

Chapter 7: Housing

Goal: Maintain the rural character of the county. In order to preserve rural resources housing, densities need to be controlled to avoid sprawling development in the unincorporated areas of the county.

The population of Madison County was estimated at 25,208 in 1999, which represented a 20 percent increase since 1990. This trend is expected to continue as the low estimate projects the population to reach 36,700 by the year 2020. In order to accommodate this population growth it is vital that the county and its municipalities strive to provide an adequate supply of housing that meets the diverse needs of the community.

Much of this expansion is expected to occur within the unincorporated areas of the county. The majority of the municipalities do not have adequate land supplies to accommodate an increase in housing construction.

Much of the data provided in this section is taken from the 1990 Decennial Census due to the lack of availability of 2000 Census data. Wherever possible, the most recent statistics are provided to better describe the current housing situation.

7.1 Purpose and Organization

The Housing Chapter consists of the following sections:

- ◆ Inventory of the types of housing in the county and municipalities.
- ◆ Age and condition of the housing stock.
- ◆ Occupancy and tenure of housing units and assesses their affordability.
- ◆ Projected housing demand throughout the planning period.
- ◆ Assessment of the housing inventory based on public perception of the housing needs.

7.2 Types of Housing

The categories of housing units defined by the U.S. Census Bureau in 1990 are single-family homes, multi-family homes, seasonal-recreational homes, and mobile homes. Mobile homes, as defined by the U.S. Census Bureau, are residential dwellings to which there is no permanent foundation. These include manufactured and modular homes.

7.2.1 Madison County

Table 7.1 identifies the housing stock for Madison County. The 2000 figures are derived from building permit totals since 1991 for single-family homes and mobile homes.

Table 7.1

Types of Housing in Madison County				
	1990 Census Totals		Building Permit Totals 1991-2000 ¹	
	Number	% of Total	Number	% of Total
Total Units	8,428	--	4,335	--
Occupied Units	7,740	91.8%	NA	NA
Single-Family	5,094	60.4%	1,278	29.5%
Multi-Family	192	2.2%	NA	NA
Mobile Homes	3,142	37.2%	3,057	70.5%
Seasonal	82	--	NA	--

Source: U.S. Bureau of the Census, 1990
 Madison County Building Inspection, 1991-2000

As the county building permit totals indicate, mobile home growth represents the majority of residential expansion within the county. On average, a mobile home will cost approximately one-half as much as a site-built home of similar square footage, providing a more affordable housing alternative for county residents.

The next section identifies types of housing within incorporated municipalities of Madison County.

7.2.2 Carlton

The 1990 Decennial Census listed 136 housing units within the City of Carlton, 89.7 percent of which were occupied. Single-Family homes represented 113 of the total units, or 83 percent. There is no multi-family housing available. The number of mobile homes in 1990 was 23, or 17 percent of the total, which represented the affordable housing within the community. The population of Carlton is expected to decline over the next twenty years. Therefore, the supply of housing is deemed adequate. Since 1991 there have been twelve permits issued, eight of which have been for single-family homes.

1990 Housing Data

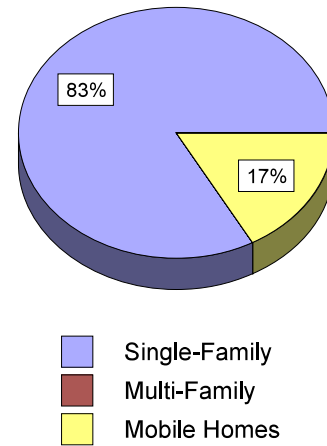


Figure 7.1

¹These figures do not represent the total housing units in Madison County. They are the number of residential building permits administered by the county from 1991 to 2000.

7.2.3 Colbert

The City of Colbert contained 199 housing units according to the 1990 Census and 91 percent of those were occupied. One hundred forty-two units were single-family homes, representing 71.3 percent of the total. Multi-family housing is available within the city, but is very limited. There are 22 units, 12 of which are classified as public assistance housing maintained by the Danielsville Housing Authority available to low-income residents. Mobile homes represented 35 total units, or 17.7 percent. From 1991 through 1999, 27 building permits were issued in Colbert of which 10 were for single family homes and 17 for mobile homes. The population is expected to increase during the planning period and the housing stock will increase accordingly. There has been subdivision expansion within the city limits and residential expansion has begun pushing westward towards U.S. Highway 29. The city has expanded its water system to include the new subdivisions and plans to continue this expansion to service the future growth.

