

# 3

## Housing

The Housing Element of the Gilmer County Comprehensive Plan provides the following:

- an inventory of the existing housing stock in Gilmer County, Ellijay, and East Ellijay, including its condition, occupancy, and affordability characteristics;
- an assessment of the adequacy and suitability of the housing stock for serving current and future population and economic development needs; and
- an expression of community housing goals and an associated implementation program for the adequate provision of housing for all sectors of the population.

### Element Outline:

#### 3.1. Inventory

- 3.1.1. Types of Housing
- 3.1.2. Age and Condition of Housing
- 3.1.3. Owner and Renter Units
- 3.1.4. Cost of Housing
- 3.1.5. Cost Burden of Owner and Renter Units
- 3.1.6. Housing and Community Characteristics

#### 3.2. Assessment of Current and Future Needs

#### 3.3. Community Goal and Implementation Program

### 3.1. Inventory

#### 3.1.1. Types of Housing

##### 3.1.1.1. General

According to the US Census, the total number of housing units in Gilmer County grew by 4,938 units between 1990 and 2000, representing an increase of approximately 71%. (See Table 3-A.) In Ellijay, the total number of units did not change although there was a decrease in the number of mobile homes and an increase in the number of multi-family units. In East Ellijay, the total number of units increased by 98 units or 56%. Most of the new units in East Ellijay were multi-family units.

**TABLE 3-A. Number and Type of Housing Units**

	Gilmer County			Ellijay			East Ellijay		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Total Units</b>	<b>4,379</b>	<b>6,986</b>	<b>11,924</b>	<b>617</b>	<b>641</b>	<b>662</b>	<b>180</b>	<b>175</b>	<b>273</b>
Single Family	3,264	4,918	8,277	416	379	376	133	131	157
% of Total	75%	70%	69%	67%	59%	57%	74%	75%	58%
Multi-Family	259	239	566	125	178	228	6	10	85
% of Total	6%	3%	5%	20%	28%	34%	3%	6%	31%
Mobile Home <sup>1</sup>	856	1,761	2,705	76	80	37	41	32	31
% of Total	20%	25%	23%	12%	12%	6%	23%	18%	11%
Other <sup>2</sup>	0	68	376	0	4	21	0	2	0
% of Total	0%	1%	3%	0%	1%	3%	0%	1%	0%

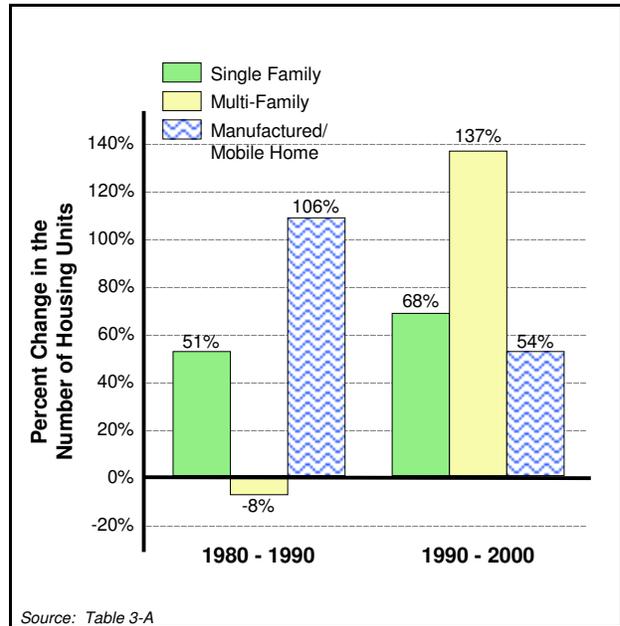
Sources: 1980 Census, STF 3A, Table 7; 1990 Census, STF3, Table H020; 2000 Census, SF3, Table H30

<sup>1</sup> In this instance, "mobile home" may or may not also mean manufactured home.

<sup>2</sup> For the City of Ellijay in the year 2000, "Other" includes 21 units. This is the difference between the total number of housing units based upon 100% data and the total number of units based upon sample data. Data for type of unit is based upon sample data.

