

GAINESVILLE AND HALL COUNTY COMPREHENSIVE PLAN



HOUSING ELEMENT

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3.0.0.0 HOUSING

The availability and further demand for housing in Gainesville and Hall County are an important element in the Comprehensive Plan for the community. The Housing Element of this plan inventories the conditions and data that affect the provision of housing for different segments of the population as well as the quality and quantity of the housing. Gainesville and Hall County have a diverse population and have a diverse housing stock that includes historic structures, new development, a range of single and multi-family housing options, and special needs housing. Gainesville and Hall County recognize a need to maintain a diverse and affordable housing base to allow the people who work in the community to live in the community.

3.1.0.0: HOUSING INVENTORY

The inventory for the existing housing utilizes the 1990 and 2000 Census Data. DCA did not provide 1980 data for the housing types and the information was not readily available from the Census. *Tables 1 and 2* illustrate the composition of the available housing in Gainesville and Hall County in 1990 and 2000 respectively. The "Remaining Area" in these tables refers to the area of the county that is outside of the City of Gainesville. The sum of Gainesville and the Remaining Area is equivalent to the Hall Count total.

Table 1: Housing Inventory 1990

Type/Units in Structure	Total Housing Units			Vacant Housing Units			Occupied Housing Units		
	Gainesville	Hall Co	Remaining Area	Gainesville	Hall Co.	Remaining Area	Gainesville	Hall Co	Remaining Area
Single-Family									
Detached	4,237	24,742	20,505	230	1,851	1,621	4,007	22,891	18,884
Mobile Home	55	7,625	7,570	8	893	885	47	6,732	6,685
Total	4,292	32,367	28,075	238	2,744	2,506	4,054	29,623	25,569
Multi-Family									
Duplex	409	1,236	827	40	175	135	369	1,061	692
Townhouse	120	448	328	10	45	35	110	403	293
3 or 4 units/building	629	1,145	516	100	187	87	529	958	429
5 to 9	929	1,369	440	128	212	84	801	1,157	356
10 to 19	1,028	1,291	263	177	191	14	851	1,100	249
20 to 49	197	218	21	12	12	-	185	206	21
50 or more	-	-	-	-	-	-	-	-	-
Total	3,312	5,707	2,395	467	822	355	2,845	4,885	2,040
Other	47	241	194	6	28	22	41	213	172
Total-All Units	7,651	38,315	30,664	711	3,594	2,883	6,940	34,721	27,781

Source: 1990 Census, STF1A database, U.S. Bureau of the Census

Table 2: Housing Inventory 2000

Type/Units in Structure	Total Housing Units			Vacant Housing Units			Occupied Housing Units		
	Gainesville	Hall Co	Remaining Area	Gainesville	Hall Co.	Remaining Area	Gainesville	Hall Co	Remaining Area
Single Family									
Detached	4,565	35,873	31,308	173	2,527	2,357	4,392	33,346	28,954
Mobile Home	80	7,953	7,873	-	540	540	80	7,413	7,333
Total	4,645	43,826	39,181	173	3,067	2,894	4,472	40,759	36,287
Multi-Family									
Duplex	386	1,153	767	32	86	64	354	1,067	713
Townhouse	291	874	583	29	70	41	262	804	542
3 or 4 units/building	780	1,282	502	53	1,44	91	727	1,138	411
5 to 9	1,118	1,549	431	90	1,26	36	1,028	1,423	395
10 to 19	951	1,393	442	71	1,24	53	880	1,269	389
20 to 49	377	483	106	38	38	-	339	445	106
50 or more	364	467	103	-	-	-	364	467	103
Total	4,267	7,201	2,934	313	588	275	3,954	6,613	2,659
Other	-	19	19	-	10	10	-	9	9
Total-All Units	8,912	51,046	42,134	486	3,665	3,179	8,426	47,381	38,955

Source: 2000 Census, STF3 database (estimates from long form). U.S. Bureau of the Census

Tables 3 and 4 illustrate the annual building trends for housing in Gainesville and Hall County over the ten-year period between 1990 and 2000. From these records, it is evident that the major increase in housing within the City of Gainesville was acquired as multi-family units, which contrasts to the trend in the remainder of Hall County where detached single-family units were the predominant form for new housing over the ten-year period.

Table 3: Gainesville Annual Housing Inventory 1990-2000

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Permits Issued											
Single-Family											
Detached	18	18	46	43	46	65	57	73	150	131	
Mobile Home	-	-	-	-	10	-	-	-	-	-	
Total	18	18	46	43	56	65	57	73	150	131	
Multi-Family	14	16	-	222	73	21	265	391	240	687	
Total Permitted Each Year	32	34	46	265	129	86	322	464	390	818	
Housing Inventory*											
Single-Family Detached	4,237	4,247	4,258	4,284	4,308	4,335	4,372	4,404	4,446	4,531	4,606
Mobile Home	55	58	60	63	65	68	71	73	76	78	81
Multi-Family	3,312	3,320	3,329	3,329	3,456	3,494	3,505	3,653	3,872	4,006	4,389
Other	47	42	38	33	28	24	19	14	9	5	-
Total Units Each April 1	7,351	7,667	7,684	7,708	7,855	7,920	7,966	8,145	8,403	8,620	9,076

Table 4: Hall County Annual Housing Inventory 1990-2000

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Permits Issued											
Single-Family											
Detached	592	280	769	945	1,044	1,124	1,336	1,609	1,764	1,869	
Mobile Home	560	455	365	343	463	418	467	388	322	375	
Total	1,152	1,035	1,134	1,288	1,507	1,542	1,833	1,997	2,086	2,244	
Multi-Family	-	-	2	222	92	30	279	419	266	862	
Total Permitted Each Year	1,152	1,035	1,136	1,510	1,599	1,572	2,112	2,416	2,352	3,106	
Housing Inventory*											
Single-Family Detached	24,742	25,307	25,861	26,595	27,497	28,493	29,566	30,870	32,405	34,089	35,873
Mobile Home	7,626	7,669	7,705	7,734	7,761	7,798	7,831	7,867	7,898	7,923	7,953
Multi-Family	5,707	5,707	5,707	5,708	5,861	5,924	5,945	6,137	6,425	6,608	7,201
Other	241	219	197	174	152	130	108	86	63	41	19
Total Units Each April 1	38,315	38,902	39,469	40,211	41,271	42,345	43,449	44,960	46,792	48,662	51,046

*From 1990 inventory, annual additions (permits issued) minus units not built and demolitions/removals, resulting in 2000 inventory per Census.

3.1.1.0: HOUSING TYPE

Gainesville and Hall County are part of the Georgia Mountain Region a 13 county region that includes the following counties: Dawson, Forsyth, Franklin, Habersham, Hart, Lumpkin, Rabun, Stephens, Towns, Union, and White. The composition of the housing stock in both the city and county can be compared to that of the State of Georgia, the counties in the Georgia Mountain Region (GMR) and Georgia cities and counties. Because of their close proximity to Hall County and the potential impacts of growth from the Atlanta Metro Region, DeKalb and Gwinnett Counties are included for comparison. *Table 5* shows the housing stock composition of these different jurisdictions. The percentage of single-family units in each jurisdiction is illustrated in *Chart 1*. Single units include mobile homes, detached single-family and attached single-family.

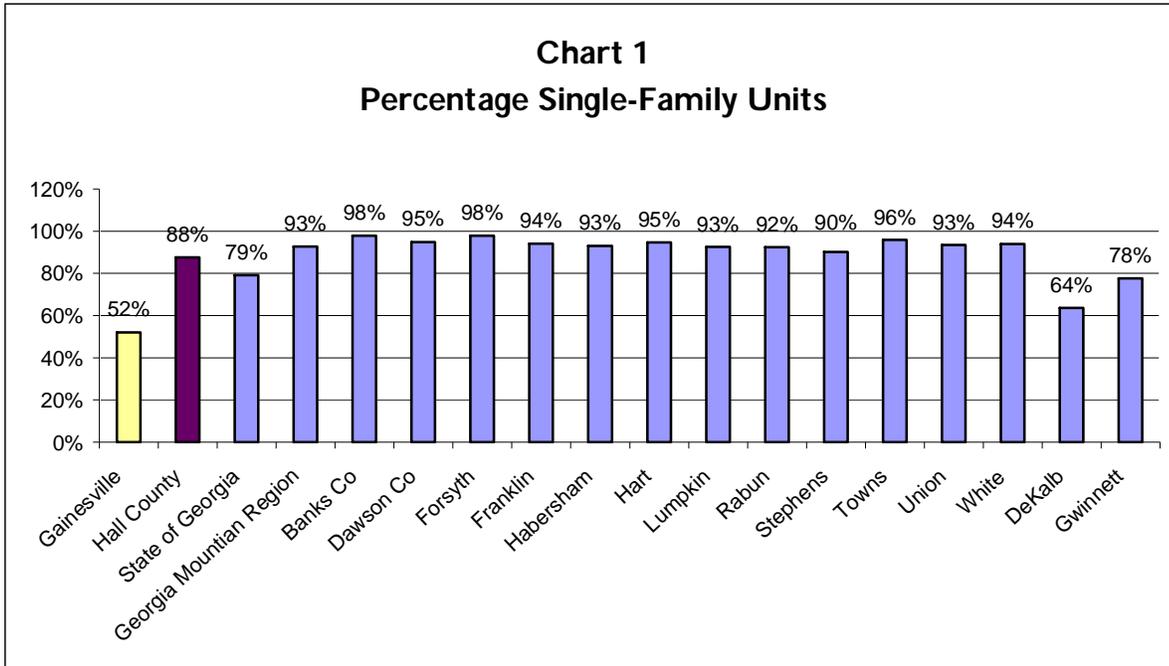
Table 5: Housing Type Comparison 2000

	Gainesville	Hall County	State of Georgia	Georgia Mountain Region	DeKalb Co.	Gwinnett Co
TOTAL Housing Units	100%	100%	100%	100%	100%	100%
Single Units	52%	88%	79%	93%	64%	78%
Multi-Family	48%	12%	21%	7%	36%	22%
All Other	0%	0%	0%	0%	0%	0%

	Dawson County	Forsyth County	Franklin County	Habersham County	Hart County	Lumpkin County
TOTAL Housing Units	100%	100%	100%	100%	100%	100%
Single Units	95%	98%	94%	93%	95%	93%
Multi-Family	5%	2%	6%	7%	4%	7%
All Other	0%	0%	0%	0%	1%	0%