1990 Housing Data

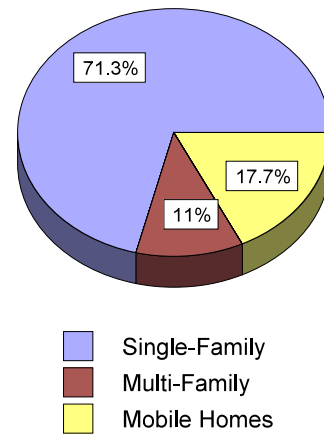


Figure 7.2

1990 Housing Data

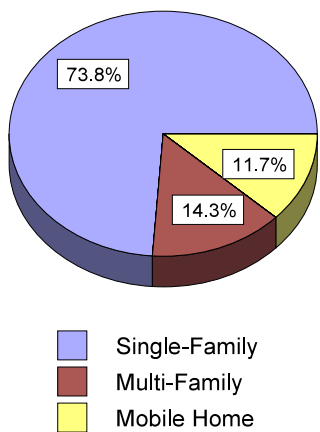


Figure 7.3

7.2.4 Comer

Comer is the largest of the 6 municipalities and contained 383 total housing units in 1990 with a 93.9 percent occupancy rate. Single-family housing comprised 283 of the total units. There are 55 multi-family housing units, 30 of which are maintained by the Comer Housing Authority and designated for use by low-income residents. Mobile homes provide another affordable option for city residents and there were 45 units in 1990. Since 1991 the City of Comer has issued 81 building permits, 68 of which were for single family homes, the remaining 13 permits were for mobile homes.

7.2.5 Danielsville

Of the 156 housing units in Danielsville, 91 percent were occupied in 1990. Danielsville has the highest percentage of affordable housing options available to its residents. Of the 150 units, 24 were multi-family and 32 were mobile homes. The Danielsville Housing Authority maintains 18 of the multi-family units designated for low-income residents. The City of Danielsville does not issue permits. Using population and average household size estimates for the year 2000, the city would require a 24-unit expansion from the 1990 figures.

1990 Housing Data

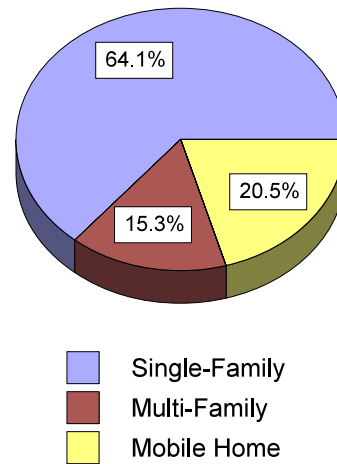


Figure 7.4

1990 Housing Data

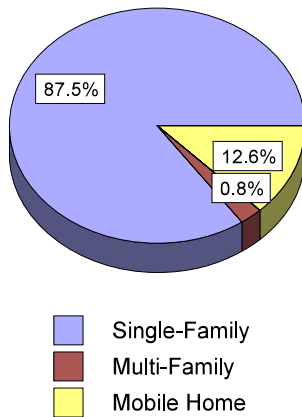


Figure 7.5

7.2.6 Hull

In 1990 Hull contained 79 housing units, 91 percent of which were occupied. There is a little affordable housing with only two multi-family units and ten mobile homes. Single-family homes represent the majority of the housing options and this trend is expected to continue. Much of the county's future growth is expected to occur surrounding the Town of Hull in the form of single-family home subdivisions. Growth within the incorporated boundary of Hull is not expected to increase significantly and the lack of affordable housing units will lead to an increase in mobile homes throughout unincorporated areas of the county.

7.2.7 Ila

Ila's population has increased steadily over the past 20 years and this trend is expected to continue. The 1990 figures listed 120 total units, 41 of which were mobile homes. There was only 1 multi-family unit and 78 single-family units. Only three building permits were issued in Ila since 1991. The 1990 occupancy rate was relatively low at 87.5 percent allowing existing housing stock to accommodate a portion of the growth.

