

Chapter 7: Housing

HOUSING

7.1 Introduction

The housing element examines the existing housing stock of Jackson County, Arcade, Braselton, Commerce, Hoschton, Jefferson, Nicholson, Pendergrass, and Talmo to describe trends and determine future housing needs. The housing inventory includes types of housing, number, age and condition, occupancy and tenure, and cost. The assessment determines the adequacy and suitability of the housing stock to serve current and future population and economic development needs. The housing projections will assist each community in preparing for an adequate housing supply. The primary source of information for this chapter is the U.S. Bureau of the Census.

Residential parcels are displayed on the existing land use map for each participating local government. Land areas that are appropriate for future residential developments are shown on the future land use map.

7.2 Types of Housing Units in Jackson County

The categories of housing units identified by the U.S. Census in 1990 are single-family homes, multi-family homes, seasonal-recreational homes, and mobile homes. The U.S. Bureau of the Census defines mobile homes as houses without a permanent foundation. The mobile home classification includes manufactured homes and modular homes.

Section 7.2 outlines the existing housing stock in Jackson County, Arcade, Braselton, Commerce, Hoschton, Jefferson, Nicholson, Pendergrass and Talmo. The following tables show the number of units, the number of occupied units, and the different types of housing units.

7.2.1 Jackson County

In 1990, 91.0 percent of all housing units in Jackson County were occupied. The majority of housing units, 62.7 percent, were single family. Mobile/Manufactured housing accounted for more than 30 percent of all county housing stock, where as multi-family made up only 4.8 percent.

Table 7-1

Types of Housing Jackson County 1990		
	Number	Percent of Total
Total Housing Units	11,775	--
Occupied Units	10,721	91.0
Single-Family Units	7,380	62.7
Multi-Family Units	567	4.8
Mobile Homes	3,828	32.5
Seasonal - Recreational*	76	0.6
Source: U.S. Bureau of the Census, 1990.		
*Seasonal - Recreational units are not included in the number of total units for 1990.		

7.2.2 Arcade

Of the 266 housing units reported in the 1990 Census, 231 or 86.8 percent were occupied. Nearly two-thirds of Arcade's housing stock consisted of manufactured housing. This far exceeds amounts in any other jurisdiction in Jackson County. There were only 95 single-family houses in Arcade, representing approximately 36 percent of all housing units. Multi-family housing was virtually nonexistent, accounting for only 3 units.

Table 7-2

Types of Housing Arcade 1990		
	Number	Percent of Total
Total Housing Units	266	--
Occupied Units	231	86.8
Single-Family Units	95	35.7
Multi-Family Units	3	1.1
Mobile Homes	168	63.2
Seasonal - Recreational*	3	1.1
Source: U.S. Bureau of the Census, 1990.		
*Seasonal - Recreational units are not included in the number of total units for 1990.		

7.2.3 Braselton

Of Braselton's 163 occupied housing units, the majority, 148 or 83.1 percent, were single-family dwellings. Multi-family and manufactured homes were far less prevalent, accounting for 9.0 and 7.9 percent respectively. There were two seasonal-recreational units reported by the 1990 Census.

Table 7-3

Types of Housing Braselton 1990		
	Number	Percent of Total
Total Housing Units	178	--
Occupied Units	163	91.6
Single-Family Units	148	83.1
Multi-Family Units	16	9.0
Mobile Homes	14	7.9
Seasonal - Recreational*	2	1.1
Source: U.S. Bureau of the Census, 1990.		
*Seasonal - Recreational units are not included in the number of total units for 1990.		

7.2.4 Commerce

The 1990 Census reported 1,724 housing units in Commerce. Occupied units accounted for 1,568 of the city's housing units or 91.0 percent. The largest category of housing in Commerce was single-family housing, followed by multi-family housing and mobile homes. Single-family housing accounted for 75.2 percent of all housing units, while multi-family housing represented for 13.1 percent, and mobile homes 11.8 percent. In 1990, twelve seasonal-recreational housing units were reported.

Table 7-4

Types of Housing Commerce 1990		
	Number	Percent of Total
Total Housing Units	1,724	--
Occupied Units	1,568	91.0
Single-Family Units	1,296	75.2
Multi-Family Units	225	13.1
Mobile Homes	203	11.8
Seasonal - Recreational*	12	0.7
Source: U.S. Bureau of the Census, 1990.		
*Seasonal - Recreational units are not included in the number of total units for 1990.		

7.2.5 Hoschton

The 1990 Census reported 251 total housing units in the City of Hoschton. Of these, 228 or 90.8 percent were occupied. Single-family homes were the dominant dwelling type, however, multi-family homes were well represented, accounting for 21.1 percent of total housing stock. Manufactured housing made up 17.1 percent of the total housing stock.

Table 7-5

Types of Housing Hoschton 1990		
	Number	Percent of Total
Total Housing Units	251	--
Occupied Units	228	90.8
Single-Family Units	155	61.8
Multi-Family Units	53	21.1
Mobile Homes	43	17.1
Seasonal - Recreational*	2	0.8
Source: U.S. Bureau of the Census, 1990.		
*Seasonal - Recreational units are not included in the number of total units for 1990.		

7.2.6 Jefferson

The 1990 Census reported 1,136 housing units in Jefferson. Occupied housing totaled 1,056 units, or 93.0 percent of the total. Single-family housing was the predominant housing type, representing 72.2 percent, while multi-family and manufactured housing comprised 17.2 percent and 10.7 percent respectively.

Table 7-6

Types of Housing Jefferson 1990		
	Number	Percent of Total
Total Housing Units	1,136	--
Occupied Units	1,056	93.0
Single-Family Units	820	72.2
Multi-Family Units	195	17.2
Mobile Homes	121	10.7
Seasonal - Recreational*	3	0.3
Source: U.S. Bureau of the Census, 1990.		
*Seasonal - Recreational units are not included in the number of total units for 1990.		

7.2.7 Nicholson

Occupied units in Nicholson accounted for 94.8 percent of the city's total housing stock. Single-family housing represented only 62.4 percent of all units. This low percentage is due to the large amount of manufactured housing found throughout Nicholson. In addition, the 1990 Census reported one multi-family unit and zero seasonal-recreational units.

Table 7-7

Types of Housing Nicholson 1990		
	Number	Percent of Total
Total Housing Units	213	--
Occupied Units	202	94.8
Single-Family Units	133	62.4
Multi-Family Units	1	0.5
Mobile Homes	79	37.1
Seasonal - Recreational*	0	0.0

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

*Seasonal - Recreational units are not included in the number of total units for 1990.

7.2.8 Pendergrass

The 1990 Census reported 122 housing units in Pendergrass, of which 108, or 88.5 percent, were occupied. Similar to other jurisdictions in Jackson County, single-family housing as a percentage of total units is relatively low when compared to other areas in the region. Conversely, the percentage of manufactured housing is relatively high. According to the 1990 Census, Pendergrass had five multi-family units and zero seasonal-recreational units.

Table 7-8

Types of Housing Pendergrass 1990		
	Number	Percent of Total
Total Housing Units	122	--
Occupied Units	108	88.5
Single-Family Units	81	66.4
Multi-Family Units	5	4.1
Mobile Homes	36	29.5
Seasonal - Recreational*	0	0.0

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

*Seasonal - Recreational units are not included in the number of total units for 1990.

7.2.9 Talmo

In 1990, 95.9 percent of all housing in Talmo was occupied. Total housing units were only represented by single-family and manufactured units. Single-family units account for 78.4 percent of all housing, while mobile homes made up the remaining 21.6 percent. The 1990 Census reported that there were no multi-family or seasonal-recreational units in Talmo.

Table 7-9

Types of Housing Talmo 1990		
	Number	Percent of Total
Total Housing Units	74	--
Occupied Units	71	95.9
Single-Family Units	58	78.4
Multi-Family Units	0	0.0
Mobile Homes	16	21.6
Seasonal - Recreational*	0	0.0
Source: U.S. Bureau of the Census, 1990.		
*Seasonal - Recreational units are not included in the number of total units for 1990.		

7.3 Trends in Types of Housing - 1970 to 1990

7.3.1 Jackson County

During the 1970s, the number of Jackson County housing units increased by 33.3 percent. The county experienced an increase in the number of multi-family units and mobile homes, by 25.7 percent and 114.8 percent respectively. The number of single-family homes increased by 22.0 percent.

Jackson County's housing stock totaled 9,088 units in 1980, an increase of 2,268 units from 1970. The county's vacancy rate was 5.1 percent. In 1980, the county had 8,619 occupied units. In 1980, single-family units accounted for 75.7 percent of all housing units. Mobile home units accounted for 19.2 percent of all housing units and multi-family units totaled 5.0 percent.