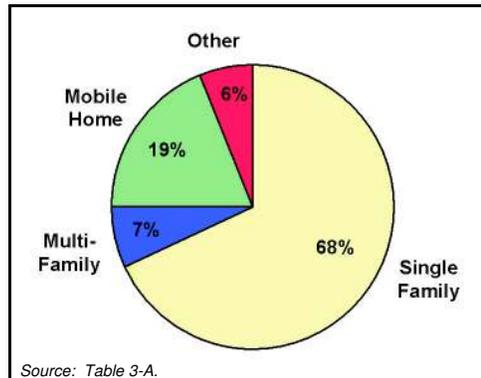
Figure 3-A illustrates growth in the total number of single family units, multi-family units, and manufactured homes in Gilmer County. Although multi-family housing grew by 137% between 1990 and 2000, this type of housing represented just 5% of the total housing stock in Gilmer County in 2000. The majority (69%) of housing in Gilmer County was, and still is, single family. Mobile homes made up 23% of the housing stock according to the 2000 Census, with multi-family and other types of housing comprising the remaining 8%.

In Ellijay and East Ellijay in 2000, slightly more than half of the residential units were single family in nature, while 36% of the units in Ellijay and 31% of the units in East Ellijay were multi-family units.



Source: Table 3-A

**FIGURE 3-A. Growth in the Number of Housing Units in Gilmer County**



Source: Table 3-A.

**FIGURE 3-B. Types of Housing Placed in Gilmer County Between 1990 and 2000**

Using the census data in Table 3-A, Figure 3-B provides an illustration of how much of the new housing in Gilmer County is single family and how much is other types. As the chart shows, over two thirds of the new housing is single family.

Much of the new single family housing in Gilmer County is being built as vacation homes or second homes. Many of the owners of these homes are from the metro Atlanta area, Gordon and Whitfield Counties, and Florida. These owners are attracted to the area primarily because of its natural beauty and affordability. The availability of low mortgage rates in recent years has greatly influenced construction in the area.

According to the Selig Center for Economic Growth at the University of Georgia, the mean value of new residential construction in Gilmer County in 2003 was \$93,109, a 0.8% increase from the 2002 figure of \$92,358. Table 3-B provides a comparison of the average value of new residential construction in Gilmer County and Georgia. (Note: These values are based upon building permit data, not selling price.) The value of residential construction per unit in Gilmer County is generally lower than the cost statewide. A variety of factors attribute to this difference including the cost of labor and the size of home being built.

**TABLE 3-B. New Residential Construction Housing Units Authorized by Building Permits: 1992 – 2002**

	Single Unit			Multiple Unit			
	Gilmer County		Georgia	Gilmer County			Georgia
	Buildings	Mean Value	Mean Value	Buildings	Units	Mean Value	Mean Value
1992	455	\$ 50,022	\$ 80,993	3	22	\$ 31,636	\$ 35,769
1993	487	\$ 50,000	\$ 85,247	4	25	\$ 31,520	\$ 38,864
1994	532	\$ 50,000	\$ 88,092	12	48	\$ 31,667	\$ 37,916
1995	341	\$ 80,562	\$ 89,112	0	0	--	\$ 39,371
1996	375	\$ 60,870	\$ 91,406	6	12	\$ 35,589	\$ 41,739
1997	817	\$ 89,773	\$ 96,429	1	2	\$ 25,000	\$ 45,909
1998	452	\$ 138,881	\$ 104,501	2	7	\$ 89,286	\$ 43,702
1999	596	\$ 75,008	\$ 109,901	0	0	--	\$ 49,204
2000	478	\$ 81,056	\$ 110,182	7	56	\$ 41,071	\$ 49,461
2001	584	\$ 96,045	\$ 115,559	1	8	\$ 62,500	\$ 55,539
2002	612	\$ 92,358	\$ 116,913	2	8	\$ 75,000	\$ 55,252

Source: Selig Center for Economic Growth, Terry College of Business, UGA, <http://www.selig.uga.edu/housing/housingmain.htm>

Average construction values for 2002 for surrounding and nearby counties are shown in Figure 3-C. Based upon data from residential building permits in 2002, the mean value of new residential construction in Gilmer County is between 9% and 40% less than that of the counties illustrated.

One possible reason for the large difference between the value of new residential construction in Pickens and Gilmer County is that more primary residences are being built in Pickens County. The difference between the two counties is expected to become smaller in the future.



