 911 | 2,967 | 866 | 156 | 46 | - | - |
| 2023 | 4,073 | 950 | 3,869 | 903 | 204 | 48 | - | - |

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

The figures represent the total housing stock in Braselton, including vacant units. Using the standard 5.0% vacancy rate for all units produces a total of 3,732 total households.

Using the baseline assumption that owner and renter-occupied percentage rates shall remain constant throughout the planning horizon derives an owner-occupied total of 3,303 units and a renter-occupied total of 429 units in 2020.

Needs, Goals, and Local Assessment

Housing Choice Assessment

In order to meet the diverse needs of the population a variety of housing options need to be available. As Table 1 indicated, the majority of housing units are single-family (92.2%) and the percentage total they represent is increasing.

This trend is merely a reflection of the composition of the existing population. The demographics of households indicate that the majority are traditional, married couple types (68.6% of households). Over the past decade there has been a slight increase in the proportion of family to non-family households, with family households increasing from 73% in 1990 to 78.6% in 2000. This is further illustrated by the decrease in the number of households occupied by single residents, which fell from 23.3% in 1990 to 18.3% in 2000.

The existing housing stock seemingly matches the composition of the population. However, 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 the low-wage sectors a need for affordable housing options arises and is generally met by multi-family housing. Currently the majority of multi-family housing is designated for low-income families in the Dunnaway Massey housing complex. The increased options represented in the downtown revitalization concept should help to provide a greater number of housing alternatives for the local workforce, allowing a greater percentage of local employees to reside in Braselton.

Housing Condition Assessment

Overall the condition of the housing stock is adequate due to the very recent construction of the housing stock. Over 53% of housing has been constructed since 1995 and the demand for new housing is projected to remain constant throughout the planning horizon. There are no significant issues relating to overcrowding, or lack of adequate plumbing within the existing stock, with no major increases in either category anticipated.

Housing Affordability

The definition of affordable housing is one of the most difficult to relay because of the negative stigma attached to the term. Affordable housing relates to the supply of housing available for the working class of the jurisdiction, whether they are highly educated professionals or minimum wage retail employees.

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.

Table 7 illustrates the percentages of households that are considered cost burdened by their household expense for both owner and renter-occupied units. The data indicates the percentage of total households that spend greater than 30% of their gross income on housing expenses.

Table 7
Percentage of Cost-Burdened Households

| Jurisdiction | Owner-Occupied | | Renter-Occupied | |
|--------------|----------------|-------|-----------------|-------|
| | 1990 | 2000 | 1990 | 2000 |
| Braselton | 27.7% | 25.6% | 35.8% | 40.0% |
| Georgia | 19.3% | 21.0% | 37.0% | 35.4% |

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

Overall the town continues to exceed state averages in both categories but the high percentage of cost burdened renters is a concern statewide. The higher percentages of cost-burdened households in the renter-occupied category are a reflection of the low-income rental units present in Braselton. The percentage of cost-burdened owner-occupied households actually decreased between census years but continues to exceed state rates. While the Braselton population has become more affluent since the 1990 census due to the in-migration of a highly educated, professional workforce (as discussed in Chapter 2), the costs of housing have increased dramatically in the town over that same time period.

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.

The median cost of housing in Braselton increased to \$147,700 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, households in Braselton must earn \$59,080 per year to afford a median priced home. The median income is reported as \$56,563. This illustrates that the median household income is not adequate to afford the median household value without experiencing a financial burden.

The increase in contract rent remained consistent with the state average. 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 greater than \$11.00/hour. Since the majority of rental units are single occupant households, or single earner families, this represents the only source of income. The average weekly wage for retail employees in Braselton was \$355, which equates to \$8.88/hour, well below the rate required to afford adequate rental housing.

As mentioned in the Chapter 2 discussion, non-residents fill the majority of employment opportunities in Braselton. Because of the high median values associated with owner-occupied housing and the lack of multi-family housing units, many of the lower wage retail and service sector employees are unable to locate adequate, affordable housing within the town. This is a factor that has led to the jobs to housing ratio imbalance (discussed in Chapter 2) of 4.94 jobs per household. The continued lack of alternatives to single-family housing units creates further problems with respect to the town's ability to house its local workforce.

Table 8 illustrates the compatibility between owner-occupied housing values and household income levels.

Table 8
Housing : Population Compatibility

| Housing Units in Range (%) | Housing Value Range (\$) | Households Able to Afford Housing Units (%) |
|----------------------------|--------------------------|---------------------------------------------|
| 2.3 | < 50000 | 9.2 |
| 28.1 | 50,000-99,999 | 16.2 |
| 20.7 | 100,000-149,999 | 14.6 |
| 6.8 | 150,000-199,999 | 23.5 |
| 1.4 | 200,000-299,999 | 8.0 |
| 7.7 | 300,000-499,999 | 16.9 |
| 33.0 | 500,000+ | 11.5 |

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

The table illustrates how well the existing housing stock serves the existing population. The most revealing statistic is that the largest demographic are those households that earn enough money to comfortably afford housing in the \$150,000 to \$199,999 range. However, the existing housing stock has only 6.8% of its total units within that

range, requiring these households to either live above or below their means. Living above their means creates a cost-burdened household and living below their means deprives a housing unit from another household within a lower spending range.

Another statistic that has led to the high percentage of cost-burdened households is that 33.0% of the housing stock is in the \$500,000+ range, while only 11.5% of the households can afford those values without becoming cost-burdened. What this reveals is that the majority of the population that falls within either the \$200,000-\$299,999 or \$300,000-\$499,999 range are living in units outside of the cost-burdened threshold.

This is an issue that is not easily solved because of the private sector’s major influence on housing supplies. However, it 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 town cannot fully house the projected workforce and may struggle attracting new commercial and industrial employers

Needs, Goals, and Policies

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

Need: Promote the construction of affordable housing options throughout the town.

Policy: Encourage the renovation of substandard housing and vacant units for use as affordable housing.

Policy: Encourage the inclusion of affordable options within new developments decreasing the segregation of housing types.

Policy: Develop ordinance to allow for mixed-use residential development in downtown district.

Need: Mitigate negative environmental impacts associated with increased residential development.

Policy: Coordinate future housing development with supporting infrastructure such as roads, schools, emergency services, water and sewer.

Policy: Promote clustered residential development, as found within conservation subdivisions, that provides for open space and landscape preservation and self-contained recreational areas.

Policy: Encourage infill and re-development wherever suitable to maximize the use of undeveloped land and to take advantage of existing infrastructure.

Policy: Preserve, conserve and enhance historic structures and sites wherever possible.

Need: Utilize the Future Land Use map to determine suitable locations for residential development.

Policy: Avoid scattered, non-contiguous residential development, utilizing a growth boundary to guide future annexation decisions.

Policy: Focus residential growth in appropriate locations as determined on the future land use map.

Policy: Regulate densities within designated areas to ensure adequate availability of land to support the projected development increases.

Need: Develop set of comprehensive subdivision regulations.