In 1990, the housing stock in Jackson County totaled 11,775 units. During the 1980s, the housing stock increased by 2,687 units. The number of mobile homes more than doubled from 1,746 to 3,828 during this period, an increase of 119.2 percent. The number of single-family homes increased by 7.2 percent. The percentage of multi-family units increased by 23.3 percent.

Table 7-10

Trends in Types of Housing Jackson County 1970 - 1990			
	1970	1980	1990
Total Housing Units	6,820	9,088	11,775
Occupied Units	6,476	8,619	10,721
Single-Family Units	5,641	6,882	7,380
Multi-Family Units	366	460	567
Mobile Homes	813	1,746	3,828
Seasonal - Recreational*	NA	NA	76

Source: U.S. Bureau of the Census, 1970, 1980, 1990.
NA = Not Available
*Seasonal - Recreational units are not included in the number of total units for 1990.

Table 7-11

Percent Change in Types of Housing Jackson County 1970 - 1990			
	Percent Change 1970 - 1980	Percent Change 1980 - 1990	Percent Change 1970 - 1990
Total Housing Units	33.3	29.6	72.7
Occupied Units	33.1	24.4	65.5
Single-Family Units	22.0	7.2	30.8
Multi-Family Units	25.7	23.3	54.9
Mobile Homes	114.8	119.2	370.8
Seasonal - Recreational*	NA	NA	---

Source: U.S. Bureau of the Census, 1970, 1980, 1990.
NA = Not Available
*Seasonal - Recreational units are not included in the number of total units for 1990.

7.3.2 Arcade

Arcade experienced a 209.3 percent increase in total housing units from 1980 to 1990. Most of these new housing units were manufactured homes. In fact, manufactured units increased by 1,192.3 percent during the 1980s. Single-family units increased from 67 units in 1980 to 95 units in 1990, for a total increase of 41.8 percent. During this period, multi-family units decreased by 50.0 percent, from 6 to 3 units.

Table 7-12

Trends in Types of Housing Arcade 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	86	266
Occupied Units	NA	78	233
Single-Family Units	NA	67	95
Multi-Family Units	NA	6	3
Mobile Homes	NA	13	168
Seasonal - Recreational*	NA	NA	3

Source: U.S. Bureau of the Census, 1980, 1990.
NA = Not Available
*Seasonal - Recreational units are not included in the number of total units for 1990.

Table 7-13

Percent Change in Types of Housing Arcade 1970 - 1990	
	Percent Change 1980 - 1990
Total Housing Units	209.3
Occupied Units	198.7
Single-Family Units	41.8
Multi-Family Units	-50.0
Mobile Homes	1,192.3
Seasonal - Recreational*	NA

Source: U.S. Bureau of the Census, 1980, 1990.
 NA = Not Available
 *Seasonal - Recreational units are not included in the number of total units for 1990.

7.3.3 Braselton

Braselton has experienced strong growth in all areas of housing during the 1980s. Total housing units increased from 109 total units to 178 total units, representing an increase of 63.3 percent. Single-family and multi-family units both shared in this growth, increasing by 55.8 and 50.0 percent respectively. Manufactured housing experienced the highest percent growth, increasing by 133.3 percent from 1980 to 1990.

Table 7-14

Trends in Types of Housing Braselton 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	109	178
Occupied Units	NA	106	163
Single-Family Units	NA	95	148
Multi-Family Units	NA	8	16
Mobile Homes	NA	6	14
Seasonal - Recreational*	NA	NA	2

Source: U.S. Bureau of the Census, 1980, 1990.
 NA = Not Available
 *Seasonal - Recreational units are not included in the number of total units for 1990.

Table 7-15

Percent Change in Types of Housing Braselton 1970 - 1990	
	Percent Change 1980 - 1990
Total Housing Units	63.3
Occupied Units	49.5
Single-Family Units	55.8
Multi-Family Units	55.0
Mobile Homes	133.3

Seasonal - Recreational*	NA
Source: U.S. Bureau of the Census, 1980, 1990. NA = Not Available	
*Seasonal - Recreational units are not included in the number of total units for 1990.	

7.3.4 Commerce

Housing stock in Commerce increased gradually during the 1980s. The number of housing units in Commerce increased by 8.5 percent and the number of occupied units increased by 3.4 percent. Single-family homes increased by 3.4 percent or 43 units. Mobile homes have increased by 283.0 percent in the last two decades, increasing by 150 units. While manufactured housing grew tremendously in the 1970s, the 1980s experienced a growth rate of only 8.0 percent.

Table 7-16

Trends in Types of Housing Commerce 1970 - 1990			
	1970	1980	1990
Total Housing Units	1,298	1,589	1,724
Occupied Units	1,248	1,517	1,568
Single-Family Units	1,082	1,253	1,296
Multi-Family Units	163	148	225
Mobile Homes	53	188	203
Seasonal - Recreational*	NA	NA	12

Source: U.S. Bureau of the Census, 1970, 1980, 1990.
NA = Not Available
*Seasonal - Recreational units are not included in the number of total units for 1990.

Table 7-17

Percent Change in Types of Housing Commerce 1970 - 1990			
	Percent Change 1970-1980	Percent Change 1980-1990	Percent Change 1970-1990
Total Housing Units	22.4	8.5	32.8
Occupied Units	21.6	3.4	25.6
Single-Family Units	15.8	3.4	19.8
Multi-Family Units	-9.2	52	38.0
Mobile Homes	254.7	8	283.0
Seasonal - Recreational	NA	NA	NA

Source: U.S. Bureau of the Census, 1970, 1980, 1990.
NA = Not Available

7.3.5 Hoschton

The number of total housing units in Hoschton increased by 44.2 percent from 1980 to 1990. Total occupied units increased by 35.7 percent. Manufactured housing increased its presence as well. The number of manufactured units in Hoschton grew from 25 in 1980 to 43 in 1990, for an overall increase of 72.0 percent.

Table 7-18

Trends in Types of Housing Hoschton 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	174	251
Occupied Units	NA	168	228
Single-Family Units	NA	NA	155
Multi-Family Units	NA	NA	53
Mobile Homes	NA	25	43
Seasonal - Recreational*	NA	NA	2

Source: U.S. Bureau of the Census, 1980, 1990.
NA = Not Available

*Seasonal - Recreational units are not included in the number of total units for 1990.

Table 7-19

Percent Change in Types of Housing Hoschton 1970 - 1990	
	Percent Change 1980 - 1990
Total Housing Units	44.2
Occupied Units	35.7
Single-Family Units	NA
Multi-Family Units	NA
Mobile Homes	72.0
Seasonal - Recreational*	NA

Source: U.S. Bureau of the Census, 1980, 1990.
NA = Not Available

*Seasonal - Recreational units are not included in the number of total units for 1990.

7.3.6 Jefferson

During the 1980s, the number of housing units in Jefferson increased by 434, or 61.8 percent. The number of occupied units increased by 58.6 percent. However, since 1970, total housing units and occupied housing units have increased by 97.6 and 95.2 percent respectively. Data for the 1970's is not available for single-family units, multi-family units, or mobile homes.

Table 7-20

Trends in Types of Housing Jefferson 1970 - 1990			
	1970	1980	1990
Total Housing Units	575	702	1,136
Occupied Units	541	666	1,056
Single-Family Units	NA	572	820
Multi-Family Units	NA	113	195
Mobile Homes	NA	17	121
Seasonal - Recreational*	NA	NA	3

Source: U.S. Bureau of the Census, 1970, 1980, 1990.
NA = Not Available
*Seasonal - Recreational units are not included in the number of total units for 1990.

Table 7-21

Percent Change in Types of Housing Jefferson 1970 - 1990			
	Percent Change 1970-1980	Percent Change 1980-1990	Percent Change 1970-1990
Total Housing Units	22.1	61.8	97.6
Occupied Units	23.1	58.6	95.2
Single-Family Units	NA	43.4	NA
Multi-Family Units	NA	72.6	NA
Mobile Homes	NA	611.8	NA
Seasonal - Recreational*	NA	NA	NA

Source: U.S. Bureau of the Census, 1970, 1980, 1990.
NA = Not Available
*Seasonal - Recreational units are not included in the number of total units for 1990.

7.3.7 Nicholson

Nicholson experienced minimal growth during the 1980s. In 1980 there were 191 total housing units, by 1990 this number had only grown by 11.5 percent to 213 total units. The number of single-family and multi-family units both decreased during the 1980s. In fact, single-family units decreased by 20.8 percent and multi-family decreased by 50.0 percent. Mobile homes experienced the largest increase in Nicholson, increasing by 276.2 percent.