1990 Housing Data

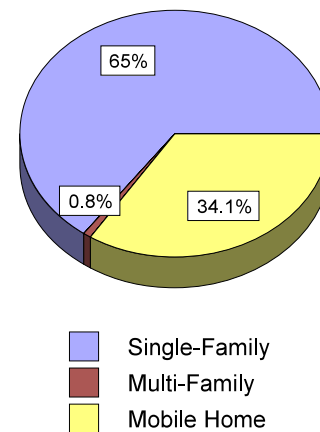


Figure 7.6

7.3 Age and Condition of Housing Stock

Table 7-2

Age and Condition of Housing Stock in Madison County and Its Municipalities with State Comparison				
Jurisdiction		Year-Round Units	Units Built Pre-1939	Substandard Units ²
County	1990	8,428	914	194
Percent Change 1980-1990		30%	-25.8%	-46.9%
State (000's)	1990	2,638.4	21.4	29.0
Percent Change 1980-1990		31%	NA	NA
Carlton	1990	136	44	3
Percent Change 1980-1990		12.3%	-36.2%	-57.1%
Colbert	1990	199	60	3
Percent Change 1980-1990		-9.1%	9%	-40%
Comer	1990	383	132	9
Percent Change 1980-1990		4.3%	-3.6%	-75%
Danielsville	1990	156	44	0
Percent Change 1980-1990		7.5%	-15.3%	-100%
Hull	1990	79	16	0
Percent Change 1980-1990		0%	-30.4%	0%
Ila	1990	120	32	0
Percent Change 1980-1990		-8.3%	NA	-100%

Source: U.S. Bureau of the Census 1980 and 1990

Over the past thirty years the amount of substandard housing has steadily decreased throughout Madison County. In 1970, the percentage of substandard housing was 23.1 percent in the county and the 1990 percentage dropped to 2.3 percent. As new construction continues this percentage will further decrease.

Since 1991 there have been 4,362 new building permits issued for residential developments in the unincorporated portions of the county. Assuming all of the new housing units have complete plumbing, the percentage of substandard housing would decrease from 2.3 percent to 1.5 percent.

The number of units over 50 years old cannot be determined because of the lack of information on the amount of construction between 1939 and 1949. However, the pace of new construction over the past decade will lead to a decrease in the proportion of 50 year old homes in the unincorporated areas. The proportion within the municipal

²Substandard Units are defined as lacking complete plumbing.

housing supplies was considerably higher in 1990 and there has not been as much construction activity in the communities. Therefore, their percentage of 50 year old homes will decrease at a slower rate.

7.4 Occupancy, Tenure and Affordability of Housing

7.4.1 Occupancy and Tenure

According to the 1990 Census 91.8 percent of all housing units in Madison County and its municipalities were occupied. Of the 7,740 occupied units in 1990, 6,353 were owner-occupied and 1,387 were renter-occupied. The proportion of rental property steadily decreased from 1970 to 1990. As the housing stock increases the majority of new units are either mobile homes or single-family, site-built houses. The lack of rental housing throughout the county has created lack of affordable housing options for county residents. As the county permit data shows, the number of mobile homes erected since 1991 is almost triple the amount of site-built houses. This indicates a lack of housing options within the county as mobile homes become the only affordable option for many low-moderate income residents.

Vacancy rates are an important variable for determining the condition of the housing market. Vacant units are necessary to provide a choice of location and price ranges to housing consumers. Too few vacant units can result in higher prices and a more limited choice. Vacancy rates for owner-occupied housing throughout the county range from zero in Hull and Ila to a high of 4 percent in Danielsville. Traditionally, a vacancy rate between 4 and 5 percent has been deemed healthy. Only Danielsville has a vacancy rate of 4 percent providing a limited selection of available housing to county residents and the in-migrant population.

The 1990 statistics reveal a relatively high vacancy rate in rental units. However, the citizens advisory committee stated that there is a lack of adequate rental property throughout the county and those that seek rental apartments as an affordable housing option are forced to look to Athens-Clarke County. The highest rental vacancy rates in 1990 were in Carlton and Ila, which are both outside of the county’s high growth area.