	Rabun County	Stephens County	Towns County	Union County	White County
TOTAL Housing Units	100%	100%	100%	100%	100%
Single Units	92%	90%	96%	93%	94%
Multi-Family	8%	10%	3%	4%	5%
All Other	0%	0%	1%	3%	1%

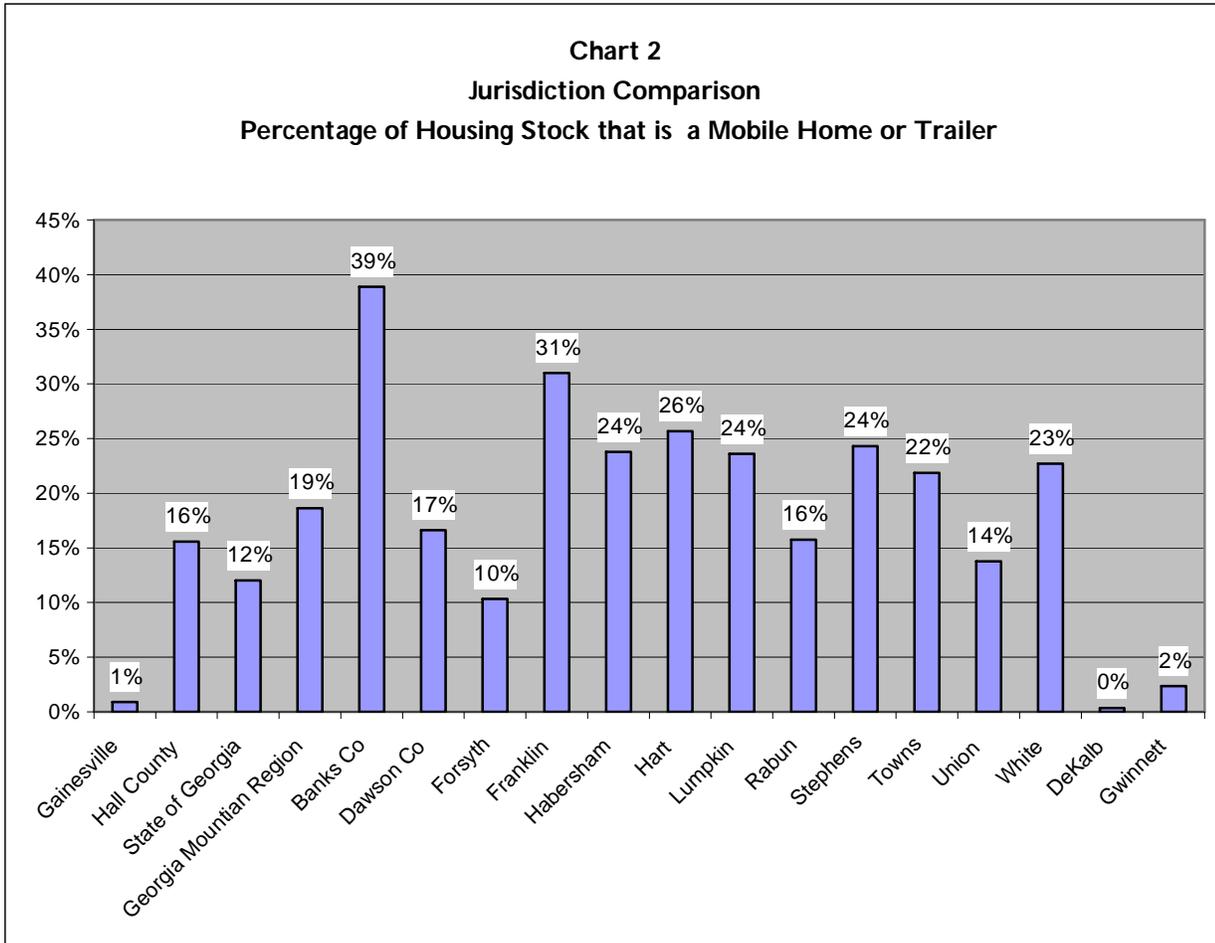
Source: U.S. Bureau of the Census.



Source: Table 5.

After DeKalb and Gwinnett Counties to the south, Hall County has the highest percentage of multi-family housing among the counties compared. The statewide percentage of multi-family units is 21% of the total housing stock. Hall County has 12% multi-family housing units as of 2000 with more than half of them located in the City of Gainesville. Of the other counties in the Georgia Mountain Region, the county that comes closest to the percentage of multi-family in Hall County is Stephens County with only 10%.

The adjusted 2000 U.S. Census reports that 48% of the housing stock in Gainesville is multi-family. This is significantly higher than any other jurisdiction in the Georgia Mountain Region, but not atypical of an urban area with employment opportunities. The City of Dalton, the county seat of Whitefield County and noted employment center in north Georgia, has 41% of the housing units in multi-family structures. The City of Decatur, county seat of DeKalb County, had 37% multi-family housing in 2000, and the City of Duluth has about 36% multi-family units. Lawrenceville and Canton, the county seats for Gwinnett and Cherokee Counties, also have higher percentages of multi-family than the counties in the Georgia Mountain Region.



Source: U.S. Bureau of the Census.

Hall County is more urbanized than the other counties in the Georgia Mountain Region. However, in comparison to other urban counties like DeKalb and Gwinnett, there is still a substantial percentage of housing units that are mobile homes. Just as multi-family percentages increase as areas urbanize, mobile-home percentages tend to decrease. Gainesville has only 1% of the reported housing provided in mobile homes similar to the percentage of housing in Dalton (2% mobile-homes) and Duluth (1% mobile-homes).

3.2.2.0: FUTURE HOUSING DEMAND

Future housing-type demand will depend on a number of variables from availability and economics, to the changes in demographics in Hall County and Gainesville. The demand analysis prepared for the city and county shows the demand for 123,860 new housing units by 2030. This figure is broken down by type in *Table 6*. Like population, the final projections for housing should reflect the policy decisions established in later sections of the plan.

Table 6: Summary-Residential Demand to 2030

	City of Gainesville	Hall County Outside of Gainesville	Hall County Total
Single-Family	10,996	95,345	106,341
Two-Family (Duplex)	913	1,885	2,798
Multi-Family	9,188	5,487	14,675
Other	-	46	46
Total New Housing Units	21,097	102,763	123,860

Source: Distribution based on housing units by type, 2000 Census.

3.2.3.0: AGE OF HOUSING STOCK

Table 7: Housing Built Before 1939

	City of Gainesville		
	1980	1990	2000
1939 or Earlier	1584	890	522

	Hall County		
	1980	1990	2000
1939 or Earlier	3,711	2,699	2,201

	State of Georgia		
	1980	1990	2000
1939 or Earlier	296,662	212,294	192,972

Source: U.S. Bureau of the Census.

Table 8: Percentage of Housing Stock Built Before 1939

	City of Gainesville		
	1980	1990	2000
1939 or Earlier	26%	11%	6%

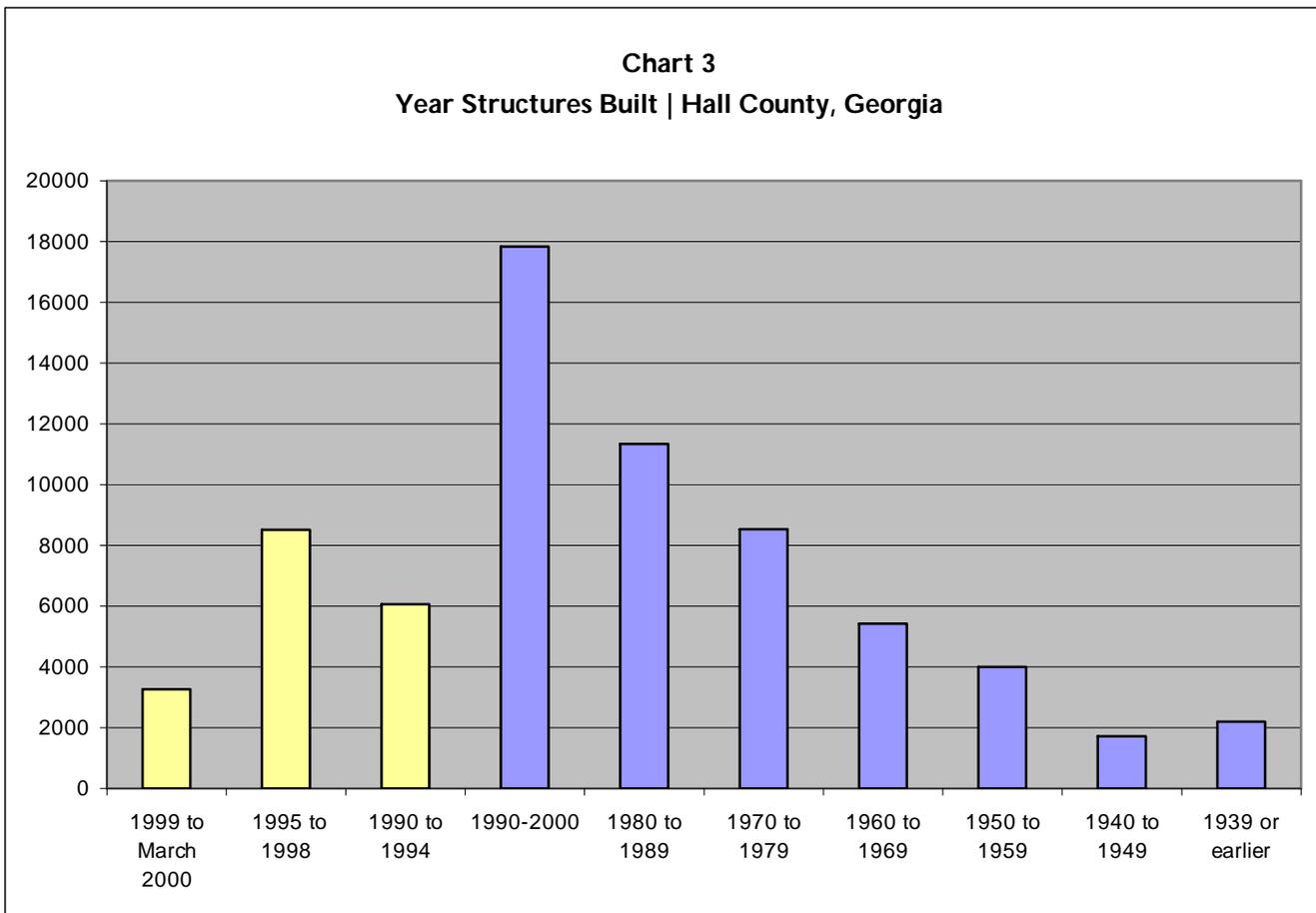
	Hall County		
	1980	1990	2000
1939 or Earlier	13%	7%	4%