Table 7-22

Trends in Types of Housing Nicholson 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	191	213
Occupied Units	NA	186	202
Single-Family Units	NA	168	133
Multi-Family Units	NA	2	1
Mobile Homes	NA	21	79
Seasonal - Recreational*	NA	NA	0

Source: U.S. Bureau of the Census, 1980, 1990.
NA = Not Available
*Seasonal - Recreational units are not included in the number of total units for 1990.

Table 7-23

Percent Change in Types of Housing Nicholson 1970 - 1990	
	Percent Change 1980 - 1990
Total Housing Units	11.5
Occupied Units	8.6
Single-Family Units	-20.8
Multi-Family Units	-50.0
Mobile Homes	276.2
Seasonal - Recreational*	NA

Source: U.S. Bureau of the Census, 1980, 1990.
 NA = Not Available
 *Seasonal - Recreational units are not included in the number of total units for 1990.

7.3.8 Pendergrass

Pendergrass also experienced nominal growth during the 1980s. Total housing units increased by 20.8 percent in the 1980s. The total occupied units increased by 11.3 percent. Multi-family units and mobile homes shared the largest increases in Pendergrass, increasing by 25.0 and 140.0 percent respectively. Census figures revealed a 1.2 percent decrease in single-family homes, which accounts for a net decline of one home.

Table 7-24

Trends in Types of Housing Pendergrass 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	101	122
Occupied Units	NA	97	108
Single-Family Units	NA	82	81
Multi-Family Units	NA	4	5
Mobile Homes	NA	15	36
Seasonal - Recreational*	NA	NA	0

Source: U.S. Bureau of the Census, 1980, 1990.
 NA = Not Available
 *Seasonal - Recreational units are not included in the number of total units for 1990.

Table 7-25

Percent Change in Types of Housing Pendergrass 1970 - 1990	
	Percent Change 1980 - 1990
Total Housing Units	20.8
Occupied Units	11.3
Single-Family Units	-1.2
Multi-Family Units	25.0
Mobile Homes	140.0
Seasonal - Recreational*	NA

Source: U.S. Bureau of the Census, 1980, 1990.
 NA = Not Available
 *Seasonal - Recreational units are not included in the number of total units for 1990.

7.3.9 Talmo

The Town of Talmo was not a Census Designated Place (CDP) in 1980. The U.S. Bureau of the Census did not publish any detailed housing information that could be used for trend analysis.

7.4 Age and Condition of Housing in Jackson County

7.4.1 Jackson County

The next table reviews the age and condition of Jackson County's housing units over the last twenty years. Between 1970 and 1980, the percentage of substandard housing units, defined as lacking complete plumbing, decreased from 18.6 to 5.3 percent. In 1990, 193 housing units or 1.6 percent of all units in the county were considered substandard, compared to 1.1 percent of housing units in the State of Georgia.

One reason for the percent decrease in substandard units was the 72.7 percent increase in new homes built between 1970 and 1990. During the same time, the number of housing units built before 1939 decreased by 27.3 percent. The construction of newer homes and demolition of substandard homes accounted for the decline in total substandard housing units.

Table 7-26

Condition of Housing Units Jackson County 1970 - 1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	6,820	9,088	33.3	11,775	29.6
Units Built Before 1939	2,721	2,056	-24.4	1,494	-27.3
No. of Substandard Units	1,269	484	-61.9	193	-60.1
Percent Substandard Units	18.6	5.3	--	1.6	--
Source: U.S. Bureau of the Census, 1970, 1980, 1990. NA = Not Available					

7.4.2 Arcade

The number of year round units in Arcade increased by 209.3 percent during the 1980s. During this period, the number of units built before 1939 decreased by 43.5 percent. However, the number of homes considered substandard, defined as a lack of complete plumbing, increased by 300.0 percent. Yet substandard housing represented only 2.3 percent of the total in 1990, identical to that in 1980.

Table 7-27

Condition of Housing Units Arcade 1970 - 1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	NA	86	NA	266	209.3
Units Built Before 1939	NA	23	NA	13	-43.5
No. of Substandard Units	NA	2	NA	6	200.0
Percent Substandard Units	NA	2.3	--	2.3	--
Source: U.S. Bureau of the Census, 1980, 1990. NA = Not Available					

7.4.3 Braselton

There was little change in the age and condition of Braselton's housing stock during the 1980s. The number of older homes decreased by only 3 units, or 8.8 percent. The number of substandard units increased by 50.0 percent, however, this represents only one additional substandard unit from 1980 census figures.

Table 7-28

Condition of Housing Units Braselton 1970 - 1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	NA	109	NA	178	63.3
Units Built Before 1939	NA	34	NA	31	-8.8
No. of Substandard Units	NA	2	NA	3	50.0
Percent Substandard Units	NA	1.8	--	1.7	--
Source: U.S. Bureau of the Census, 1980, 1990. NA = Not Available					

7.4.4 Commerce

From 1970 to 1990, the number of substandard units decreased significantly, from 151 to 31 units. However, the rate of decrease slowed during the 1980s. Conversely, the number of units built prior to 1939 has shown a greater decrease during the 1980s. This suggests that older homes were being replaced by newer homes at an increasing rate.

Table 7-29

Condition of Housing Units Commerce 1970 - 1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	1,298	1,589	22.4	1,724	8.5
Units Built Before 1939	576	490	-14.9	383	-21.8
No. of Substandard Units	151	46	-69.5	31	-32.6
Percent Substandard Units	11.6	2.9	--	1.8	--
Source: U.S. Bureau of the Census, 1970, 1980, 1990. NA = Not Available					

7.4.5 Hoschton

The total number of year-round units increased by 44.3 percent from 1980 to 1990. During this period, the number of units built before 1939 and the number of substandard units decreased by 7.7 and 30.8 percent respectively. In 1980, 7.5 percent of all housing was considered substandard. In 1990, this percentage decreased to only 3.6 percent of all housing.

Table 7-30

Condition of Housing Units Hoschton 1970 - 1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	NA	174	NA	251	44.3
Units Built Before 1939	NA	52	NA	48	-7.7
No. of Substandard Units	NA	13	NA	9	-30.8
Percent Substandard Units	NA	7.5	--	3.6	--
Source: U.S. Bureau of the Census, 1980, 1990. NA = Not Available					

7.4.6 Jefferson

In 1980, 6.3 percent of all housing was considered substandard. However, in 1990 only 1.0 percent of all housing was considered substandard. This can be attributed to a 61.8 percent increase in total housing during the 1980s and a 20.6 percent reduction in the number of homes built prior to 1939.

Table 7-31

Condition of Housing Units Jefferson 1970-1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	575	702	22.1	1,136	61.8
Units Built Before 1939	NA	252	NA	200	-20.6
No. of Substandard Units	NA	44	NA	11	-75.0
Percent Substandard Units	NA	6.3	--	1.0	--
Source: U.S. Bureau of the Census, 1970, 1980, 1990. NA = Not Available					

7.4.7 Nicholson

As reported in the 1990 Census, of the 213 total housing units in Nicholson, 35 or only 2.9 percent were built before 1939. This increase in one unit from 1980 census figures is most likely due to a reporting discrepancy. No substandard homes were reported in 1990. This is a six-unit decrease from 1980 figures.

Table 7-32

Condition of Housing Units Nicholson 1970 - 1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	NA	191	NA	213	11.5
Units Built Before 1939	NA	34	NA	35	2.9
No. of Substandard Units	NA	6	NA	0	--
Percent Substandard Units	NA	3.1	--	0	--
Source: U.S. Bureau of the Census 1980, 1990. NA = Not Available					

7.4.8 Pendergrass

In 1990, only 2 of the 122 total housing units were considered substandard. This represents a 66.7 percent decrease since 1980. The number of units built before 1939 decreased by 58.8 percent during the 1980s.

Table 7-33

Condition of Housing Units Pendergrass 1970 - 1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	NA	101	NA	122	20.8
Units Built Before 1939	NA	34	NA	14	-58.8
No. of Substandard Units	NA	6	NA	2	-66.7
Percent Substandard Units	NA	5.9	--	1.6	--
Source: U.S. Bureau of the Census, 1980, 1990. NA = Not Available					

7.4.9 Talmo

Trend analysis for Talmo is unavailable due to the lack of 1970 and 1980 census data.

Table 7-34

Condition of Housing Units Talmo 1970 - 1990					
	1970	1980	Percent Change 1970-1980	1990	Percent Change 1980-1990
Number Year-Round Units	NA	NA	NA	74	NA
Units Built Before 1939	NA	NA	NA	20	NA
No. of Substandard Units	NA	NA	NA	0	NA
Percent Substandard Units	NA	NA	--	0.0	--
Source: U.S. Bureau of the Census, 1990. NA = Not Available					

State Comparisons

Within Jackson County, only Arcade had a lower percentage (4.8 percent) of older homes than Georgia (8.0 percent). While Arcade had the smallest percentage of older houses, Commerce reported that 22.0 percent of its housing was built prior to 1939, the largest percentage in the county.