Table 7-3

Occupancy and Tenure of Housing With State Comparisons								
Category	County	Carlton	Colbert	Comer	Danielsville	Hull	Ila	State
% Occupied Units	91.8%	89.7%	92.9%	93.9%	91.0%	91.1%	87.5%	90.0%
% Occupied by Owner	75.3%	78.6%	69.7%	68.0%	68.3%	63.8%	77.1%	64.9%
% Occupied by Renter	17.9%	21.3%	30.2%	31.9%	31.6%	36.1%	22.8%	35.1%
% Owner Vacancy Rate	1.4%	1.0%	3.0%	1.6%	4.0%	0.0%	0.0%	2.5%
% Renter Vacancy Rate	11.2%	16.1%	5.1%	0.0%	10.0%	13.3%	20.0%	12.2%

Source: U.S. Bureau of the Census 1990

7.4.2 Affordability

To obtain a general view of the affordability of housing within Madison County, 1990 median income and median housing values are used to gauge the residents' ability to purchase a home using the assumption that buyers can obtain a mortgage for two and a half times their gross annual income.

When comparing the median value of housing to the median household income housing appears generally affordable throughout the county. However, in 1990 approximately 35 percent of all housing units were mobile homes. Using information obtained from the county tax assessor's office, a mobile home costs approximately one-half as much as a site-built home of similar square footage. Madison County residential permit data from 1991 to 2000 reveals that 3,074 permits for mobile homes were issued over the past decade. This strengthens the assumption that mobile homes are increasingly being used as an affordable housing option. The decline in mobile home permits from 1998 through 2000 is the result of regulations created in 1998 requiring permanent foundations on all mobile homes within R-1, R-2, and R-3 zones.

Housing Affordability

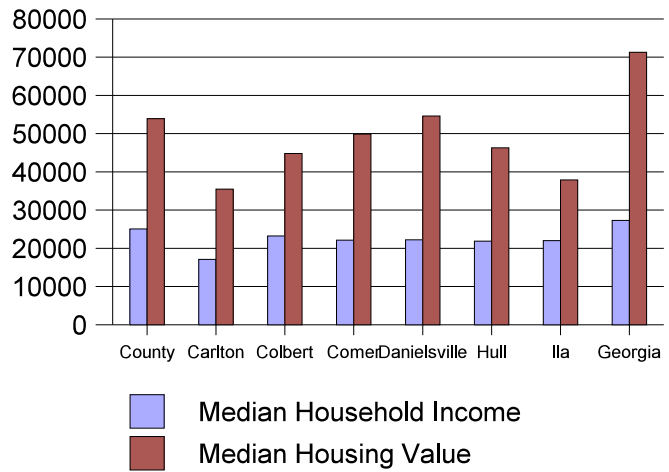


Figure 7.7

County Permit Data 1991-2000

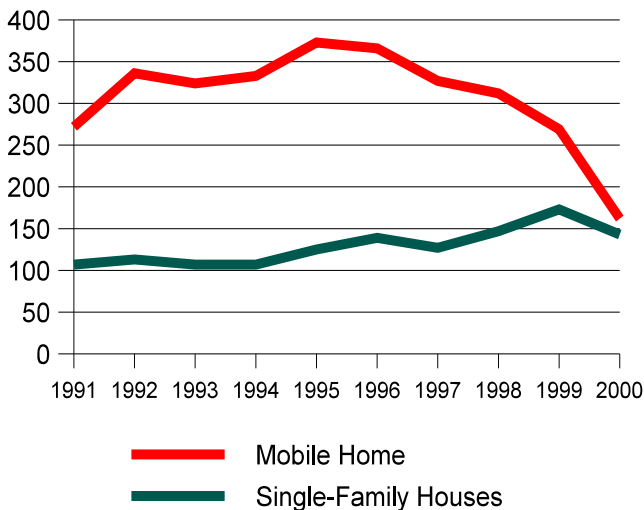


Figure 7.8

these apartments.

Median rental rates in 1990 were \$214. Using the assumption that gross monthly rent should not exceed one quarter of gross monthly income rental affordability can be determined. The 1990 median gross monthly rent consumed approximately 22.8 percent of gross monthly income, indicating the general affordability of rental units throughout the county.