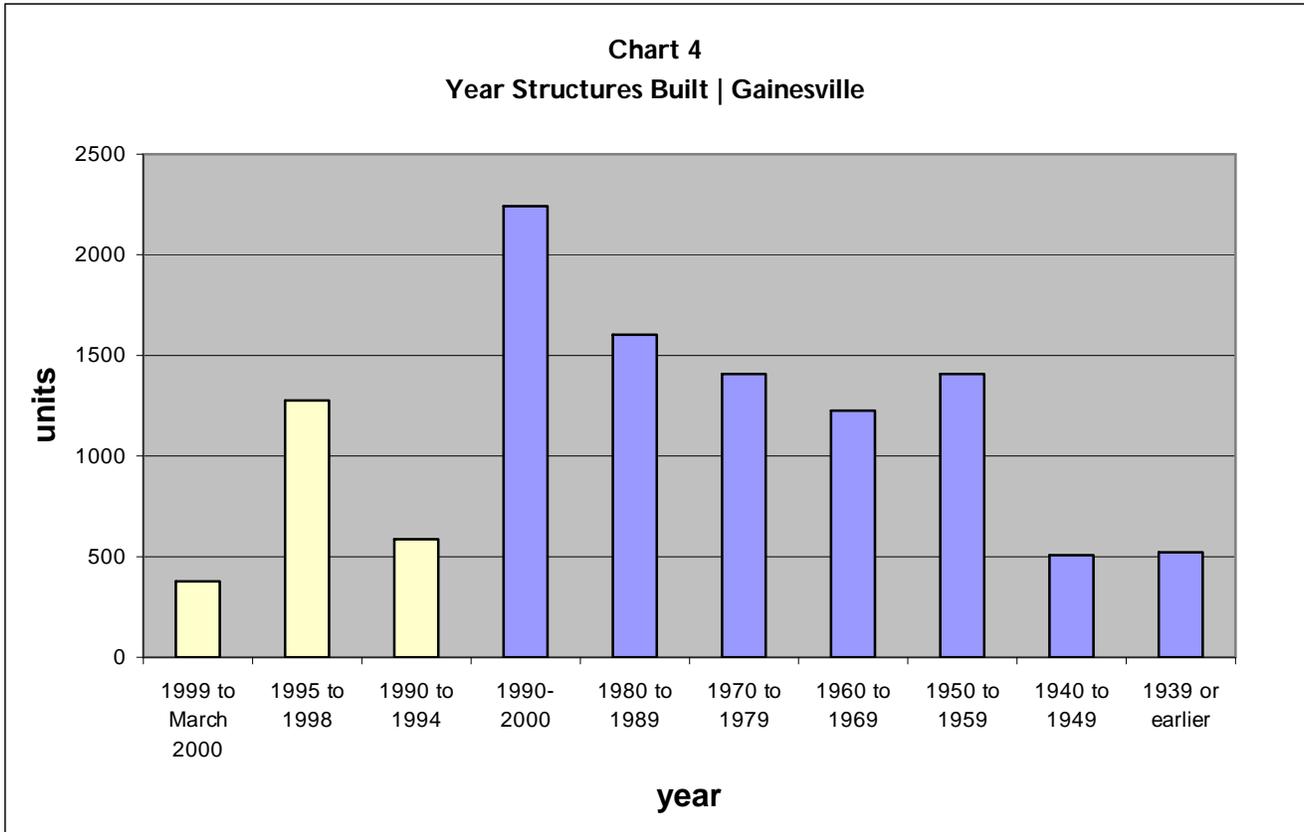
	State of Georgia		
	1980	1990	2000
1939 or Earlier	NA	8%	6%

Source: U.S. Bureau of the Census. Percentage is applied to total in the jurisdiction

Tables 7 and 8 illustrate a loss in older homes in the city, county, and state since 1980. However, it appears that older homes are proportionally demolished more rapidly in Gainesville than in Hall County or the state. From 1990 to 2000, Gainesville lost 368 homes built before 1939 or nearly 41% of the 890 units that existed in 1990. However, for the overall county only 18% of the 2,699 were eliminated from the housing supply by 2000. More old homes were removed from the housing stock in the county and state in the 1980s than in the 1990s with a loss of 27% and 28% respectively, showing a slowing trend. Without a good indication of the condition of these older homes, it is difficult to assess the reasons for the loss of them from the housing pool. The housing inventory is not available from 1980. In the Georgia Mountain Region, approximately 7% of the housing was built before 1939 at the 1990 Census, by the 2000 Census only 5% of the housing was built before 1939.

The development in Hall County increased in the 1980s and stayed strong up to the year 2000 with the greatest period of growth during the late 1990s. The community is still experiencing a relatively high demand for new housing. Gainesville grew quickly in the 1950s and then had a slight decline in growth followed by a steady increase to the 1980s. Then in the 1990s, the city experienced the greatest period of growth mirroring the trend in the county. The following charts illustrate the number of housing units built in Hall County and Gainesville in each decade. The breakdown of the period from 1990 to 2000 reflects information available from the Census.





Source: U.S. Bureau of the Census, Table H34.

3.2.4.0: CONDITION OF HOUSING STOCK

The only data available to assess the condition of the housing stock is the U.S. Census data reporting the availability of plumbing facilities. *Table 9* illustrates the current and historic figures in the city, county, and state; data for 1980 is not readily available from the Census or Georgia Department of Community Development because prior to 1990 this information was reported differently. *Table 9a* illustrates the 1980 data for Hall County similar records could not be found for Gainesville, and *Table 9b* shows the data with what was available from 1980, 1990, and 2000 for comparison.

Table 9a: Characteristics of Housing Quality, Hall County - 1980

	# of Year-Round Units	% of Total Year-Round Units
Housing units with ½ bath or less	852	3%
Housing units with no kitchen	586	2%
Housing units on septic tank or cesspool	18,055	66%
Housing units with no air conditioning	12,958	47%
Housing units without built in heating system	9,516	35%

Source: "Detailed Housing Characteristics: Georgia," 1980 Census of Housing, Department of Commerce, Bureau of the Census, June 1983.

Table 9b: Condition of Housing

	1980		1990		2000	
	Count	Percentage	Count	Percentage	Count	Percentage
City of Gainesville						
Total Housing Units	5984	100%	7,717	100.00%	8,912	100.00%
Complete Plumbing Facilities	5891	98.87%	7,699	99.80%	8,849	99.30%
Lacking Plumbing Facilities	93	1.56%	18	0.20%	63	0.70%
Hall County						
Total Housing Units	27,956	100.00%	38,315	100.00%	51,046	100.00%
Complete Plumbing Facilities	27,203	97.30%	38,030	99.30%	50,730	99.40%
Lacking Plumbing Facilities	753	2.69%	285	0.70%	316	0.60%
Georgia						
Total Housing Units	NA	NA	2,638,418	100.00%	3,281,737	100.00%
Complete Plumbing Facilities	NA	NA	2,609,956	98.90%	3,252,197	99.10%
Lacking Plumbing Facilities	35,769	NA	28,462	1.10%	29,540	0.90%

Source: U.S. Bureau of the Census

Note: The total number of housing units in 1980 cannot be confirmed because there are various reports from the U.S. Census. The total number of houses reported for Hall County and Gainesville in 1980 is not the same as the sum of housing units with and without complete plumbing facilities reported by the U. S. Census for the same year.

Based on these figures, both Gainesville and Hall County have been and are above the state and Georgia Mountain Region for the provision of full plumbing facilities in housing. In 1990, 1.31% of the total housing in the Georgia Mountain Region lacked adequate plumbing facilities; by 2000, this was reduced to 0.8%. The region also experienced a drop in the actual number of housing units lacking adequate plumbing, dropping from 1,754 units in 1990 to only 1,450 units in 2000. However, while the county improved the percentage of housing with complete plumbing facilities, there has been an increase in the number of homes without complete plumbing facilities. The City of Gainesville saw an increase in both the percentage and the number of housing units without adequate plumbing. While it is difficult to ascertain the exact cause for the increase in the number of housing units without complete plumbing facilities, city and county departments indicate three factors that may have contributed to the increase. As houses change ownership, what one owner judged as complete plumbing may now be viewed by the new owner or tenant as incomplete. The city’s building inspection department has records of people living in structures that are not intended as dwelling units, for example converting garages or sheds but not having plumbing facilities. The other factor that is impacting the number is that older homes that had functioning facilities in 1990 are not operational in 2000.

3.2.5.0: TENURE OF HOUSEHOLDS

Hall County currently (2000) has about a 7% vacancy rate for all housing. This has dropped from the 1990 rate of 9%. Gainesville has also experienced a dramatic decrease in the vacancy rate dropping from 9% in 1990 to only 5% in 2000. The Georgia Mountain Region has historically (16%) and currently (13%) had a vacancy rate higher than either Gainesville or Hall County. The State of Georgia had a vacancy rate of 10% in 1990 and only 8% in 2000. Data for 1980 was not available. Table 10 illustrates the occupancy characteristic of housing in the city, county, region, and state. Data for 1980 was incomplete or unavailable for all jurisdictions.