The percentage of substandard housing in Hoschton was the highest in the county, followed by Arcade. No substandard units were reported in both Talmo and Nicholson. With the exception of these two municipalities, percentages of substandard units in Jackson County were equal to or greater than the state average of 1.0 percent.

Table 7-35

1990 Condition of Housing Units With State Comparisons Jackson County, Arcade, Braselton, Commerce, Commerce, Jefferson, Nicholson, Pendergrass, Talmo and the State of Georgia										
	GA	Jackson County	Arcade	Braselton	Commerce	Hoschton	Jefferson	Nicholson	Pender- grass	Talmo
Number Year-Round Units	2,638,418	11,775	266	178	1,724	251	1,136	213	122	74
Units Built Before 1939	212,938	1,494	13	31	383	48	200	35	14	20
Percent of Total Built Before 1939	8.0	12.7	4.8	17.4	22.0	19.1	17.6	16.4	11.4	27.0
No. of Substandard Units	28,462	193	6	3	31	9	11	0	2	0
Percent Substandard Units	1.0	1.6	2.3	1.7	1.8	3.6	1.00	0.00	1.60	0.00
Source: U.S. Bureau of the Census, 1990.										

7.5 Occupancy and Tenure, and Median Costs of Housing in Jackson County - 1990

This section addresses the number of owner-occupied and renter-occupied housing units, the median costs of housing, and the number of vacant units in Jackson County, Arcade, Braselton, Commerce, Hoschton, Jefferson, Nicholson, Pendergrass and Talmo.

7.5.1 Jackson County

The majority of occupied housing units in the county were owner-occupied units. These units accounted for 75.1 percent while rental units made up 24.9 percent of all occupied housing.

The vacancy rate among rental units was higher than the owner rate. The median value of owner-occupied housing was \$53,300 while the median rent paid for housing was \$230 per month.

Table 7-36

Occupancy and Tenure Cost of Housing Jackson County 1990		
	Number	Percent
Total Housing Units	11,775	--
Occupied Units	10,721	91.0
Number Occupied by Owner	8,056	75.1
Dollar Median Value (\$)	53,300	--
Owner Vacancy Rate (%)	--	1.5
Number Occupied by Renter	2,665	24.9
Dollar Median Rent (\$)	230	--
Renter Vacancy Rate (%)	--	13.1
Number of Units Vacant	1,054	9.0
Source: U.S. Bureau of the Census, 1990.		

7.5.2 Arcade

In 1990, there were 231 owner-occupied units which comprised 86.8 percent of all occupied units in Arcade. The number of occupied rental housing units totaled 38 units or 16.5 percent. The city's median value of owner-occupied homes was \$58,600 while the median rent paid was \$230 per month.

Table 7-37

Occupancy and Tenure Cost of Housing Arcade 1990		
	Number	Percent
Total Housing Units	266	--
Occupied Units	231	86.8
Number Occupied by Owner	193	83.6
Dollar Median Value (\$)	58,600	--
Owner Vacancy Rate(%)	--	0.5
Number Occupied by Renter	38	16.5
Dollar Median Rent (\$)	230	--
Renter Vacancy Rate(%)	--	33.3
Number of Vacant Units	35	13.2
Source: U.S. Bureau of the Census, 1990.		

7.5.3 Braselton

The owner occupancy rate in Braselton was 65.0 percent in 1990, while the renter occupancy rate was 35.0 percent. The median value of owner-occupied homes was \$64,300, the second highest among the eight cities in Jackson County. The median rent paid for housing was \$196 per month.

Table 7-38

Occupancy and Tenure Cost of Housing Braselton 1990		
	Number	Percent
Total Housing Units	178	--
Occupied Units	163	91.6
Number Occupied by Owner	106	65.0
Dollar Median Value (\$)	64300	--
Owner Vacancy Rate(%)	--	7.0
Number Occupied by Renter	57	35.0
Dollar Median Rent (\$)	196	--
Renter Vacancy Rate(%)	--	3.4
Number of Units Vacant	15	8.4
Source: U.S. Bureau of the Census, 1990.		

7.5.4 Commerce

In 1990, the city's occupancy rate was 91.0 percent. The owner occupancy rate was 67.5 percent, and the renter occupancy rate was 32.5 percent. The 1990 median value of homes in Commerce was \$47,500. The median monthly rent for housing was \$205.

Table 7-39

Occupancy and Tenure Cost of Housing Commerce 1990		
	Number	Percent
Total Housing Units	1,724	--
Occupied Units	1,568	91.0
Number Occupied by Owner	1,059	67.5
Dollar Median Value (\$)	47,500	--
Owner Vacancy Rate (%)	--	2.1
Number Occupied by Renter	509	32.5
Dollar Median Rent (\$)	205	--
Renter Vacancy Rate (%)	--	8.5
Number of Units Vacant	156	9.0
Source: U.S. Bureau of the Census, 1990.		

7.5.5 Hoschton

The City of Hoschton had a fairly even number of owner-occupied and rental units, at 58.8 percent and 41.2 percent respectively. The owner-occupied vacancy rate was 2.9 percent, whereas the renter vacancy rate was 9.2 percent. The city's median value of owner-occupied homes was \$55,000. The median rent paid for housing was \$265 per month.

Table 7-40

Occupancy and Tenure Cost of Housing Hoschton 1990		
	Number	Percent
Total Housing Units	251	--
Occupied Units	228	90.8
Number Occupied by Owner	134	58.8
Dollar Median Value (\$)	55,000	--
Owner Vacancy Rate (%)	--	2.9
Number Occupied by Renter	94	41.2
Dollar Median Rent (\$)	265	--
Renter Vacancy Rate (%)	--	9.6
Number of Units Vacant	23	9.2
Source: U.S. Bureau of the Census, 1990.		

7.5.6 Jefferson

The majority of occupied housing units in Jefferson were owner-occupied units. These units accounted for 66.4 percent while rental units made up 33.6 percent of all occupied units. At 7.0 percent, the renter vacancy rate was higher than the rate for owners. The vacancy rate among rental units was higher than the owner rate. The median value of owner-occupied housing was \$57,500 while the median rent paid for housing was \$192.

Table 7-41

Occupancy and Tenure Cost of Housing Jefferson 1990		
	Number	Percent
Total Housing Units	1,136	--
Occupied Units	1,056	93.0
Number Occupied by Owner	701	66.4
Dollar Median Value (\$)	57,500	--
Owner Vacancy Rate (%)	--	2.0
Number Occupied by Renter	355	33.6
Dollar Median Rent (\$)	192	--
Renter Vacancy Rate (%)	--	9.4
Number of Units Vacant	80	7.0
Source: U.S. Bureau of the Census, 1990.		

7.5.7 Nicholson

In 1990, Nicholson had 213 housing units of which 202 or 94.8 percent were occupied. This occupation rate was the second highest in Jackson County. Nicholson's owner occupancy rate was 76.2 percent and the rental occupancy rate was 23.8 percent. The 1990 median value of houses in Nicholson was \$52,000. Median monthly rent for housing was \$195 per month.

Table 7-42

Occupancy and Tenure Cost of Housing Nicholson 1990		
	Number	Percent
Total Housing Units	213	--
Occupied Units	202	94.8
Number Occupied by Owner	154	76.2
Dollar Median Value (\$)	52000	--
Owner Vacancy Rate (%)	--	0.6
Number Occupied by Renter	48	23.8
Dollar Median Rent (\$)	195	--
Renter Vacancy Rate (%)	--	12.7
Number of Units Vacant	11	5.2
Source: U.S. Bureau of the Census, 1990.		

7.5.8 Pendergrass

In 1990, Pendergrass had a total of 122 housing units, 108 of which were occupied. The number of owner-occupied units comprised 56.5 percent while the renter-occupied units made up 43.5 percent. The difference in vacancy rates between rental and owned units was quite pronounced. The owner vacancy rate was relatively low, at 1.6 percent, while the rental vacancy rate was 20.3 percent. It could be expected that monthly rent would decrease to encourage continued occupancy. This, however, was not the case as the \$327 per month in Pendergrass was the highest in Jackson County.

Table 7-43

Occupancy and Tenure Cost of Housing Pendergrass 1990		
	Number	Percent
Total Housing Units	122	--
Occupied Units	108	88.5
Number Occupied by Owner	61	56.5
Dollar Median Value (\$)	51,700	--
Owner Vacancy Rate (%)	--	1.6
Number Occupied by Renter	47	43.5
Dollar Median Rent (\$)	327	--
Renter Vacancy Rate (%)	--	20.3
Number of Units Vacant	14	11.5
Source: U.S. Bureau of the Census, 1990.		