Source: Selig Center for Economic Growth

**FIGURE 3-C. Mean Value of New Residential Construction in Gilmer and Surrounding Counties: 2002**

### 3.1.1.2. Manufactured Housing

Manufactured housing is a popular alternative to conventional stick built housing in Gilmer County as it is in most parts of the country. Over the short term, it is less expensive than conventional housing. In addition, many manufactured homes can be finished on a site in one to three weeks, whereas it can take six to twelve months to build a conventional home. Table 3-C provides recent data on the number of manufactured housing permits issued in Gilmer County.

**TABLE 3-C. Manufactured Housing Permits Issued in Gilmer County**

Year	Number of Permits
2001	214
2002	180
2003	159
Average	184

*Source: Gilmer County Planning Commission*

### 3.1.1.3. Elderly Housing

There are few housing developments in Gilmer County for elderly. One newer facility is Brooks Hill which contains a total of 44 units, approximately 90% of which are used by for elderly individuals. There is a one year waiting list for all units. The Ellijay Housing Authority also has some units which are available to elderly, low-income residents.

While some elderly residents may move in with relatives when they find they can no longer maintain their own home, more alternatives are needed for the community's aging population.

### 3.1.1.4. Multi-Family Housing

The multi-family housing found in Gilmer County is generally of the townhouse variety illustrated in the photograph to the right. The county does not contain any high density or high-rise multi-family developments.



**An example of newer multi-family housing in Gilmer County.**

According to individuals who work in the banking, housing, and public service fields, there is not enough rental housing in Gilmer County or the cities, particularly for low and moderate income families. Often what is available is substandard.



**One of the Ellijay Housing Authority's Properties**

### 3.1.1.5. Public Housing

The Ellijay Housing Authority manages 110 public housing units: 50 one-bedroom, 40 two-bedroom, 10 three-bedroom, 8 four-bedroom, and 2 five-bedroom. Of those units, 44 are designated for the elderly. The units are between 22 and 44 years of age. The Housing Authority maintains a waiting list for all units.

### 3.1.2. Age and Condition of Housing

As shown in Table 3-D below, the median age of homes in Gilmer County is 13 years, substantially less than the Georgia average of 20 years. Nearly half of the homes in Gilmer County in 2000 were less than ten years old. Again, this figure is substantially less than Georgia's figure of 28%. The city of Ellijay has a fairly large percentage of older homes, with 34% of its homes being older than 40 years. The age of East Ellijay's housing stock is closer to that of Gilmer County than Ellijay with 18% over 40 years old and 31% less than 10 years old.

**TABLE 3-D. Age of Housing**

1980	Gilmer Co.	Ellijay	East Ellijay	NGRDC Area	Georgia
<b>Total Housing Units</b>	<b>4,379</b>	<b>617</b>	<b>180</b>	<b>46,772</b>	<b>2,013,839</b>
Median Age	17	24	30	15	15
Age over 40 years % of Total	657 15%	115 19%	61 34%	6,139 13%	296,662 15%
Age less than 10 years % of Total	1,487 34%	130 21%	51 28%	16,548 35%	670,104 33%
1990	Gilmer Co.	Ellijay	East Ellijay	NGRDC Area	Georgia
<b>Total Housing Units</b>	<b>6,986</b>	<b>642</b>	<b>174</b>	<b>60,791</b>	<b>2,641,418</b>
Median Age	14	24	24	16	17
Age over 40 years % of Total	750 11%	156 24%	47 27%	14,615 24%	381,827 14%
Age less than 10 years % of Total	2,830 40%	142 22%	33 19%	20,450 34%	847,309 32%
2000	Gilmer Co.	Ellijay	East Ellijay	NGRDC Area	Georgia
<b>Total Housing Units</b>	<b>11,924</b>	<b>662</b>	<b>265</b>	<b>78,787</b>	<b>3,281,737</b>
Median Age	13	28	17	18	20
Age over 40 years % of Total	1,394 12%	223 34%	48 18%	21,499 27%	620,460 19%
Age less than 10 years % of Total	5,241 44%	91 14%	82 31%	25,940 33%	915,130 28%

Sources: 1980 Census, STF 3A, Tables 1 and 16; 1990 Census, STF 3 Tables H003, H025, and H025A; 2000 Census SF 3 Tables H3, H34, H35

The condition of housing is typically measured in terms of the adequacy of plumbing and kitchen facilities. As shown in Table 3-E, only 1% of the housing units in Gilmer County lacked complete plumbing in 2000. This represents a steady decline from 10% in 1980 and 5% in 1990.