Table 10: Occupancy Characteristics

City of Gainesville						
	1980		1990		2000	
TOTAL Occupied Units (Households)	6,371	NA	7,413	91%	8,430	95%
Housing Units Vacant	NA	NA	715	9%	486	5%
Housing Units Owner Occupied	4,190	NA	3,779	47%	3,679	41%
Housing Units Renter Occupied	2,180	NA	3,633	45%	4,747	53%
Owner to Renter Ratio of Vacancy	NA		0.21		0.45	
Owner Vacancy Rate	NA		2.66		3.16	
Renter Vacancy Rate	NA		10.42		5.31	

Hall County						
	1980		1990		2000	
TOTAL Occupied Units (Households)	25,992	NA	34,650	90%	47,391	93%
Housing Units Vacant	NA	NA	3,594	9%	3,665	7%
Housing Units Owner Occupied	18,570	NA	24,097	63%	33,681	66%
Housing Units Renter Occupied	7,425	NA	10,624	28%	13,700	27%
Owner to Renter Ratio of Vacancy	NA		NA		1.31	
Owner Vacancy Rate	NA		NA		3.1	
Renter Vacancy Rate	NA		NA		5.68	

Georgia Mountain Region						
	1980		1990		2000	
TOTAL Occupied Units (Households)	84,466	NA	112,711	84%	166,408	87%
Housing Units Vacant	NA	NA	20,911	16%	25,145	13%
Housing Units Owner Occupied	64,763	NA	86,057	64%	130,235	68%
Housing Units Renter Occupied	19,705	NA	26,510	20%	36,052	19%
Owner to Renter Ratio of Vacancy	NA		0.8		1.5	
Owner Vacancy Rate	NA		2.3		2.5	
Renter Vacancy Rate	NA		11.7		8.2	

State of Georgia						
	1980		1990		2000	
TOTAL Occupied Units (Households)	1,869,754	NA	2,366,615	90%	3,007,678	92%
Housing Units Vacant	NA	NA	271,803	10%	275,368	8%
Housing Units Owner Occupied	1,215,206	NA	1,536,759	58%	2,029,293	62%
Housing Units Renter Occupied	654,548	NA	829,856	31%	977,076	30%
Owner to Renter Ratio of Vacancy	NA		0.32		0.51	
Owner Vacancy Rate	NA		2.36		2.24	
Renter Vacancy Rate	NA		12.36		8.46	

Source: U.S. Bureau of the Census via DCA Plan Builder. Data appears to be from the STF3 dataset an estimate not a 100% count, which was used in other tables. DCA did not provided complete data for 1980 and it was not readily available from the Census directly.

In 1990, Gainesville had 47% of the housing units occupied by the owners and 45% rented, 50% of the households are residing in a home that they own and 49% of the city’s households are renting a housing unit. Countywide about 63% of the housing units are owner occupied, about 70% of the total households. Twenty-eight percent of the occupied housing units are rented--these units accommodate about 30% of the households. In 2000, the number of renting households surpassed the number of households in owner occupied units in the city. However, the owner occupied units countywide has increased to 66% of the occupied housing units. The drop in the vacancy rate in both the city and county has also affected the split. The significant increase in multi-family housing and a loss of single-family housing in the city from 1990 to 2000 is reflected in the distribution of renter versus owner households in the city. However, the dramatic growth in the 1990s has compensated for the larger percentage countywide that now are homeowners.

Owner occupancy rates in Hall County are similar to those of the state and region and higher than the City of Gainesville. The city and county vacancy rates for renters are significantly lower than the state or region, While vacancy, rates for owners are higher in both the city and county when compared to the regional and state averages.

Table 11: Vacancy Status 2000

	City of Gainesville		Hall County	
Total:	486	100%	3,665	100%
For rent	266	55%	825	23%
For sale only	120	25%	1,078	29%
Rented or sold, not occupied	35	7%	361	10%
For seasonal, recreational, or occasional use	14	3%	940	26%
For migrant workers	0	0%	2	0%
Other vacant	51	10%	459	13%

Source: U.S. Bureau of the Census. Table H8 STF3 dataset, 2000.

More than a quarter of the vacant housing units in Hall County are used for seasonal or recreational uses. In Gainesville, this use only accounts for 3% of the vacant homes. Most of the vacant housing in Gainesville is for rent or sale. In the county, it is the same.

3.2.6.0: COST OF HOUSING AND HOUSING AFFORDABILITY

Table 12 illustrates the median value and rents for the city, county, region and state.

Table 12: Housing Costs

City of Gainesville			
	1980	1990	2000
Median Property Value	NA	\$91,500	\$129,500
Median Rent	NA	\$393	\$522

Hall County			
	1980	1990	2000
Median Property Value	\$37,700	\$76,300	\$111,500
Median Rent	\$130	\$424	\$520

Georgia Mountain Region			
	1980	1990	2000
Median Property Value	NA	\$68,848	\$114,583
Median Rent	NA	\$422	\$661

State of Georgia			
	1980	1990	2000
Median Property Value	\$23,100	\$71,278	\$100,600
Median Rent	\$153	\$365	\$505

Source U.S. Bureau of the Census. 2000.

In 1980, 1990, and 2000, the median property value in the county and city were both above the median value for the state. In 1990, the median property value in the city and county was greater than that of the region. By 2000, the region had a higher property value than Hall County. The median rents in Gainesville and Hall County have been higher than the median rent of the state. In 2000, the median rent for the region was much higher than the city or county.

The extent to which a household is cost burdened by the provision of housing is another factor that affects housing. Housing cost as a percentage of income was available for 1999 through the 2000 U.S. Census. The data is split between gross rent and housing costs of owner. In 1999, the Median Gross Rent as a percentage of household income for Hall County was 24% and for Gainesville, it was 25%. The same year, the median gross rent for the State of Georgia was 24.9% of the household income. A cost burdened household is one that pays more than 30% of the household income for housing; a severely cost burdened household pays more than 50% of their household income for housing.

The following series of tables illustrates the cost of housing in Gainesville, Hall County, the GMR, and the State of Georgia

Table 13: Percentage of Household Income paid for Rent in 1999

	City of Gainesville		Hall County		Georgia Mountain Region		Georgia	
Total:	4,747	100%	13,478	100%	34,670	100%	964,446	100%
Less than 10 percent	277	6%	871	6%	2,373	7%	63,131	7%
10 to 14 percent	635	13%	1,890	14%	4,631	13%	114,079	12%
15 to 19 percent	600	13%	1,984	15%	4,865	14%	140,798	15%
20 to 24 percent	606	13%	1,759	13%	4,336	13%	123,890	13%
25 to 29 percent	520	11%	1,407	10%	3,356	10%	97,915	10%
30 to 34 percent	440	9%	959	7%	2,413	7%	70,813	7%
35 to 39 percent	212	4%	674	5%	1,849	5%	49,438	5%
40 to 49 percent	292	6%	777	6%	1,942	6%	62,311	6%
50 percent or more	796	17%	2,004	15%	4,723	14%	158,922	16%
Not computed	369	8%	1,153	9%	4,182	12%	83,149	9%

Source. U.S. Bureau of the Census, Table H69.

According to the 1999 figures, about 18% of the renting households in Hall County were paying between 30% and 49% of the household income for rent, 19% of the renting households in Gainesville were cost-burdened by their rent. There were 15% of the renting households in Hall County paying more than 50% of their income for housing and 17% of renting households in Gainesville were severely cost-burdened by their rent. Table 14 shows similar data for owner occupied housing. The percentage of cost burdened households that are renting in both Gainesville and Hall County are similar to the regional and state percentages.

Table 14: Percentage of Household Income paid for Owner Costs 1999

	City of Gainesville		Hall County		Georgia Mountain Region		State of Georgia	
Total:	3,421	100%	26,315	100%	93,914	100%	1,596,408	100%
Housing units with a mortgage:	2,184	64%	19,501	74%	66,342	71%	1,201,569	75%
Less than 10 percent	212	6%	1,438	5%	4,662	5%	94,598	6%
10 to 14 percent	289	8%	3,047	12%	11,056	12%	211,696	13%
15 to 19 percent	447	13%	4,310	16%	14,046	15%	257,181	16%
20 to 24 percent	316	9%	3,392	13%	11,523	12%	202,863	13%
25 to 29 percent	290	8%	2,364	9%	7,382	8%	133,434	8%
30 to 34 percent	145	4%	1,398	5%	4,871	5%	82,782	5%
35 to 39 percent	105	3%	918	3%	3,048	3%	52,742	3%
40 to 49 percent	94	3%	888	3%	3,232	3%	56,623	4%
50 percent or more	268	8%	1,654	6%	6,190	7%	103,568	6%
Not computed	18	1%	92	0%	332	0%	6,082	0%
Housing units without a mortgage:	1,237	36%	6,814	26%	27,572	29%	394,839	25%
Less than 10 percent	599	18%	3,631	14%	14,597	16%	205,890	13%
10 to 14 percent	196	6%	1,108	4%	4,762	5%	69,431	4%
15 to 19 percent	124	4%	633	2%	2,562	3%	36,299	2%
20 to 24 percent	72	2%	453	2%	1,506	2%	22,142	1%
25 to 29 percent	47	1%	197	1%	919	1%	13,926	1%
30 to 34 percent	50	1%	201	1%	851	1%	9,172	1%
35 to 39 percent	29	1%	81	0%	383	0%	6,188	0%
40 to 49 percent	40	1%	113	0%	525	1%	7,895	0%
50 percent or more	66	2%	300	1%	978	1%	15,911	1%
Not computed	14	0%	97	0%	489	1%	7,985	1%

Source: U.S. Bureau of the Census. Table H94. 2000

Households that own a home are divided between those with a mortgage and those with no mortgage. In Hall County, 11% of the households were paying between 30% and 49% of the household income for housing costs when they had a mortgage on the home. Only 6% were paying more than 50% of their income for housing costs. Gainesville had 10% of the homeowners cost-burdened by housing costs and only 8% were severely cost-burdened. This is similar to the state and region. Of the households with no mortgage the percentages that are cost-burdened or severely cost-burdened are even less. Table 15 was taken from the Census data, which provides the number of households paying more than 35% of their household income for housing. While this is not the exact percentage indicated by DCA as a cost burdened household (30%) it gives a quick snap-shot of the portion of the community that are most burdened by the cost of housing. Table 15 illustrates the percentage of home owning households in each income bracket that paid more than 35% of their household income for housing costs in 1999. Table 16 illustrates similar data for renters.

Table 15: Percentage of homeowners paying more than 35% of annual income by income bracket 1999

	City of Gainesville		Hall County		State of Georgia	
Total homeowners with mortgage:	3,421		26,315		1,596,408	
Less than \$10,000:	190		1,216		83,487	
35 percent or more	117	62%	765	63%	50,319	60%
\$10,000 to \$19,999:	327		2,007		122,510	
35 percent or more	148	45%	843	42%	54,171	44%
\$20,000 to \$34,999:	455		3,877		231,539	
35 percent or more	144	32%	1,254	32%	72,888	31%
\$35,000 to \$49,999:	497		4,234		257,571	
35 percent or more	108	22%	639	15%	37,259	14%
\$50,000 to \$74,999:	708		6,942		373,705	
35 percent or more	56	8%	311	4%	19,822	5%
\$75,000 to \$99,999:	444		3,986		231,261	
35 percent or more	15	3%	74	2%	4,811	2%
\$100,000 to \$149,999:	422		2,614		185,404	
35 percent or more	14	3%	29	1%	2,640	1%
\$150,000 or more:	378		1,439		110,931	
35 percent or more	-	0%	39	3%	1,017	1%

Source: U.S. Bureau of the Census. Table H94.