7.5.9 Talmo

The 95.9 percent occupancy rate in Talmo was the highest in all of Jackson County. Of these units, 73.0 percent were owner-occupied and 26.8 percent were occupied by renters. At \$75,000, the median cost of housing in Talmo is also the highest in the county.

Table 7-44

Occupancy and Tenure Cost of Housing Talmo 1990		
	Number	Percent
Total Housing Units	74	--
Occupied Units	71	95.9
Number Occupied by Owner	52	73.2
Dollar Median Value (\$)	75,000	--
Owner Vacancy Rate (%)	--	NA
Number Occupied by Renter	19	26.8
Dollar Median Rent (\$)	213	--
Renter Vacancy Rate (%)	--	NA
Number of Units Vacant	3	4.1
Source: U.S. Bureau of the Census, 1990. NA = Not Available		

State Comparisons

In 1990, Arcade and Pendergrass had lower owner occupancy rates than Georgia's average of 89.7 percent. Only Pendergrass had a lower percentage of owner-occupied housing than the state. Braselton and Hoschton were the only cities with higher owner vacancy rates than the state.

With the exception of Talmo, the median value of housing throughout Jackson County was considerably lower than the state average of \$71,300. Median rent in all jurisdictions in the county was lower than the state average.

Table 7-45

1990 Occupancy, Tenure and Cost of Housing With State Comparisons for Jackson County, Arcade, Braselton, Commerce, Hoschton, Jefferson, Nicholson, Pendergrass, Talmo and Georgia										
	GA	Jackson County	Arcade	Braselton	Commerce	Hoschton	Jefferson	Nicholson	Pender- grass	Talmo
Occupied Units (%)	89.7	91.0	86.8	91.5	90.9	90.8	92.9	94.8	88.5	95.9
Occupied by Owner (%)	58.2	75.1	83.5	65.0	67.5	58.8	66.4	76.2	56.5	73.2
Dollar Median Value(\$)	71,300	53,300	58,600	64,300	47,500	55,000	57,500	52,000	51,700	75,000
Occupied by Renter (%)	31.4	24.9	16.5	35.0	32.5	41.2	33.6	23.8	43.5	26.8
Dollar Median Rent(\$)	344	230	230	196	205	265	192	195	327	213
Owner Vacancy Rate (%)	2.5	1.5	0.5	7.0	2.1	2.9	2.0	0.6	1.6	NA
Renter Vacancy Rate (%)	12.2	13.1	33.3	3.4	8.5	9.6	9.4	12.7	20.3	NA
Source:	U.S. Bureau of the Census 1990. NA = Not Available									

7.6 Trends in Occupancy and Tenure, and Median Cost of Housing - 1970 to 1990

7.6.1 Jackson County

Jackson County's housing stock has steadily increased over the last twenty years, 33.3 percent during the 1970s and 29.6 percent during the 1980s. The number of owner-occupied units as a percent of the total has slowly increased, while the total of renter-occupied units has consistently decreased. In addition, the number of vacant units as a percentage of the total has continued to increase. In 1990, this figure was 9.0 percent compared to 5.2 percent in 1980 and 5.0 percent in 1970.

The median value of housing increased from \$8,700 in 1970 to \$55,300 in 1990. Since 1970, the median rent in the county increased by \$189, for a total increase of 461.0 percent.

Table 7-46

Trends in Occupancy and Tenure Cost of Housing Jackson County 1970 - 1990			
	1970	1980	1990
Total Housing Units	6,820	9,088	11,775
Occupied Units	6,488	8,619	10,721
Number Occupied by Owner	4,469	6,372	8,056
Owner-Occupied (%)	68.9	73.9	75.1
Dollar Median Value (\$)	8,700	27,200	55,300
Number Occupied by Renter	2,007	2,247	2,665
Renter-Occupied (%)	30.9	26.1	24.9
Dollar Median Rent (\$)	41	103	230
Number of Units Vacant	344	469	1,054
Vacant Units as Percent of Total	5.0	5.2	9.0
Source: U.S. Bureau of the Census, 1970, 1980, 1990.			

Table 7-47

Trends in Occupancy and Tenure Cost of Housing Jackson County 1970 - 1990			
	Percent Change 1970-1980	Percent Change 1980-1990	Percent Change 1970-1990
Total Housing Units	33.3	29.6	72.7
Occupied Units	32.8	24.4	65.2
Number Occupied by Owner	42.6	0.3	80.3
Owner-Occupied (%)	5.0	1.0	6.3
Dollar Median Value (\$)	212.6	103.3	535.6
Number Occupied by Renter	12.0	18.6	32.8
Renter-Occupied (%)	-4.9	-1.2	-6.1
Dollar Median Rent (\$)	151.2	123.3	461.0
Number of Units Vacant	36.3	124.7	206.4
Vacant Units as Percent of Total	0.1	3.8	3.9
Source: U.S. Bureau of the Census, 1970, 1980, 1990.			

7.6.2 Arcade

Arcade has experienced a large amount of growth in their housing stock in the past decade. In 1980, there were 86 total housing units, by 1990, this number had increased by 209.3 percent to 266 total units. However, the vacancy rate has continued to increase. In 1980, vacant units as a percent of total housing was 9.3 percent compared to 13.2 percent in 1990. As expected, the cost of housing increased during the 1980s. However, median rent increased by a comparatively low 24.3 percent.

Table 7-48

Trends in Occupancy and Tenure Cost of Housing Arcade 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	86	266
Occupied Units	NA	78	231
Number Occupied by Owner	NA	50	193
Owner-Occupied (%)	NA	64.1	83.6
Dollar Median Value (\$)	NA	22,109	58,600
Number Occupied by Renter	NA	28	38
Renter-Occupied (%)	NA	35.9	16.5
Dollar Median Rent (\$)	NA	185	230
Number of Units Vacant	NA	8	35
Vacant Units as Percent of Total	NA	9.3	13.2

Source: U.S. Bureau of the Census, 1980, 1990.
NA = Not Available

Table 7-49

Trends in Occupancy and Tenure Cost of Housing Arcade 1980 - 1990	
	Percent Change 1980-1990
Total Housing Units	209.3
Occupied Units	196.2
Number Occupied by Owner	286.0
Owner-Occupied (%)	19.4
Dollar Median Value (\$)	165.1
Number Occupied by Renter	35.7
Renter-Occupied (%)	-19.4
Dollar Median Rent (\$)	24.3
Number of Units Vacant	337.5
Vacant Units as Percent of Total	3.9
Source: U.S. Bureau of the Census, 1980, 1990.	

7.6.3 Braselton

Braselton has experienced modest growth in the past ten years. Total housing units increased by 63.3 percent, which is an increase of 69 total units. The number of units occupied by renters increased by 111.1 percent, while owner-occupied housing increased by only 34.2 percent. The number of vacant units increased as well, from 3 to 15 units, for an increase of 400.0 percent.

Table 7-50

Trends in Occupancy and Tenure Costs of Housing Braselton 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	109	178
Occupied Units	NA	106	163
Number Occupied by Owner	NA	79	106
Owner-Occupied (%)	NA	74.5	65.0
Dollar Median Value (\$)	NA	32,264	64,300
Number Occupied by Renter	NA	27	57
Renter-Occupied (%)	NA	25.5	35.0
Dollar Median Rent (\$)	NA	163	196
Number of Units Vacant	NA	3	15
Vacant Units as Percent of Total	NA	2.8	8.4

Source: U.S. Bureau of the Census, 1980, 1990.
NA = Not Available

Table 7-51

Trends in Occupancy and Tenure Cost of Housing Braselton 1980 - 1990	
	Percent Change 1980-1990
Total Housing Units	63.3
Occupied Units	53.8
Number Occupied by Owner	34.2
Owner-Occupied (%)	-9.5
Dollar Median Value (\$)	99.3
Number Occupied by Renter	111.1
Renter-Occupied (%)	9.5
Dollar Median Rent (\$)	20.2
Number of Units Vacant	400.0
Vacant Units as Percent of Total	5.7
Source: U.S. Bureau of the Census, 1980, 1990.	

7.6.4 Commerce

Commerce experienced a substantial increase in the number of housing units from 1970-1980. The number of total housing units and occupied units increased by 32.8 percent and 25.6 percent respectively. Percentages of owner-occupied units in the city increased sporadically during 1970-1990 while renter-occupied percentages decreased. Both the median value of housing and average rent increased by over 400.0 percent during this period.