Units lacking complete kitchen facilities has also declined from 5% in 1980 to 2% in 2000. This figure is slightly higher than the Georgia figure of less than 1%.

The cities of Ellijay and East Ellijay had similar percentages of units lacking complete plumbing and kitchen facilities.

**TABLE 3-E. Condition of Housing: 1980 – 2000**

	Units Lacking Complete Plumbing (%)			Units Lacking Complete Kitchen Facilities (%)		
	1980	1990	2000	1980	1990	2000
Gilmer County	10%	5%	1%	5%	3%	2%
Ellijay	9%	1%	2%	2%	1%	2%
East Ellijay	8%	0%	1%	4%	1%	0%
NGRDC Area	5%	2%	1%	4%	1%	1%
Georgia	4%	1%	1%	4%	1%	<1%

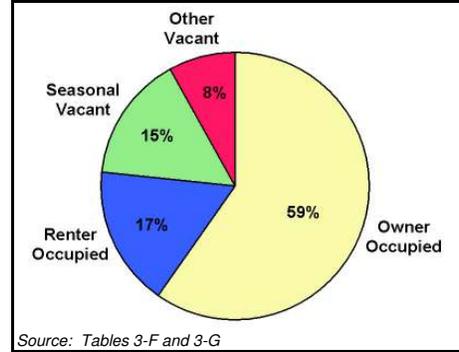
Sources: 1980 Census, STF 3A, Tables 15 and 16; 1990 Census, STF 3 Tables H042 and H064; 2000 Census SF 3 Tables H47 and H50

### 3.1.3. Owner and Renter Units

As shown in Figure 3-D to the right, approximately 76% of all housing units in Gilmer County were occupied at the time of the 2000 Census. This is significantly lower than the regional and Georgia figures of 88% and 92%. This is due to the large number of second homes (seasonally vacant) in Gilmer County.

Table 3-F below and Table 3-G on the following page illustrate other variations from regional and state and regional averages. For instance, according to the 2000 Census, approximately 78% of the occupied housing units in Gilmer County in 2000 were owner-occupied. In Georgia, only 67% were owner-occupied while in Ellijay and East Ellijay, the figures were 42% and 47%, respectively.

In the year 2000, Gilmer County had a much greater owner to renter ratio for occupied housing units than did Ellijay, East Ellijay, the NGRDC area, and the state. For every renter-occupied unit in Gilmer County, there were 3.57 owner-occupied units. Statewide, by contrast, there were 2.08 owner occupied units for every renter-occupied unit.



**FIGURE 3-D. Housing Occupancy in Gilmer County in 2000**

**TABLE 3-F. Housing Tenure – Occupied Housing Units**

1980	Gilmer County	Ellijay	East Ellijay	NGRDC Area	Georgia
<b>Total Housing Units</b>	<b>4,379</b>	<b>617</b>	<b>180</b>	<b>46,772</b>	<b>2,013,839</b>
Total Occupied Housing Units % of Total	3,937 90%	585 95%	162 90%	42,625 91%	1,871,652 93%
Owner Occupied % of Occupied Units	3,044 77%	309 53%	120 74%	31,334 74%	1,216,432 65%
Renter Occupied % of Occupied Units	893 23%	276 47%	42 26%	15,438 36%	655,220 35%
Owner : Renter Ratio	3.41 : 1	1.12 : 1	2.86 : 1	2.03 : 1	1.86 : 1
1990	Gilmer County	Ellijay	East Ellijay	NGRDC Area	Georgia
<b>Total Housing Units</b>	<b>6,986</b>	<b>642</b>	<b>174</b>	<b>60,791</b>	<b>2,638,418</b>
Total Occupied Housing Units % of Total	5,072 73%	516 80%	133 76%	53,014 87%	2,366,615 90%
Owner Occupied % of Occupied Units	4,079 80%	258 50%	90 68%	38,686 73%	1,536,759 65%
Renter Occupied % of Occupied Units	993 20%	258 50%	43 32%	14,328 27%	829,856 35%
Owner : Renter Ratio	4.11 : 1	1.00 : 1	2.09 : 1	2.70 : 1	1.85 : 1
2000	Gilmer County	Ellijay	East Ellijay	NGRDC Area	Georgia
<b>Total Housing Units</b>	<b>11,924</b>	<b>662</b>	<b>265</b>	<b>78,787</b>	<b>3,281,737</b>
Total Occupied Housing Units % of Total	9,071 76%	593 90%	251 95%	69,071 88%	3,006,369 92%
Owner Occupied % of Occupied Units	7,085 78%	252 42%	118 47%	51,002 74%	2,029,154 67%
Renter Occupied % of Occupied Units	1,986 22%	341 58%	133 53%	18,069 26%	977,215 33%
Owner : Renter Ratio	3.57 : 1	0.74 : 1	0.89 : 1	2.82 : 1	2.08 : 1