Table 16: Percentage of renters paying more than 35% of annual income by income bracket 1999

	City of Gainesville		Hall County		State of Georgia	
Total Renters:	4,747		13,478		964,446	
Less than \$10,000:	1,038		2,100		178,632	
35 percent or more	620	60%	1,308	62%	110,843	62%
\$10,000 to \$19,999:	807		2,125		171,653	
35 percent or more	487	60%	1,442	68%	98,347	57%
\$20,000 to \$34,999:	1,106		3,449		237,062	
35 percent or more	186	17%	661	19%	54,027	23%
\$35,000 to \$49,999:	725		2,614		161,828	
35 percent or more	0	0%	37	1%	6,160	4%
\$50,000 to \$74,999:	623		1,954		134,565	
35 percent or more	7	1%	7	0%	1,091	1%
\$75,000 to \$99,999:	228		741		45,202	
35 percent or more	0	0%	0	0%	158	0%
\$100,000 or more:	220		495		35,504	
35 percent or more	0	0%	0	0%	45	0%

Source: U.S. Bureau of the Census. Table H73

As is evident by these tables the segments of the population most cost burdened by housing are those households with an annual income in 1999 of less than \$35,000.

3.2.7.0: HOUSEHOLD SIZE AND CROWDING

Another factor affecting the quality of a communities housing supply is whether the housing stock is meeting the lifestyle needs of the residents. DCA defines crowded conditions as households where there is more than one person per room of the house. Table 17 and 18 show the average household sizes in the city, county, and state.

Table 17: Average Household Size by Occupancy 2000

	City of Gainesville	Hall County	State of Georgia
Total	2.82	2.89	2.65
Owner occupied	2.77	2.85	2.73
Renter occupied	2.85	2.99	2.47

Source: U. S. Bureau of the Census. 2000.

Table 18: Average Household Size by Race of Householder 2000

Race of Householder	City of		State of
	Gainesville	Hall County	Georgia
White alone	2.47	2.73	2.53
Black or African American alone	2.69	2.93	2.81
American Indian and Alaska Native American alone	2.31	2.97	2.87
Asian alone	4.27	4.05	3.21
Native Hawaiian and Other Pacific Islander alone	5.00	4.83	3.27
Some other race alone	5.43	5.28	4.34
Two or more races	3.95	4.01	2.97
Hispanic or Latino	5.23	5.16	4.06
White alone; not Hispanic or Latino:	2.07	2.57	2.50

Source: U.S. Bureau of The Census.2000.

The average household sizes in Gainesville and Hall County are larger than the state average by a significant amount. The considerably larger household size of Hispanic Households is a “red flag” that there may be some crowding problems in this population. In general, the 2000 Census shows that minority households are larger than the city, county, or state averages, meaning that they are at higher risk of living in crowded conditions. Table 19 shows the distribution of households in the city, county, and state based on the number of persons per room in the house.

Table 19: Occupants per room by occupancy 2000

	City of Gainesville		Hall County		State of Georgia	
	Count	Percentage	Count	Percentage	Count	Percentage
Total Households:	8,426		47,381		3,006,369	
Owner Occupied Households:	3,679	100%	33,681	100%	2,029,293	100%
0.50 or less occupants per room	3,010	82%	24,140	72%	1,502,233	74%
0.51 to 1.00 occupants per room	472	13%	8,254	25%	477,345	24%
1.01 to 1.50 occupants per room	68	2%	680	2%	34,902	2%
1.51 to 2.00 occupants per room	86	2%	393	1%	11,587	1%
2.01 or more occupants per room	43	1%	214	1%	3,226	0%
Renter Occupied Households:	4,747	100%	13,700	100%	977,076	100%
0.50 or less occupants per room	2,273	48%	6,522	48%	541,802	55%
0.51 to 1.00 occupants per room	1,411	30%	4,464	33%	339,754	35%
1.01 to 1.50 occupants per room	448	9%	1,196	9%	53,572	5%
1.51 to 2.00 occupants per room	362	8%	882	6%	28,359	3%
2.01 or more occupants per room	253	5%	636	5%	13,589	1%

Source: U.S. Bureau of the Census Table H20. 2000.

A crowded household would have more than one person per room. Based on the 2000 Census only 4% of owner occupied households in Hall County are crowded, but nearly 20% of renter occupied households are considered crowded. The city numbers are similar to the overall county with just a slight increase. Both city and county crowding conditions for owner occupied units are very similar to the state average of 3%. However, renter crowding at 20% and 22% of the households in the county and city respectively is more than double the state percentage of 9%. This indicates that there is a potential need for larger rental properties within Gainesville and Hall County. Table 20 illustrates the size of housing units by occupancy.

Table 20 Rooms in housing units 2000

	City of Gainesville		Hall County		Georgia	
	Count	Percentage	Count	Percentage	Count	Percentage
Total Occupied Housing Units:	8,426	100%	47,381	100%	3,006,369	100%
Owner occupied:	3,679	44%	33,681	71%	2,029,293	67%
1 room	0	0%	3	0%	1,871	0%
2 rooms	15	0%	275	1%	14,350	0%
3 rooms	130	2%	1,241	3%	65,182	2%
4 rooms	175	2%	2,679	6%	147,519	5%
5 rooms	589	7%	7,403	16%	410,235	14%
6 rooms	835	10%	8,581	18%	503,120	17%
7 rooms	642	8%	5,678	12%	350,202	12%
8 rooms	460	5%	3,300	7%	254,560	8%
9 or more rooms	833	10%	4,521	10%	282,254	9%
Renter occupied:	4,747	56%	13,700	29%	977,076	33%
1 room	213	3%	280	1%	29,907	1%
2 rooms	567	7%	1,245	3%	92,543	3%
3 rooms	900	11%	2,023	4%	167,279	6%
4 rooms	1,542	18%	3,878	8%	272,596	9%
5 rooms	852	10%	3,200	7%	224,028	7%
6 rooms	405	5%	1,707	4%	115,957	4%
7 rooms	163	2%	883	2%	43,896	1%
8 rooms	54	1%	285	1%	18,924	1%
9 or more rooms	51	1%	199	0%	11,946	0%

Source: U.S. Census Bureau Census 2000. STF3

Renters in Gainesville and Hall County have a higher average household size, more persons per room, and generally smaller units to choose from than do the households that purchase homes. However, in the City of Gainesville, the general size of renter occupied housing units is higher than the county and state numbers.

3.2.8.0: HOUSEHOLD TYPES

The housing type also plays a role in the housing needs of the community. The household type refers to characteristic of family or household. For example, how many single-parent households there are, or families with grandparents raising grandchildren, non-family households, or persons in group quarters. Table 21 illustrates the distribution of household types in 2000, for the city, county, and state. Table 22 shows households by the age of the householder. This can sometimes indicate potential trends of housing turn over if a large percentage of householders are elderly, or if there are few young householders or a lack of affordable starter housing.

Table 21: Household types including persons in group quarters 2000

	City of Gainesville		Hall County		State of Georgia	
	County	Percent	County	Percent	County	Percent
Total Population:	25,454	100%	139,277	100%	8,186,453	100%
Population In households:	23,733	93%	137,016	98%	7,952,484	97%
In family households:	19,853	78%	122,654	88%	6,842,868	84%
Householder:	5,394	21%	36,245	26%	2,126,360	26%
Male	3,912	15%	29,162	21%	1,534,407	19%
Female	1,482	6%	7,083	5%	591,953	7%
Spouse	3,930	15%	29,227	21%	1,586,014	19%
Child:	6,522	26%	41,834	30%	2,452,510	30%
Natural-born	6,191	24%	38,304	28%	2,232,787	27%
Adopted	148	1%	1,060	1%	63,333	1%
Step	183	1%	2,470	2%	156,390	2%
Grandchild	425	2%	2,690	2%	195,537	2%
Brother or sister	733	3%	2,474	2%	95,527	1%
Parent	207	1%	1,093	1%	60,198	1%
Other relatives	1,245	5%	4,651	3%	156,343	2%
Non-relatives	1,397	5%	4,440	3%	170,379	2%
Population In non-family households:	3,880	15%	14,362	10%	1,109,616	14%
Male householder:	1,305	5%	5,030	4%	400,185	5%
Living alone	951	4%	3,771	3%	298,689	4%
Not living alone	354	1%	1,259	1%	101,496	1%
Female householder:	1,731	7%	6,116	4%	481,133	6%
Living alone	1,578	6%	5,298	4%	411,409	5%
Not living alone	153	1%	818	1%	69,724	1%
Non-relatives	844	3%	3,216	2%	228,298	3%
Population In group quarters:	1,721	7%	2,261	2%	233,969	3%
Institutionalized population	1,164	5%	1,515	1%	125,444	2%
Non-institutionalized population	557	2%	746	1%	108,525	1%

Source: U.S. Bureau of the Census. Table P9. 2000

Table 22: Household type by age of householder and occupancy 2000

	City of Gainesville		Hall County		State of Georgia	
	Count	Percent	Count	Percent	Count	Percent
Total:	8,426	100%	47,381	100%	3,006,369	100%
Owner occupied:	3,679	44%	33,681	71%	2,029,293	67%
Householder 15 to 24 years	28	0%	625	1%	33,615	1%
Householder 25 to 34 years	389	5%	5,225	11%	294,058	10%
Householder 35 to 44 years	559	7%	7,459	16%	492,221	16%
Householder 45 to 54 years	805	10%	7,633	16%	472,975	16%
Householder 55 to 59 years	292	3%	3,186	7%	181,581	6%
Householder 60 to 64 years	388	5%	2,508	5%	144,264	5%
Householder 65 to 74 years	611	7%	4,089	9%	236,643	8%
Householder 75 to 84 years	454	5%	2,247	5%	139,822	5%
Householder 85 years and over	153	2%	709	1%	34,114	1%
Renter occupied:	4,747	56%	13,700	29%	977,076	33%
Householder 15 to 24 years	757	9%	1,774	4%	134,947	4%
Householder 25 to 34 years	1,409	17%	4,312	9%	305,405	10%
Householder 35 to 44 years	1,039	12%	3,135	7%	224,332	7%
Householder 45 to 54 years	576	7%	1,929	4%	137,851	5%
Householder 55 to 59 years	215	3%	655	1%	41,033	1%
Householder 60 to 64 years	61	1%	410	1%	30,989	1%
Householder 65 to 74 years	404	5%	799	2%	49,231	2%
Householder 75 to 84 years	242	3%	532	1%	38,070	1%
Householder 85 years and over	44	1%	154	0%	15,218	1%

Source: U. S. Bureau of the Census. Table P13. 2000

Young householders are more likely to rent in Gainesville than in Hall County or the state. In Hall County, the distribution of homeowners by age very closely reflects the trend on the state level. Renters over sixty-five make up 9% of the households in Gainesville, compared to only 3% in Hall County and 2% statewide. Homeowner percentages for householders over sixty-five are very similar in the city, county, and state.