Table 7-52

Trends in Occupancy and Tenure Costs of Housing Commerce 1970 - 1990			
	1970	1980	1990
Total Housing Units	1,298	1,589	1,724
Occupied Units	1,248	1,517	1,568
Number Occupied by Owner	818	1,023	1,059
Owner-Occupied (%)	65.5	67.4	67.5
Dollar Median Value (\$)	8,500	23,000	47,500
Number Occupied by Renter	430	494	509
Renter-Occupied (%)	34.5	32.6	32.5
Dollar Median Rent (\$)	39	83	205
Number of Units Vacant	50	72	156
Vacant Units as Percent of Total	3.9	4.5	9.0
Source: U.S. Bureau of the Census, 1970, 1980, 1990. NA = Not Available			

Table 7-53

Trends in Occupancy and Tenure Costs of Housing Commerce 1970-1990			
	Percent Change 1970-1980	Percent Change 1980-1990	Percent Change 1970-1990
Total Housing Units	22.4	8.5	32.8
Occupied Units	21.6	3.4	25.6
Number Occupied by Owner	25.1	3.5	29.5
Owner-Occupied (%)	1.9	0.1	2.0
Dollar Median Value (\$)	170.6	106.5	458.8
Number Occupied by Renter	14.9	3.0	18.4
Renter-Occupied (%)	-1.9	-0.1	-2.0
Dollar Median Rent (\$)	112.8	147.0	425.6
Number of Units Vacant	44.0	116.7	212.0
Vacant Units as Percent of Total	0.7	4.5	5.2
Source: U.S. Bureau of the Census, 1970, 1980, 1990. NA = Not Available			

7.6.5 Hoschton

The number of housing units in Hoschton increased 44.3 percent between 1980 and 1990. The number of houses occupied by renters increased by 118.6 percent, while those units which are owner-occupied increased by only 7.2 percent. The median rent paid in Hoschton increased by 37.3 percent, from \$193 in 1980 to \$265 in 1990. The median value of housing increased by over 100.0 percent as well.

Table 7-54

Trends in Occupancy and Tenure Costs of Housing Hoschton 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	174	251
Occupied Units	NA	168	228
Number Occupied by Owner	NA	125	134
Owner-Occupied (%)	NA	74.4	58.8
Dollar Median Value (\$)	NA	25,899	55,000
Number Occupied by Renter	NA	43	94
Renter-Occupied (%)	NA	25.6	41.2
Dollar Median Rent (\$)	NA	193	265
Number of Units Vacant	NA	6	23
Vacant Units as Percent of Total	NA	3.4	9.2
Source: U.S. Bureau of the Census, 1990. NA = Not Available			

Table 7-55

Trends in Occupancy and Tenure Cost of Housing Hoschton 1980 - 1990	
	Percent Change 1980-1990
Total Housing Units	44.3
Occupied Units	35.7
Number Occupied by Owner	7.2
Owner-Occupied (%)	-15.6
Dollar Median Value (\$)	112.4
Number Occupied by Renter	118.6
Renter-Occupied (%)	15.6
Dollar Median Rent (\$)	37.3
Number of Units Vacant	283.3
Vacant Units as Percent of Total	5.7
Source: U.S. Bureau of the Census, 1980, 1990.	

7.6.6 Jefferson

During the 1980s, Jefferson had a large increase in the total number of housing units, with the largest growth rate occurring during the 1980s. Owner occupancy rates increased, while renter occupancy rates decreased during the period between 1970-1990. Overall vacancy rates fluctuated during this period, culminating with a rate of 7.0 percent in 1990.

Median values of owner-occupied housing units rose steadily between 1970-1990. Median rent increased by 146.2 percent during the 1980s.

Table 7-56

Trends in Occupancy and Tenure Costs of Housing Jefferson 1970 - 1990			
	1970	1980	1990
Total Housing Units	575	702	1,136
Occupied Units	541	666	1,056
Number Occupied by Owner	310	431	701
Owner-Occupied (%)	57.3	64.7	66.4
Dollar Median Value (\$)	11,000	30,400	57,500
Number Occupied by Renter	231	235	355
Renter-Occupied (%)	42.7	35.3	33.6
Dollar Median Rent (\$)	40	78	192
Number of Units Vacant	34	36	80
Vacant Units as Percent of Total	5.9	5.1	7.0
Source: U.S. Bureau of the Census, 1970, 1980, 1990. NA = Not Available			

Table 7-57

Trends in Occupancy and Tenure Costs of Housing Jefferson 1970 - 1990			
	Percent Change 1970-1980	Percent Change 1980-1990	Percent Change 1970-1990
Total Housing Units	22.1	61.8	97.6
Occupied Units	23.1	58.6	95.2
Number Occupied by Owner	39.0	62.6	126.1
Owner-Occupied (%)	7.4	1.7	9.1
Dollar Median Value (\$)	176.4	89.1	422.7
Number Occupied by Renter	1.7	51.1	53.7
Renter-Occupied (%)	-7.4	-1.7	-9.1
Dollar Median Rent (\$)	95.0	146.2	380.0
Number of Units Vacant	5.9	122.2	135.3
Vacant Units as Percent of Total	-0.8	1.9	1.1
Source: U.S. Bureau of the Census, 1970, 1980, 1990. NA = Not Available			

7.6.7 Nicholson

Overall, Nicholson has experienced little housing growth in the 1980s. There was only a 11.5 percent increase in total housing units from 1980 to 1990. The percentage of renter-occupied units had a nominal increase of 3.3 percent, while the percentage of owner-occupied units decreased by the same amount. The median rent increased from \$185 in 1980 to \$195 in 1990, which only represents a 5.4 percent change.

Table 7-58

Trends in Occupancy and Tenure Costs of Housing Nicholson 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	191	213
Occupied Units	NA	186	202
Number Occupied by Owner	NA	148	154
Owner-Occupied (%)	NA	79.6	76.2
Dollar Median Value (\$)	NA	28,857	52,200
Number Occupied by Renter	NA	38	48
Renter-Occupied (%)	NA	20.4	23.8
Dollar Median Rent (\$)	NA	185	195
Number of Units Vacant	NA	5	11
Vacant Units as Percent of Total	NA	2.6	5.2
Source: U.S. Bureau of the Census, 1980, 1990. NA = Not Available			

Table 7-59

Trends in Occupancy and Tenure Cost of Housing Nicholson 1980 - 1990	
	Percent Change 1980-1990
Total Housing Units	11.5
Occupied Units	8.6
Number Occupied by Owner	4.1
Owner-Occupied (%)	-3.3
Dollar Median Value (\$)	80.9
Number Occupied by Renter	26.3
Renter-Occupied (%)	3.3
Dollar Median Rent (\$)	5.4
Number of Units Vacant	120.0
Vacant Units as Percent of Total	2.5
Source: U.S. Bureau of the Census, 1980, 1990.	

7.6.8 Pendergrass

Total housing units in Pendergrass increased by 20.8 percent in the 1980s. The number of owner-occupied and renter-occupied houses increased by approximately the same percentage, increasing by 10.9 and 11.9 percent respectively. The dollar median rent increased from \$175 in 1980 to \$327 in 1990, for a total increase of 86.9 percent. The number of vacant units as a percent of the total has more than doubled, increasing from 4.0 percent in 1980 to 11.5 percent in 1990.

Table 7-60

Trends in Occupancy and Tenure Costs of Housing Pendergrass 1970 - 1990			
	1970	1980	1990
Total Housing Units	NA	101	122
Occupied Units	NA	97	108
Number Occupied by Owner	NA	55	61
Owner-Occupied (%)	NA	56.7	56.5
Dollar Median Value (\$)	NA	32,250	51,700
Number Occupied by Renter	NA	42	47
Renter-Occupied (%)	NA	43.3	43.5
Dollar Median Rent (\$)	NA	175	327
Number of Units Vacant	NA	4	14
Vacant Units as Percent of Total	NA	4.0	11.5

Source: U.S. Bureau of the Census, 1980, 1990.
NA = Not Available

Table 7-61

Trends in Occupancy and Tenure Cost of Housing Pendergrass 1980 - 1990	
	Percent Change 1980-1990
Total Housing Units	20.8
Occupied Units	11.3
Number Occupied by Owner	10.9
Owner-Occupied (%)	-0.2
Dollar Median Value (\$)	60.3
Number Occupied by Renter	11.9
Renter-Occupied (%)	0.0
Dollar Median Rent (\$)	86.9
Number of Units Vacant	250.0
Vacant Units as Percent of Total	7.5
Source: U.S. Bureau of the Census, 1980, 1990.	

7.6.9 Talmo

The Town of Talmo was not incorporated in 1980. Therefore, it was not a Census Designated Place (CDP). The U.S. Bureau of the Census did not publish any detailed housing information that could be used for trend analysis.