Public assistance housing is available in the communities of Colbert, Comer and Danielsville. The Danielsville Housing Authority operates 18 units in Danielsville and 12 in Colbert and the Comer Housing Authority maintains 30 units within the City of Comer. All 60 units are occupied and the waiting list is a minimum of six months. Both agencies have reported an increase in the amount of younger families seeking affordable housing options in the past five years. These units have generally been utilized by the elderly population but the lack of housing alternatives in the county has increased the demand for

7.5 Projected Housing Demand

The population of Madison County has increased by 20 percent between 1990 and 1999, and this trend is expected to continue. As the population continues to increase, the average household size is expected to decrease. The combination of these two factors will require a significant increase in the housing stock as well as the diversity of housing options available. Population increases cannot be adequately housed if construction is limited to single-family structures. To avoid the continued reliance on mobile homes as the affordable housing option, a diverse mix of housing types must be provided to ensure that the diverse needs of the population are met.

Table 7-4

Projected Housing Demand				
Jurisdiction	Projected Population	Projected Household Size	Projected Housing Demand	Housing Differential From Existing Stock (1990)
County: 2010	30,500	2.18	13,990	5,562
2020	36,700	2.04	17,990	9,562
Carlton: 2010	289	1.92	150	14
2020	286	1.81	158	22
Colbert: 2010	497	2.1	237	38
2020	503	2.03	248	49
Comer: 2010	1,099	2.45	449	66
2020	1,153	2.41	478	95
Danielsville: 2010	360	2.26	159	3
2020	359	2.39	150	-
Hull: 2010	184	1.69	109	30
2020	188	1.83	103	24
Ila: 2010	351	2.5	140	20
2020	380	2.41	158	38

Source: Northeast Georgia Regional Development Center

All projections are based on population projections used by the Northeast Georgia Regional Development Center in the Population Element of the Comprehensive Plan.

7.6 Housing Assessment

This element has revealed issues that need to be addressed in order to work toward the goal of preserving the rural character of the county.

Needs

- Increase the availability of affordable housing.
- Provide an appropriate mix of housing options to meet the demands of a diverse population.
- Allow developers the opportunity to utilize innovative development designs to preserve open space.
- Limit subdivision development adjacent to active agricultural areas.
- Concentrate new development in areas with adequate existing or planned infrastructure.
- Ensure that new subdivisions meet all of the requirements for emergency services access and equipment needs.
- The current zoning regulations do not allow for the construction of homes on lots smaller than one-half acre. The Habitat for Humanity typically constructs smaller homes in areas with access to municipal infrastructure on lots under one-half acre. The zoning ordinances need to be amended to reflect the needs of the Habitat for Humanity to allow for the construction of affordable housing.

Policies

- Provide specific areas for multi-family residential development.
- Require all types of housing to be placed on permanent foundations.
- Support infill development within existing communities that is compatible with existing land uses and can be adequately supported by existing or planned infrastructure.
- Provide areas for high density development.
- Utilize cluster development as a means to increase environmental preservation.
- Provide for adequate emergency services access and equipment in new subdivisions.
- Allow for flexible lot and home sizes on affordable housing construction projects.

Implementation

- Amend zoning ordinance to allow developers the opportunity to utilize conservation subdivision design. (Madison County; initiate in 2001; estimated cost 2,500; potential funds - local)
- Create incentives for developers to build multi-family apartments in compatible areas to accommodate young families and low-to-moderate income residents. (Madison County and the cities of Comer and Danielsville; Initiate 2002)

- Work with emergency services personnel to determine a set of standards for subdivision design with regards to provisions of fire hydrants and number of entrances. (Madison County and the cities of Carlton, Colbert, Comer, Danielsville, Hull, and Ila; Initiate 2001)
- Amend zoning ordinance to allow for the construction of smaller homes on smaller lot sizes, where available infrastructure allows, to accommodate Habitat for Humanity construction projects. (Madison County and the cities of Carlton, Comer, Danielsville, and Hull; Initiate 2002; estimated cost 1,500 per jurisdiction; potential funds - local, DCA)