Sources: 1980 Census, STF 3A, Tables 3 and 4; 1990 Census, STF 1 Tables H001 and H003; 2000 Census, SF 1 Tables H1 and H4

A substantial number of homes in Gilmer County are second homes or vacation rentals. In terms of vacant housing units, the percentage of units which were seasonally vacant in Gilmer County, Ellijay, East Ellijay, and Georgia were 65%, 10%, 7%, and 18% respectively. In 2000, the total number of seasonally vacant homes was 1,846 or 15.5% of the total number of housing units. By comparison, 6.2% of the housing units in the NGRDC area and 1.5% of the housing units statewide were seasonally vacant.

**TABLE 3-G. Housing Tenure – Vacant Housing Units**

<b>1980</b>	<b>Gilmer County</b>	<b>Ellijay</b>	<b>East Ellijay</b>	<b>NGRDC Area</b>	<b>Georgia</b>
<b>Total Housing Units</b>	<b>4,379</b>	<b>617</b>	<b>180</b>	<b>46,772</b>	<b>2,013,839</b>
Total Vacant Units	442	32	18	4,147	142,187
% of Total	10%	5%	10%	9%	7%
Owner Vacant	20	5	6	400	19,568
% of Vacant	5%	16%	33%	10%	14%
Rental Vacant	56	12	2	850	56,104
% of Vacant	13%	38%	11%	20%	39%
Seasonal Vacant	222	1	2	1,230	17,487
% of Vacant	50%	3%	11%	30%	12%
Other Vacant	144	14	8	1,667	49,028
% of Vacant	33%	44%	44%	40%	34%
<b>1990</b>	<b>Gilmer County</b>	<b>Ellijay</b>	<b>East Ellijay</b>	<b>NGRDC Area</b>	<b>Georgia</b>
<b>Total Housing Units</b>	<b>6,986</b>	<b>642</b>	<b>174</b>	<b>60,791</b>	<b>2,638,418</b>
Total Vacant Units	1,914	126	41	10,776	271,803
% of Total	27%	20%	24%	18%	10%
Owner Vacant	134	16	7	800	38,816
% of Vacant	7%	13%	17%	7%	14%
Rental Vacant	181	53	9	1,530	115,115
% of Vacant	9%	42%	22%	14%	42%
Seasonal Vacant	1,091	14	4	2,999	33,637
% of Vacant	57%	11%	10%	28%	12%
Other Vacant	508	43	21	5,447	84,235
% of Vacant	27%	34%	51%	51%	31%
<b>2000</b>	<b>Gilmer County</b>	<b>Ellijay</b>	<b>East Ellijay</b>	<b>NGRDC Area</b>	<b>Georgia</b>
<b>Total Housing Units</b>	<b>11,924</b>	<b>662</b>	<b>265</b>	<b>78,787</b>	<b>3,281,737</b>
Total Vacant Units	2,853	69	14	9,716	275,368
% of Total	24%	10%	5%	12%	8%
Owner Vacant	213	14	3	821	38,440
% of Vacant	7%	20%	21%	8%	14%
Rental Vacant	211	23	3	1,465	86,905
% of Vacant	7%	33%	21%	15%	32%
Seasonal Vacant	1,846	7	1	4,909	50,064
% of Vacant	65%	10%	7%	51%	18%
Other Vacant	583	25	7	2,521	99,959
% of Vacant	20%	36%	50%	26%	36%

Sources: 1980 Census, STF 3A, Tables 3 and 4; 1990 Census, STF 1 Tables H001 and H005; 2000 Census, SF 1 Tables H1, H5

### 3.1.4. Cost of Housing

According to data provided by the DCA, the average home sale price in 2000 was \$116,903 for new construction and \$105,737 for existing structures. As shown in Table 3-H, these figures are substantially lower than the averages for the DCA North Utility Region.