State Comparisons

Table 7-62 compares percentage changes in occupancy and tenure of Jackson County and its cities (those that have 1970-1990 data) with Georgia averages over the last 20 years. Jackson County's percent gain in total numbers of housing units and total occupancy was slightly lower than the state average. Jefferson's growth in all areas is notable.

Jefferson witnessed a decline in the number of vacant units. Georgia, Jackson County, and Commerce all showed large percentage increases in the number of vacant units. Median dollar values increased for all areas. Georgia's rate of growth in homeowner median value accelerated during 1980-1990 while Jackson County median values slowed their rate of increase during the same period.

Table 7-62

Percent Change in Occupancy and Tenure With Comparisons Between Jackson County, Arcade, Braselton, Commerce, Hoschton, Jefferson, Nicholson, Pendergrass and the State of Georgia for 1990													
	Georgia		Jackson County		Arcade	Braselton	Commerce		Hoschton	Jefferson		Nicholson	Pendergrass
	1970-1980	1980-1990	1970-1980	1980-1990	1980-1990	1980-1990	1970-1980	1980-1990	1980-1990	1970-1980	1980-1990	1980-1990	1980-1990
Total Number of Units (%)	37.2	31.0	33.2	29.5	209.3	63.3	22.4	8.4	44.3	22.8	61.8	11.5	20.8
Occupied Units (%)	36.6	26.4	32.8	24.3	169.2	53.8	21.5	33.0	35.7	23.1	58.5	8.6	11.3
Number Occupied by Owner (%)	45.4	26.3	42.3	26.4	286.0	34.2	25.0	3.5	7.2	39.0	62.6	4.1	10.9
Dollar Median Value (%)	58.2	208.0	212.6	106.3	165.1	99.3	170.0	106.5	112.4	176.0	89.1	80.9	60.3
Number Occupied by Renter (%)	22.9	26.6	11.9	18.6	35.7	111.1	14.8	3.2	118.6	1.7	51.0	26.3	11.9
Dollar Median Rent (%)	135.3	124.8	151.2	123.3	24.3	20.2	112.0	146.0	37.3	1.0	1.5	5.4	86.9
Number of Vacant Units (%)	45.2	92.7	36.3	124.0	337.5	400.0	44.0	116.0	283.3	5.8	1.2	120.0	250.0

Source: U.S. Bureau of the Census 1990.
NA = Not Available

7.7 Trends for the Future

As mentioned in the Population chapter, the number of households in Jackson County is increasing at a faster rate than population. This trend is anticipated to become even more pronounced in the future. Several socioeconomic factors contribute to this trend. Most importantly, more people are living by themselves and the birth rate is declining. The result is that household size is decreasing as the population increases. The following housing demand projections are based on population projections.

Future trends for different types of housing are also described in this section. Projections for various housing types are useful in determining the amount of land needed for future residential development, in indicating whether there will be sufficient diversity of housing types and in showing the need for different kinds of public services and community facilities. Future needs were determined by deriving the averages in the trend data for types of housing for the twenty-year period of 1970 to 1990. For cities with no reported 1970 Census data, averages from 1980 and 1990 were used. Due to the lack of 1970 and 1980 Census data for Talmo, the distribution of individual housing types as reported in the 1990 Census were used. However, decisions regarding the development of different types of housing are often made in a volatile political climate. Census data does not reflect the changing political arena and subsequent zoning and infrastructure decisions. This information is intended to be used only as a general guide.

7.7.1 Jackson Future Housing Demand

As shown in Table 7-63, the population of Jackson County is expected to increase from 33,921 in 1995 to 55,745 by 2015. As indicated below, the estimated 1995 household size is projected to decrease to 2.30 by the year 2015. It is estimated that by the year 2000, 2,569 additional housing units will be needed and 12,462 additional units will be needed by 2015 to accommodate housing demand. Of these 12,462 additional units, 8,838 or 46.8 percent of them are projected to be single-family units. Multi-family and manufactured housing will consist of 541 and 6,083 units respectively.

Table 7-63

Future Housing Demand Jackson County Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	33,921	2.82	12,029	254
2000	38,583	2.69	14,344	2,569
2005	43,618	2.56	17,950	6,175
2010	49,310	2.43	20,293	8,518
2015	55,745	2.3	24,237	12,462

*Based on 1990 Census figures, assuming vacancy rate is zero.

Source: NEGRDC, 1997.

Table 7-64

Additional Units Needed by Housing Type Jackson County Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	170	12	72
2000	1,590	122	857
2005	3,512	285	2,378
2010	4,417	382	3,179
2015	5,838	541	6,083

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

7.7.2 Arcade Future Housing Demand

In Arcade, the population is expected to almost double over the next twenty years. By 2015, the city's population is projected to be 1,282, a 64.4 percent increase from 1995 estimates. During the same time, the household size should decline from 3.03 in 1995 to 2.42 by 2015. This trend corresponds to a projected 105.4 percent increase in housing stock by the year 2015. As a result, 264 additional housing units will be needed over the next twenty years. Single-family units will make up 45.8 percent or 121 of these additional housing units. Multi-family units add another 7 units to the total and mobile homes make up the remaining 136.

Table 7-65

Future Housing Demand Arcade Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	780	3.03	258	0
2000	887	2.88	308	42
2005	1,003	2.73	368	102
2010	1,134	2.57	442	176
2015	1,282	2.42	530	264

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

Table 7-66

Additional Units Needed by Housing Type Arcade Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	0	0	0
2000	19	1	22
2005	47	3	52
2010	81	5	90
2015	121	7	136

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

7.7.3 Braselton Future Housing Demand

Braselton's population is expected to increase to 870 in 2015. This represents a 92.9 percent population increase from 1995. Braselton's projected household size is expected to decline from 2.77 in 1995 to 1.99 by 2015. As the population increases and the household size decreases, Braselton will need additional housing units. It is estimated the city will need an additional 260 housing units by 2015. Of these additional units, the majority will be single-family, followed by multi-family and manufactured housing.

Table 7-67

Future Housing Demand Braselton Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	451	2.77	163	0
2000	536	2.57	209	31
2005	630	2.38	265	87
2010	740	2.19	338	160
2015	870	1.99	438	260

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

Table 7-68

Additional Units Needed by Housing Type Braselton Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	0	0	0
2000	25	3	3
2005	68	10	9
2010	123	18	19
2015	194	33	33

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

7.7.4 Commerce Future Housing Demand

The future population of Commerce is expected to double by 2015. It is expected that the projected household size will decline slightly during the same time. This will result in a 150.8 percent increase in additional housing units needed by 2015. Commerce is projected to need 2,923 more housing units over the next 20 years. The majority of these additional units will be comprised of single-family units, with 68.5 percent or 2,003 of the total. The remaining units will include 358 multi-family units and 562 mobile homes.

Table 7-69

Future Housing Demand Commerce Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	4,909	2.65	1,853	129
2000	5,943	2.54	2,340	616
2005	7,102	2.42	2,935	1,211
2010	8,515	2.31	3,687	1,963
2015	10,175	2.19	4,647	2,923

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

Table 7-70

Additional Units Needed by Housing Type Commerce Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	99	15	15
2000	460	73	83
2005	880	145	168
2010	1,385	238	340
2015	2,003	358	562

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

7.7.5 Hoschton Future Housing Demand

Hoschton's population is expected to increase substantially during the next twenty years. By the year 2015, the population is expected to be 1,332, a 79.5 percent increase from 1995 estimates. The city's household size is expected to decrease from 2.93 in 1995 to 2.38 in 2015. The number of housing units is expected to increase by 120.5 percent over the next 20 years. This will account for an additional 309 housing units by 2015. Single-family units will make up 56.3 percent or 174 of the total. Multi-family housing will account for 59 units and the remaining 76 units will be manufactured housing.

Table 7-71

Future Housing Demand Hoschton Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	742	2.93	254	3
2000	864	2.79	310	59
2005	998	2.65	377	126
2010	1,153	2.51	460	209
2015	1,332	2.38	560	309

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

Table 7-72

Additional Units Needed by Housing Type Hoschton Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	2	0	1
2000	33	11	15
2005	71	24	31
2010	118	40	51
2015	174	59	76

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

7.7.6 Jefferson Future Housing Demand

In Jefferson, the population is expected to increase by 363.3 percent over the next 20 years. By 2015, the city's population is projected to increase to 18,500 residents. During the same time, the household size should decline slightly from 2.96 in 1995 to 2.87 by 2015. According to projections, the city's housing stock will need to increase by 377.8 percent. An additional 5,310 housing units will be needed over the next 20 years to accommodate such significant growth. Single-family units will make up 2,707 of the total, while multi-family units and mobile homes will add another 1,032 and 1,491 units respectively.