3.2.9.0: INDICATORS FOR SPECIAL NEEDS HOUSING

Within any community, there are sectors of the population that have special needs in regard to housing. These portions of the population range from homeless persons and low-income families to elderly with special care needs. The inventory of these special needs populations can be somewhat elusive because there is not an efficient centralized clearinghouse for this type of data. As part of the comprehensive planning process, the social service agencies in the Gainesville and Hall County Region were surveyed to try to ascertain the need within the community for special needs housing. Housing services are provided by the agencies listed below. An assessment is made about the special housing needs of the Gainesville and Hall County communities in the Assessment section of this plan.

Table 23: Agencies Providing Housing Data and Services for Special Needs Community

Agency	Contact Information	Housing Related Basic Services
Housing Authority of the City of Gainesville	854 Davis Street, P. O. Box 653 Gainesville, GA 30503 770-536-1294	
City of Gainesville Housing & Neighborhood Development Gainesville Non-Profit Development Foundation (GNPDF)	Carol Lunday Center 430 Prior Street, S.E. Suite 500 Gainesville, GA 30501 77-531-2693	<ul style="list-style-type: none"> • Down Payment Assistance • Homebuyer Education • Housing Rehabilitation Program • Lease Purchase Program
Gainesville Action Ministries/GHAIN Program & HOPWA Program	P.O. Box 673 Gainesville, GA 30503 770-531-0144	<ul style="list-style-type: none"> • Coordinates community services for the needy and homeless • Assistance and counseling • Maintains transitional houses • Housing for people with AIDS • In 2002 served 457 people
The Guest House, Inc.	320 Tower Heights Road Gainesville, GA 30501 770-535-148	<ul style="list-style-type: none"> • Supportive care for older adults with physical, cognitive or psycho-social limitations
The Salvation Army	681 Dorsey Street Gainesville, GA 30501 770-534-7589	<ul style="list-style-type: none"> • Provision of emergency services • Emergency Housing • Meals • Laundry facilities • Clothing • Assistance with rent, utilities, propane heat, and medication
Catholic Social Services, Inc.	430 Prior Street, SE Gainesville, GA 30501 770-534-3337	<ul style="list-style-type: none"> • Counseling • Aid with immigration issues <ul style="list-style-type: none"> • Referral services
Gainesville-Hall County Community Service Center	430 Prior Street SE Gainesville GA, 30501 770-535-5445	<ul style="list-style-type: none"> • Hall Area Transit • Counseling Services • Parenting Program
Department of Family and Children Service	970 McEver Road Extension Gainesville, GA 30504 770-532-5298	<ul style="list-style-type: none"> • Referral to shelters • Assists in application for food stamps and Medicare
Earth Angels	1815 High Grove Club Drive Alpharetta, GA 30004 404-503-4781	<ul style="list-style-type: none"> • Assist disabled homeless

Agency	Contact Information	Housing Related Basic Services
El Puente	Rt. 26 Pearl Nix Parkway	<ul style="list-style-type: none"> • Referrals
Free Chapel Worship Center	1290 McEver Road Extension Gainesville GA 30504 770-532-4793	<ul style="list-style-type: none"> • Referrals • Food and Clothing Bank
Gainesville-Hall County Neighborhood Revitalization	P.O. Box 642 Gainesville, GA 30503 770-297-1800	<ul style="list-style-type: none"> • Down payments for first time homebuyers • Help keep families in their homes
Gainesville City Baptist Rescue Mission	755 Pine Street Gainesville, GA 30501 770-287-9700	<ul style="list-style-type: none"> • Shelter for men only • 14 Beds, clothing and meals
Gateway House, INC	P.O. Box 2962 Gainesville, GA 30503 770-539-9080	<ul style="list-style-type: none"> • Shelter for victims of domestic violence • Transitional housing for women and children • Crisis line • Referral services
GA Mountain Residential Community Services	P.O. Box 1317 Gainesville, GA 30503 678-513-5700	<ul style="list-style-type: none"> • Group housing and supportive services for persons with mental problems
Good News at Noon	979 Davis Street SW Gainesville, GA 30501 770-503-1366	<ul style="list-style-type: none"> • Shelter for men • Hot meals • Education • Rehabilitation • Counseling for men, women and families • Clothing bank
Good News at Noon Clinic and Dental Clinic	979 Davis Street SW Gainesville, GA 30501 770-503-1369	<ul style="list-style-type: none"> • Free medical and dental services
Hall Family Initiative Residences, Inc.	2866 Village Court Gainesville, GA 30506 770-781-4486	<ul style="list-style-type: none"> • Permanent supportive housing for mentally disabled adults
Hall County Health Department	1280 Athens Street Gainesville, GA 30507 770-531-5600	<ul style="list-style-type: none"> • Immunizations • WIC Program • Child Health • Dental Programs • Women's Health Services • Environmental Health Services • Treatment for TB, STD, HIV/AIDS

Agency	Contact Information	Housing Related Basic Services
Lamp Ministries-Gainesville	P.O. Box 5637 Gainesville, GA 30504 678-450-0003	<ul style="list-style-type: none"> Gang prevention One housing unit
Living By The Book	610 Darin Street Gainesville, GA 30501 770-532-5111	<ul style="list-style-type: none"> Temporary housing for women and children Savings assistance for new start
Ninth District Opportunity	430 Prior Street Gainesville, GA 30501 770-532-3191	<ul style="list-style-type: none"> Referrals Emergency funds for food and medicine

Source: Directory of Homeless Assistance Programs In Northeast Georgia

The following three tables illustrate the statistics available from the Census for portions of the population with potential special housing needs.

Table 24: Age by type of disabilities for civilian non-institutionalized population 2000

	City of Gainesville		Hall County		State of Georgia	
Total disabilities tallied:	8,721	100%	47,655	100%	2,638,739	100%
Total disabilities tallied for people 5 to 15 years:	292	3%	1,412	3%	99,511	4%
Sensory disability	59	1%	203	0%	12,885	0%
Physical disability	50	1%	205	0%	13,471	1%
Mental disability	135	2%	771	2%	60,819	2%
Self-care disability	48	1%	233	0%	12,336	0%
Total disabilities tallied for people 16 to 64 years:	5,562	64%	33,557	70%	1,784,544	68%
Sensory disability	202	2%	1,876	4%	122,519	5%
Physical disability	711	8%	5,321	11%	336,687	13%
Mental disability	592	7%	2,990	6%	190,182	7%
Self-care disability	292	3%	1,637	3%	93,199	4%
Go-outside-home disability	1,115	13%	7,836	16%	375,962	14%
Employment disability	2,650	30%	13,897	29%	665,995	25%
Total disabilities tallied for people 65 years and over:	2,867	33%	12,686	27%	754,684	29%
Sensory disability	533	6%	2,044	4%	119,668	5%
Physical disability	892	10%	4,149	9%	256,057	10%
Mental disability	417	5%	1,777	4%	107,051	4%
Self-care disability	343	4%	1,513	3%	89,319	3%
Go-outside-home disability	682	8%	3,203	7%	182,589	7%

Source: U.S. Bureau of the Census. Table P41. 2000

Table 25: Group Quarters Population by Group Quarters Type Institutionalized 2000

	City of Gainesville	Hall County	State of Georgia
Total Population in Group Quarters	1,760	2,297	233,822
Institutionalized population:	1,189	1,536	126,023
Correctional institutions:	629	879	81,773
Federal prisons and detention centers	0	0	4,301
Halfway houses	99	99	1,422
Local jails and other confinement facilities (including police lockups)	530	530	30,842
Military disciplinary barracks	0	0	2,574
State prisons	0	250	39,381
Other types of correctional institutions	0	0	3,253
Nursing homes	190	215	34,812
Hospitals/wards, hospices, and schools for the handicapped:	317	317	5,078
Hospitals/wards and hospices for chronically ill:	0	0	709
Hospices or homes for chronically ill	0	0	86
Military hospitals or wards for chronically ill	0	0	16
Other hospitals or wards for chronically ill	0	0	607
Hospitals or wards for drug/alcohol abuse	7	7	446
Mental (Psychiatric) hospitals or wards	46	46	1,700
Schools, hospitals, or wards for the mentally retarded	0	0	667
Schools, hospitals, or wards for the physically handicapped:	22	22	438
Institutions for the deaf	0	0	45
Institutions for the blind	0	0	63
Orthopedic wards and institutions for the physically handicapped	22	22	330
Wards in general hospitals for patients who have no usual home elsewhere	242	242	1,118
Wards in military hospitals for patients who have no usual home elsewhere	0	0	0
Juvenile institutions:	53	125	4,360
Long-term care:	0	57	2,295
Homes for abused, dependent, and neglected children	0	57	357
Residential treatment centers for emotionally disturbed children	0	0	306
Training schools for juvenile delinquents	0	0	1,632
Short-term care, detention or diagnostic centers for delinquent children	53	53	1,532
Type of juvenile institution unknown	0	15	533

Source: U.S. Census Bureau, 2000.

Table 26: Group Quarters Population by Group Quarters Type Non-Institutionalized 2000

	<u>City of Gainesville</u>	<u>Hall County</u>	<u>State of Georgia</u>
Non institutionalized population in group quarters:	571	761	107,799
College dormitories (includes college quarters off campus)	310	310	47,910
Military quarters:	0	0	25,461
On base:	0	0	24,913
Barracks, unaccompanied personnel housing (UPH), (Enlisted/Officer), and similar group living quarters for military personnel	0	0	23,727
Transient quarters for temporary residents	0	0	1,186
Military ships	0	0	548
Group homes:	95	145	9,500
Homes or halfway houses for drug/alcohol abuse	32	67	1,607
Homes for the mentally ill	11	24	821
Homes for the mentally retarded	8	10	1,390
Homes for the physically handicapped	0	0	523
Other group homes	44	44	5,159
Religious group quarters	0	0	210
Dormitories:	0	0	3,699
Agriculture workers' dormitories on farms	0	0	1,416
Job Corps and vocational training facilities	0	0	1,416
Other workers' dormitories	0	0	867
Crews of maritime vessels	0	0	2
Other non household living situations	0	7	1,884
Other non institutional group quarters	166	299	19,133

Source: U.S. Census Bureau 2000.