**TABLE 3-H. Average Home Sale Price in 2000**

	Gilmer County	DCA North Utility Region
New Construction	\$ 116,903	\$ 190,284
Existing Structures	\$ 105,737	\$ 145,198

Source: DCA, 2000 Data Analysis, County Home Sales in Georgia  
<http://www.georgiaplanning.com/dataviews/>

According to the 2000 Census, the median value of owner-occupied homes in Gilmer County was \$95,700, slightly more than the NGRDC area median of \$93,728, but lower than the Georgia median of \$111,200. Median values of units in Ellijay and East Ellijay were 12% and 15% less than the county average. Trends in the cost of housing are shown in Table 3-I.

The median gross rent and contract rent in Gilmer County were substantially less than the median for Georgia. The median rents in Ellijay and East Ellijay were even lower. For example, in 2000 the median gross rent in Gilmer County was \$482. In Georgia it was \$613, while in Ellijay and East Ellijay it was \$330 and \$399, respectively.

**TABLE 3-I. Cost of Housing**

1980	Gilmer County	Ellijay	East Ellijay	NGRDC Area	Georgia
Median Value <sup>1</sup>	\$ 26,600	\$ 35,000	\$ 19,300	\$ 30,243	\$ 36,900
Median Gross Rent	\$ 155	\$ 145	\$ 135	\$ 228	\$ 211
Median Contract Rent <sup>2</sup>	\$ 91	\$ 84	\$ 67	--	\$ 153
1990	Gilmer County	Ellijay	East Ellijay	NGRDC Area	Georgia
Median Value	\$ 56,800	\$ 59,400	\$ 36,700	\$ 57,574	\$ 71,300
Median Gross Rent	\$ 295	\$ 207	\$ 347	\$ 290	\$ 433
Median Contract Rent	\$ 197	\$ 153	\$ 196	--	\$ 344
2000	Gilmer County	Ellijay	East Ellijay	NGRDC Area	Georgia
Median Value	\$ 95,700	\$ 83,800	\$ 80,900	\$ 93,728	\$ 111,200
Median Gross Rent	\$ 482	\$ 330	\$ 399	\$ 468	\$ 613
Median Contract Rent	\$ 376	\$ 253	\$ 316	--	\$ 505

Sources: 1980 Census, PHC80-3-12, Tables 2 and 5; 1990 Census, STF1, Tables H023B and H032B; STF 3, Table H043A; 2000 Census, SF 3, Tables H56, H63, H76

<sup>1</sup> Median value is for owner-occupied units.

<sup>2</sup> Contract rent is the rent asked for and agreed to regardless of whether or not furniture, utilities, fees, etc. are included.

### 3.1.5. Cost Burden of Owner and Renter Units

A cost burdened household is one which pays more than 30% of its gross income toward housing, including utility costs. Table 3-J provides data on housing units which were cost burdened in 1989 and 1999 based upon census data. As would be expected, the lower the household income, the more likely a household was to be cost-burdened. For example, in Gilmer County, 64% of households with incomes below \$10,000 were cost burdened while only 6% of households with incomes between \$50,000 and \$99,999 were cost burdened.