Table 7-73

Future Housing Demand Jefferson Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	3,993	2.96	1,349	213
2000	6,115	2.94	2,080	944
2005	8,836	2.91	3,037	1,901
2010	12,768	2.89	4,418	3,282
2015	18,500	2.87	6,446	5,310

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997

Table 7-74

Additional Units Needed by Housing Type Jefferson Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	151	37	25
2000	627	168	149
2005	1,175	349	377
2010	1,875	620	787
2015	2,787	1,032	1,491

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

7.7.7 Nicholson Future Housing Demand

Nicholson's population is expected to increase to 944 in 2015. This represents a 57.6 percent population increase from 1995. Nicholson's projected household size is expected to decline from 2.80 in 1995 to 2.22 by 2015. As the population increases and the household size decreases, Nicholson will need additional housing units. It is estimated the city will need an additional 213 housing units by 2015. These additional 213 housing units will mostly be comprised of single-family units and mobile homes, each adding 159 and 52 units respectively. Multi-family units will account for only 2 additional units.

Table 7-75

Future Housing Demand Nicholson Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	599	2.80	214	1
2000	674	2.65	255	42
2005	754	2.51	301	88
2010	844	2.36	358	145
2015	944	2.22	426	213

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

Table 7-76

Additional Units Needed by Housing Type Nicholson Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	1	0	0
2000	31	0	11
2005	66	1	21
2010	108	1	36
2015	159	2	52

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

7.7.8 Pendergrass Future Housing Demand

The population in Pendergrass is expected to increase to 564 by 2015. This represents a 66.7 percent population increase. Projected household size is expected to decline from 2.89 in 1995 to 2.39 by 2015. Due to increasing population and decreasing household size, it is anticipated that housing will increase by 101.7 percent by 2015. This represents an additional 114 housing units during the next twenty years. These additional housing units will be comprised of 83 single-family units, 25 mobile homes, and 5 multi-family units.

Table 7-77

Future Housing Demand Pendergrass Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	338	2.89	117	0
2000	386	2.76	140	18
2005	438	2.64	166	44
2010	497	2.51	199	77
2015	564	2.39	236	114

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

Table 7-78

Additional Units Needed by Housing Type Pendergrass Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	0	0	0
2000	13	1	4
2005	32	2	10
2010	56	3	18
2015	83	5	26

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

7.7.9 Talmo Future Housing Demand

Talmo's population is expected to increase gradually over the next twenty years. In 2015, the population is projected to be 351. This represents a 64.0 percent increase from 1995. Projected household size is expected to decline from 2.66 in 1995 to 2.14 by 2015. This corresponds to a projected 103.7 percent increase in housing stock by the year 2015. As a result, an additional 91 housing units will be needed over the next 20 years. Of these additional units, 71 will be single-family units and 20 will be mobile homes. Multi-family housing is not projected to be represented in future housing.

Table 7-79

Future Housing Demand Talmo Selected Years				
Year	Projected Population	Projected Household Size	Total Projected Housing Units	Additional Units Needed*
1995	214	2.66	81	7
2000	243	2.53	97	23
2005	275	2.40	115	41
2010	311	2.27	138	64
2015	351	2.14	165	91

*Assuming vacancy rate is zero.

Source: NEGRDC, 1997.

Table 7-80

Additional Units Needed by Housing Type Talmo Selected Years			
Year	Single-Family	Multi-Family	Mobile Homes
1995	2	0	2
2000	19	0	4
2005	32	0	9
2010	50	0	14
2015	71	0	20
*Assuming vacancy rate is zero.			
Source: NEGRDC, 1997.			

7.8 Assessment

Jackson County has experienced considerable growth during the past two decades. This is especially evident when tracking housing trends. Since 1980, housing stock throughout the county has consistently increased. Total housing units, including those in the municipalities, increased by an average of 59.0 percent. A disproportionate amount of this growth is attributable to manufactured housing. While the average percent increase for both single-family and multi-family homes was approximately 16.0 percent, manufactured housing increased by 319.0 percent. It should be noted that Arcade experienced a manufactured housing boom, represented by a 1,192 percent increase, during this time. Although this skews the average, in general, all other jurisdictions experienced much greater growth in manufactured housing than any other housing type.

Approximately 33.0 percent of all housing in Jackson County is manufactured. This is the second highest percentage of all counties in the region. Manufactured homes are an important part of the county's housing stock as they provide many residents with affordable housing and are often the most likely option for first time homeowners. However, a major problem with this type of housing is rapid depreciation and resale difficulty. Subcommittee members recommend studying the feasibility of increasing initial set up standards that exceed those required by the State, but meet resale/refinancing standards that call for a more structurally secure foundation. The county has expressed a willingness to promote this as a long-term project, but has no plans for adopting any immediate changes. In addition, many Jackson County residents believe the current property tax structure places a disproportionate burden on site-built homeowners as opposed to owners of manufactured homes, who use and are served by the same municipal and/or county services. Housing Committee members would like more parity in the taxation of site-built and manufactured homes. State law allows manufactured homes to be taxed as real property if the home is attached to a permanent foundation. Although the county has experienced difficulty in attempting to enforce standards above those required by HUD, it is within a jurisdiction's right to adopt standards requiring permanent foundations. This would increase tax revenue and potentially reduce depreciation rates. Again, however, the county's position is to allow for adequate time to study the potential benefits and drawbacks of such requirements. No action is anticipated during the five-year planning horizon.

An additional concern is the siting of manufactured housing immediately adjacent to site-built development. In many cases, this results in decreased property values and a lowered desirability in the area. The law states that a jurisdiction cannot exclude manufactured homes as long as they meet compatibility standards. Jurisdictions can amend their zoning ordinances to include compatibility requirements such as minimum width, landscaping and siding material

that are equivalent to requirements placed on similar site-built homes. Committee members want to promote new structural and landscaping design technologies to create a sense of continuity between site-built developments and manufactured homes.

All jurisdictions want to ensure that the quality of housing continues to improve. Throughout the county, the number of substandard housing units continues to decline. While Arcade and Braselton experienced increases in substandard units from 1980 to 1990, the rest of the county experienced an average reduction of 61.0 percent. Substandard houses that do not warrant renovation are being demolished. This accounts for much of the reduction in substandard housing. All jurisdictions in the county want to ensure that the Southern Building Code is enforced to protect against unsafe housing units. The Housing Committee recommends hiring additional building inspectors to ensure that homes are safe and kept up to code.

In 1990, the median value of owner-occupied housing in Jackson County was \$53,300. This was 25.3 percent lower than the state average of \$71,300. The average value of owner-occupied housing in the cities was \$57,700, which was 19.1 percent lower than the state average. However, of the jurisdictions reporting median value in 1980 and 1990, the average increase was 102.1 percent. Residents want to see the overall value of owner-occupied units continue to increase, thus attracting additional residential development with similar appreciation potential.

Reducing the vacancy rate is another important housing concern. In 1990, the homeowner-vacancy rate was 1.5 percent and the renter-vacancy rate was 13.1 percent. The vacancy rates for the state of Georgia were 2.5 percent for owner-occupied housing and 12.2 percent for rental units. This comprehensive plan supports reducing the vacancy rate throughout the county by improving the housing stock and encouraging the renovation of existing, in-town housing. Also, the number of building permits to construct new homes should equal the immediate demand for residential expansion.

According to NEGRDC projections, the population of Jackson County is expected to increase from 33,921 in 1995 to 55,745 by 2015. In addition, the number of households is increasing at a faster rate than population. This trend is anticipated to become even more pronounced in the future. Several socioeconomic factors contribute to this trend. Most importantly, more people are living by themselves and the birth rate is declining. The estimated 1995 household size of 2.82 is projected to decrease to 2.30 by the year 2015. It is estimated that by the year 2000, 2,569 additional housing units will be needed and 12,462 additional units will be needed by 2015 to accommodate housing demand.

Projections indicate that single-family housing will continue to be the dominant type of residential development. Based on housing market trends, population projections, and the growth of the Interstate 85 corridor, the greatest concentration of residential growth is expected to occur in the western and central sections of the county. This growth is expected to be centered around Braselton/Hoschton, Jefferson, Pendergrass/Talmo, and Commerce. Subcommittee members want to ensure that city and county officials make developers aware of areas identified on future land use maps as inappropriate for residential development. Additionally, city and county officials should encourage different types of housing developments. However, approximately 70 percent of building growth in the county is single home development. The concern is that if land continues to be divided into small parcels for starter and manufactured homes, there may be a shortage of large tracts that allow for larger lot subdivisions. Decisions regarding new housing in Jackson County should emphasize clustered development to preserve land and create a greater sense of community. The county and cities want developers to be sensitive to natural resources and features and design development that does not destroy or encroach on these resources. Future residential development should be designed using land conservation techniques that provide for community open space.