3.3.0.0: HOUSING NEEDS ASSESSMENT

3.3.1.0: QUANTITY AND TYPE

Based on residential demand, if growth trends were to continue, there is an estimated demand for as many as 123,860 new households by 2030. However, the ability to meet this demand will be affected by the actual ability to supply housing in Gainesville and Hall County. There are many factors that affect the ability to produce a number of housing units; among them are the availability of usable land with little or no natural constraints such as steep slope or presence of floodplain or natural resources that need to be protected, access to utilities, and the land use plan that reflects the community vision.

Based upon the Future Land Use Element of this plan, it is estimated that 8,809 new homes can be built in the City of Gainesville, and 96,502 new homes can be built in the unincorporated areas of Hall County. When combined with the existing housing stock, it is estimated that the city and county will reach build-out by 2030, with a total inventory of housing units somewhere around 158,002 units countywide including Gainesville and the estimated 7,040 new units in other incorporated areas.

The Demand Analysis prepared for this plan indicates a demand for a variety of housing types. The housing demand has been broken down in two ways. The first method breaks the housing down by single-family, two-family, multi-family, or other. The second method identifies housing demand by Rural, Suburban, or Urban. The following tables illustrate the composition of the new housing by these two methods.

Table 27: Housing Type Demand A

	City of Gainesville	Hall County (Unincorporated)	Hall County Total
Single-Family	52%	92.78%	85.85%
Two-Family (Duplex)	4%	1.83%	2.25%
Multi-Family	43%	5.34%	11.84%
Other	NA	0.04%	NA

Source: Ross + Associates "Demand Analysis" 2003.

Table 28: Housing Type Demand B

	Hall County Total
Single Family	85.85%
Rural	11.55%
Suburban	43.25%
Urban	31.10%
Two-Family (Duplex)	2.25%
Multi-Family	11.85%

Note: The Urban and some Suburban Housing will be located in Gainesville. This analysis was conducted to determine total demand for the planning area.

Source: Ross + Associates "Demand Analysis" 2003. and McBride Dale Clarion 2003.

Table 29: Policy Influenced Population and Housing

Hall County Population Projections

Year	Proposed Plan Policy Projections	Housing Units	Percent Growth
2005	165,771		
2006	171,771	2,000	3.62%
2007	179,271	2,500	4.37%
2008	188,271	3,000	5.02%
2009	198,771	3,500	5.58%
2010	210,171	3,800	5.74%
2011	222,771	4,200	6.00%
2012	235,971	4,400	5.93%
2013	249,771	4,600	5.85%
2014	263,571	4,600	5.53%
2015	277,371	4,600	5.24%
2020	343,371	22,000	4.76%
2025	400,371	19,000	3.32%
2030	445,371	15,000	2.25%

Source: Hall County Planning Department

3.3.2.0: QUALITY

Trends indicate a strong demand for larger more affordable housing options. However, there is still a strong community desire for affordable housing to be of a high quality. The Lake Lanier and other local features provide a backdrop and unique opportunity for high-end housing options. There is both a desire and need in the community for high quality, high-end housing. Currently, the quality of housing is determined by market demand and conformance with building and development codes. The city and county have opportunities to expand the development codes to increase the quality of housing construction. This element is explored further in the goals and implementation.

As homes age, especially stick built homes, the maintenance of these structures is very important to the health and quality of life in the community. The Housing Rehabilitation Program in the City of Gainesville offers low interest loans to qualified applicants for the repair and maintenance of housing in the city. Hall County does not currently have a program in place to provide financial assistance with the maintenance of housing in the unincorporated areas of the county.

3.3.3.0: SUPPLY OF AFFORDABLE HOUSING OPTIONS

In 2002, a Community-wide Needs Assessment was completed by the City of Gainesville for the Georgia Department of Community Affairs CDBG/Chip Program. The application states:

There are 495 units of Public Housing and ten privately owned subsidized complexes with 1,106 units in the City of Gainesville. Two tax credit properties with 335 units were under construction in 2002. Recent construction of multi-family complexes in the city has helped tighten the market. All of the public housing units except twelve are located in the southern quadrants of the city. The twelve units dedicated to the elderly are located west of downtown. The Gainesville Housing Authority has received ten Drug Elimination Grant with the last one awarded in October 2001. The three largest complexes of public housing (Green Hunter Homes, Harrison Square and Melrose) contain a police precinct.

While it appears from some statistics that housing affordability in Gainesville and Hall County is on par with the region and state, some agencies and groups indicate that there is a significant housing affordability problem in Gainesville and Hall County. A majority of the households in the Gainesville and Hall County communities are currently paying less than 30% of the household income for housing costs. However, there is a portion of the population that is cost-burdened or severely cost-burdened by housing, however, this number is in line with state and regional averages.

The homebuyer education program with the Gainesville Non-Profit Development Foundation (GNPDF) reports an average monthly participation level of between 12-15 persons with an average income of \$24,000. The participants have generally been unable to find housing that is affordable at this level of income, because market rate housing in the city and county is not selling below \$80,000.

HUD recently recognized the problem of affordable housing in Gainesville and Hall County and raised the FHA Maximum Mortgage Limits for Hall County to \$160,176 on January 5, 2004. The diversity of household incomes and household types in the city and county are indicators of the need for a diverse housing stock with a range of affordable options. Not all families that need affordable housing are small families and the housing stock that is developed in the future needs to address this issue. In fact, as statistics show, Hispanic households are nearly two times larger than the average household size, and the Georgia Multiple Listing Service (MLS) records estimate that approximately 85% of the home purchasers in 2001 were Hispanic. In 2001, the records for home sales in Gainesville and Hall County report that all homes sold during this year were under \$160,000.

Historically, the city has utilized planned development and neighborhood conservation zoning, reviewed and adopted new Unified Land Development Codes, and provided one stop permitting to help keep the cost of housing as affordable as possible. The Midtown Revitalization Area includes areas indicates pockets to be redeveloped with affordable mixed-use housing.

The GNPDF has received accolades for successfully providing affordable housing to the Gainesville and Hall County Communities. GNPDF has developed five subdivisions in the past few years that were developed to help meet the needs of existing and potential homeowners. In 1996, the GNPDF formed a partnership with private developers to build the Lenox Park Neighborhood that consisted of 112 home lots, which sold out within nineteen months. The city contributed over \$100,000 to extend

sewer lines to the project, and the GNPDF provided financing of the land. The development included housing priced from \$60,000-\$90,000. .

3.3.4.0: LOCATION

The primary concern with the location of housing is the availability of utilities and the efficiency with which they can be provided. Additional concerns about the location of housing are that the residents have a range of choices for the location of housing and that the housing is well integrated with other non-residential uses to promote fewer auto trips and accessibility to employment without auto dependency.

There are many opportunities for new housing developed on "greenfield" sites in both the city and county. Housing in these areas will continue the suburban character of the area. It is likely that green field suburban development will be market driven due to the cost of providing new service lines and transportation networks.

Another opportunity for housing lies in the existing neighborhoods. A revitalization and redevelopment effort of areas such as Midtown Gainesville provide an opportunity for quality housing in a central location that is part of a truly mixed-use neighborhood. Infill housing in the urban context of Gainesville, provides opportunities for economic diversity as well as serving the transportation needs of lower income households. Revitalized urban neighborhoods are a draw for a range of population demographics and offer positive opportunities for the community as a whole.

3.3.5.0: SPECIAL NEEDS

One portion of the population that may require flexible housing options is the Hispanic population. Hispanics account for 33% of the population in Gainesville and 20% of the population in Hall County and while the 2000 Census is estimated to have more accurately accounted for the Hispanic demographics, this is still a group that is significantly undercounted. Statistics for Hispanics in Gainesville/Hall County show a lower than average household income as well as larger household sizes (5 people per household versus 2.5 for the general population. Housing types and affordability options have been discussed. There are homebuyer education programs available in the community, and there are indications that these are being taken advantage of by the Hispanic population. Affordability of housing plays a significant role in overcrowding conditions. With the market rate for a one-bedroom apartment in Hall County at \$480 dollars a month, a person working for minimum wage of (\$5.15 per hour) would have to work seventy-two hours per week to afford a one-bedroom apartment. The National Low Income Housing Coalition indicates that the hourly wage necessary to afford a one-bedroom apartment in 2003 in Gainesville or Hall County would be \$9.23 per hour. Situations such as this cause overcrowding of housing because it requires two minimum wage incomes to afford one bedroom.

The aging and elderly population is another part of the community that has special housing needs. The demand for lifestyle communities for empty nesters and alternative independent and assisted living for the elderly are housing options that will experience an expanded demand over the planning period. Agencies such as the Guest House provide services for the frail elderly population.

This non-profit organization served approximately seventy-five people in 2002, with daily health services that are designed to maximize functional abilities to help prevent long term care placement. Funding for the Guest House is provided through a number of sources and the location is provided by the city of Gainesville. In 2002, the operating budget was \$339,000, employed thirteen paid staff members, and benefited from the service of thirty-five to forty volunteers. The Guest House currently does not have a waiting list. If additional resources were available to the agency they could provide expanded periods of service and incorporate periodic care as an available amenity. The agency assesses that with additional funding and an expansion of facilities services could become more efficient. They also indicate that a greater community awareness of their service would benefit the community.

People with physical or mental disabilities that require group housing or are institutionalized have special housing needs. Census figures represent services available and do not provide adequate information for projecting needs of such a group.

Another layer of special needs population are those persons with emergency or temporary housing needs. Those with needs for emergency or temporary housing include the homeless, battered women and children, and persons suffering from illness or substance dependency. Very little information was available for the number of persons who may require special service in the future. As the inventory of service agencies in Gainesville and Hall County (Table 23) illustrates there are agencies providing services to all of these sectors of the population. Most of them are government or non-profit private agencies and funding is always an issue for these types of agencies. Of the agencies that responded to the request for information for the Comprehensive Plan, most indicated a need for additional funding. The agencies in Gainesville and Hall County that were able to provide internal assessments were the Gainesville Action Ministries and the Salvation Army.

The Gainesville Action Ministry is a non-profit organization that assists individuals and families struggling with issues of homelessness. The ministry coordinates community services available to the needy and homeless, provides assistance and counseling, and maintains transitional houses. Services are provided without discrimination. The primary group served by the ministry includes the working poor and disabled. In 2002, the ministry assisted 457 persons by providing rent, utility assistance, basic personal needs, and transitional housing. The ministry is funded by private donations, state and federal grants and money from twenty-one local churches. The facilities and programs are operated by three paid staff members and twenty-five volunteers. The 2002-2003 operating budget was \$62,000 and the program budget for assistance was \$39,000. The ministry currently maintains a waiting list of approximately fifteen people, and they estimate the waiting period is between one and two weeks. Applicants are eligible to remain on the list until they receive assistance. With funds for additional financing and maintenance of a multi-family housing complex the ministry could serve more of the needy population. If they could get funding, the ministry would be able to provide emergency housing for up to ninety days with a local hotel. The representatives of the ministry identified the need for emergency housing as one of the greatest needs for the mission. From their observations, this temporary relief would allow many of their clients to get back on their feet.

The local Salvation Army was also able to provide a self-assessment about the service they have provided to members of the Gainesville and Hall County Community. The Salvation Army typically assists people in emergencies due to homelessness, illness, or financial crisis. Estimates from 2002 indicate more than 3,600 people were able to benefit from the services of the Salvation Army. Records were maintained of the racial composition of the clients and the majority were White Non-Hispanics (1,973). Black/African Americans were the second highest group assisted by the Salvation Army with

1,168 persons. Approximately 482 Hispanic/Latinos were assisted in 2002. The Salvation Army provides housing, hot meals, and laundry services to homeless persons in the Red Shield Lodge and assist them in the job search and better living conditions. They also maintain a Transitional Shelter for families to stay for up to three months. Funding for the accommodations is provided by donations, United Way funding, and Thrift Store appropriations.

3.3.0.0: HOUSING GOALS AND IMPLEMENTATION

3.3.1.0: GOALS AND OBJECTIVES

Goal 1: Quality and Diverse Housing

Gainesville and Hall County will have a balanced range of adequate and affordable housing, making it possible for all who work in the community to also live in the community.

Objective 1: A full and balanced range of housing opportunities will be targeted, with an emphasis on providing support for economic development goals and objectives related to higher wage jobs.

Objective 2: A better balance of housing price points will be targeted in order to provide a diverse range of housing options.

Objective 3: Housing diversity will be further pursued to meet the needs of changing demographics, including higher density and attached housing options, particularly targeted at the aging population.

Objective 4: While Gainesville and Hall County provide more “starter” housing than most cities and counties, affordable housing that meets high quality standards will continue to be an important element of the overall housing mix. Affordable housing is appropriate only where its design has been fully reviewed and evaluated according to standards designed to insure long-term sustainability of high quality and stable value.

Goal 2: Neighborhood Preservation & Housing Maintenance

Existing neighborhoods will be maintained as stable and desirable places to live and raise families.

Objective 1: Gainesville and Hall County will enforce land use and housing codes in order to promote the long-term integrity of existing neighborhoods.

Objective 2: Gainesville and Hall County will continue to engage in land use planning and regulation that is designed to promote harmonious land use relationships and avoid land uses that are incompatible with residential neighborhood character.

Objective 3: Gainesville and Hall County will continue to participate in and support housing programs designed to provide housing that reinforces neighborhood preservation goals.

Objective 4: Gainesville and Hall County will identify mechanisms and programs to eliminate substandard or dilapidated housing.

3.3.2.0: DEVELOPMENT POLICIES

This section sets forth the housing policies that have been developed during the comprehensive planning process with significant citizen input. These policies are directly related to the goals and objectives set forth above and are important initial implementation steps, providing greater detail to guide decision-makers.

3.3.2.1: Quality and Diverse Housing

- **Policy 1:** The city and county will undertake necessary studies and implementing actions to ensure a full range of housing is available to workers, including both affordable units and homes for higher-end wage earners.
- **Policy 2:** Both jurisdictions will review and revise their development codes as appropriate to address special housing needs and opportunities such as elderly housing and accessory dwelling units. They will also review existing regulations and remove any unnecessary impediments to affordable housing.
- **Policy 3:** The city and county will consider standards to improve the quality of residential development to maintain community character and ensure stable long-term property values and neighborhoods.

3.3.2.2: Neighborhood Preservation and Housing Maintenance

- **Policy 1:** The city and county will pursue more aggressive building and housing code enforcement to prevent neighborhood deterioration.
- **Policy 2:** Both jurisdictions will consider revisions to their development codes to better ensure that new commercial and industrial development is compatible with residential areas, focusing on issues such as lighting, buffering, signage, and landscaping.
- **Policy 3:** The city and county will work with and support the neighborhood housing preservation programs of the Gainesville Nonprofit Development Foundation and Gainesville-Hall Neighborhood Revitalization, Inc.
- **Policy 4:** The city and county will work with local organizations and other interested agencies to initiate maintenance educational programs for first-time homeowners.

3.3.3.0: PROGRAMS

Hall County and the City of Gainesville are committed to undertaking a variety of programs to implement the housing goals discussed above. These programs break down into four major categories. In establishing an effective implementation effort, both jurisdictions will work closely with the established area-housing agency, the Gainesville Nonprofit Development Foundation.

1. Regulatory/Growth Management: The city and county have begun to revise their development codes (zoning, subdivision, etc.) to implement the comprehensive plan. The county is focusing on targeting urban/suburban density residential development in and around its municipalities and ensuring that such development is of high quality through design and development standards. New use regulations will make provision for special needs housing such as a range of housing options for the elderly. Additionally, new provisions will be included in the UDC to protect existing residential neighborhoods from incompatible development that lead to deterioration of these areas. The city will focus on infill and redevelopment to ensure that new development is of high quality through design and development standards. Provisions will be made through the UDC update and the foundation of Neighborhood Planning Units to ensure protection of established neighborhoods from incompatible development. Policies will strive to balance the housing demands with the communities needs for housing.

Another important initiative will be to undertake a series of plans and studies. The county will work to produce a study of housing needs tied to the planned economic development objectives, notably attracting firms with higher paying jobs. At the same time, the city will prepare a Coordinated Housing Plan as part of its urban area designation. It will cooperate with the Gainesville Nonprofit Development Foundation, the area's housing agency, on this plan.

The city and the county will also pursue more aggressive building/zoning code enforcement program to help protect against deterioration of existing residential structures. The time frame for this effort will be 2-4 years for the code revisions. The code enforcement will be a continuing effort throughout the planning period.

2. Fiscal/Financial. Both jurisdictions will examine a range of tools to deal with the fiscal impacts of development, including impact fees (which the county already has in place for some facilities/services) and fiscal impact assessment requirements. These tools will help to ensure that new residential development is of a type and quality that does not undermine the fiscal health of the city and county. The time horizon for this effort is 2-3 years.
3. Capital investment. The city and the county have committed to providing infrastructure in areas targeted for development in the comprehensive plan. With regard to housing, this means that most urban/suburban density residential development will take in and around the county's municipalities, including the City of Gainesville. The city is also committed to upgrading infrastructure in areas with potential for infill and redevelopment housing. These programs will have a long-term time frame of at least 5 years.

4. Interagency Cooperation. The city will work with the Gainesville Nonprofit Development Foundation to produce a coordinated housing plan. The city and county will work with local housing agencies to help them implement their programs and coordinate government actions affecting housing issues.

While many of these programs will be implemented over an extended period, there are short-term actions that can be taken to ensure that the efforts are begun, and demonstrate progress. A short-term work program is set forth in the final section of this element.

3.3.4.0: IMPLEMENTATION SYSTEMS AND TOOLS

This section sets forth specific systems and tools that will be created or amended during the planning period to achieve the goals and objectives set forth above. They are divided into four broad categories: (1) administrative systems (e.g., site plan review); (2) land development regulations; (3) fiscal and financing tools; and (4) other growth management tools (e.g., urban growth boundaries, concurrency requirements). The tools are keyed to the two broad overarching plan goals for housing.

3.3.4.1: Quality and Diverse Housing and Neighborhood Preservation/Housing Maintenance

THE CITY OF GAINESVILLE WILL:

1. Add potential zoning/code amendments related to housing. Examine codes to determine if there are unnecessary impediments to affordable housing (e.g., redundant reviews, overly restrictive building codes for rehab projects) and revise as appropriate.
2. Continue vigorous enforcement of housing and building codes to prevent deterioration of existing housing stock.
3. Maintain and upgrade infrastructure in areas with potential for infill and redevelopment housing.
4. Prepare a Coordinated Housing Plan in cooperation with the Gainesville Nonprofit Development Foundation and targeted neighborhood plans to ensure neighborhood preservation and stability.

HALL COUNTY WILL:

1. Revise its Unified Development Code (UDC) and study changes to its zoning map to better focus urban/suburban residential development in and around Gainesville and other municipalities. The UDC will contain upgraded residential development quality standards as well as residential protection regulations (covering landscaping, screening, lighting, etc.). New zone districts and use regulations will encourage and support a wider variety of housing types, including special needs housing for the elderly. This project is currently underway and scheduled to be completed in 2004.
2. Adopt fiscal impact assessment regulations in the UDC to ensure the county has adequate information about the true costs and benefits of new residential development.
3. Complete a study of housing needs to better coordinate housing programs and regulatory mechanisms with economic development goals.
4. Pursue more vigorous enforcement of housing and building codes to prevent deterioration of existing housing stock.
5. Focus capital investments in public infrastructure to areas targeted for urban/suburban residential development in the comprehensive plan.

6. Continue to work in existing neighborhoods, such as the current program on Black and Cooley Drives, to support rehabilitation and redevelopment of housing and other programs to reverse deterioration and enhance the long-term viability of such areas.

3.3.5.0: SHORT-TERM WORK PROGRAM

3.3.5.1: Major Gainesville Implementation Actions

Major Actions	Time Frame	Estimated Cost	Responsible Party	Comments
1. Undertake targeted revisions to city zoning ordinance to implement housing goals; revise standards to encourage infill and reduce unnecessary processing delays	2004-5	\$35,000	City staff + consultant	
2. Implement Midtown Plan. Step up code enforcement in Midtown	2004-5	????	City staff	
3. Undertake housing study tied to economic development goals	2004-5	NA	City with Greater Hall Chamber	
4. Draft Coordinated Housing Plan and neighborhood plans.	2004-5	????	City and Gainesville Nonprofit Development Foundation	

3.3.5.1: Major Hall County Implementation Actions

Major Actions	Time Frame	Estimated Cost	Responsible Party	Comments
1. Comprehensively revise county UDC—new residential uses and zone districts, residential quality and protection standards.	2004	\$150,000	County staff + consultants	80% completed as of 1/1/04
2. Study revisions to county zoning maps to implement the comprehensive plan re location of residential development	2004-5	NA	County staff	
3. Undertake housing study tied to economic development goals	2004-5	NA	County with Greater Hall Chamber	