**TABLE 3-J. Percent of Housing Units Cost Burdened by Income Level**

1989 Household Income Level	Owner-Occupied Units Spending 30% or More of Gross Income on Housing Costs				Renter-Occupied Units Spending 30% or More of Gross Income on Housing Costs			
	Gilmer County	Ellijay	East Ellijay	Georgia	Gilmer County	Ellijay	East Ellijay	Georgia
Less than \$10,000	41%	49%	43%	56%	65%	59%	64%	70%
\$10,000 to \$34,999	17%	10%	0%	21%	21%	20%	30%	34%
\$35,000 to \$49,999	3%	0%	0%	11%	0%	0%	0%	2%
\$50,000 to or more	2%	0%	0%	5%	0%	0%	0%	1%
1999 Household Income Level	Gilmer County	Ellijay	East Ellijay	Georgia	Gilmer County	Ellijay	East Ellijay	Georgia
Less than \$10,000	64%	54%	85%	66%	58%	56%	64%	66%
\$10,000 to \$34,999	43%	43%	18%	45%	34%	34%	30%	50%
\$35,000 to \$49,999	13%	13%	11%	25%	2%	0%	0%	9%
\$50,000 to \$99,999	6%	6%	0%	8%	0%	0%	0%	2%
\$100,000 or more	0%	0%	0%	2%	0%	0%	0%	0%

Sources: 1990 Census, STF 3, Tables H050 and H059; 2000 Census, SF 3, Tables H73 and H97

A severely cost burdened household pays more than 50% of its gross income toward housing, including utility costs. 1999 data on severely cost burdened households is only available for renter-occupied units and is provided in Table 3-K.

**TABLE 3-K. Gross Rent as a Percentage of Household Income (1999)**

% of Household Income Spent on Housing Costs	Gilmer County	Ellijay	East Ellijay	Georgia
Less than 10%	10.5%	10.8%	13.7%	6.5%
10% to 29%	44.2%	45.9%	55.0%	49.4%
30% to 49%	17.7%	22.8%	12.3%	18.9%
50% or more (severely cost burdened)	10.3%	12.9%	9.2%	16.5%
Not Computed	17.5%	7.7%	9.9%	8.6%
<b>Median % of Household Income Spent on Housing Costs</b>	<b>22.0%</b>	<b>25.6%</b>	<b>18.3%</b>	<b>24.9%</b>

Source: 2000 Census, SF3, QT-H13

In 1999, 10.3% of renters in Gilmer County spent 50% or more of their total household income on housing costs, including utilities. In Ellijay and East Ellijay, 12.9% and 9.2% of households were severely cost burdened.

Gilmer County renters spent, on average, 22% of their household income on housing in 1999. Figures for Ellijay and East Ellijay were 25.6% and 18.3%, respectively for the same year.

### 3.1.6. Housing and Community Characteristics

#### 3.1.6.1. Population Characteristics Impacting Housing Needs

Future housing needs in Gilmer County, Ellijay, and East Ellijay will be shaped by changing demographics: a growing immigrant population, a growing elderly population, and an influx of vacation home owners and retirees.

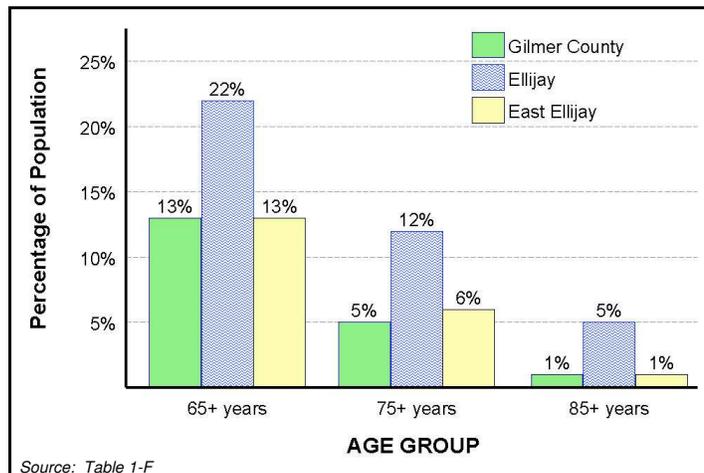
The immigrant population currently needs homeowner housing in the \$75,000 to \$100,000 range as well as affordable rental housing. Currently, the immigrant market is purchasing homes in the \$50,000 range rather than in the \$100,000 range. It is estimated that in 2-3 generations, this will no longer be the case, and that the Latino market will be equal to the Anglo market in terms purchasing power.

Low interest rates are currently having a great impact in housing starts in the community. Many speculative homes and second homes are being built.

#### 3.1.6.2. Special Housing Needs

**Elderly.** Figure 3-E illustrates that 13% of the population in Gilmer County was 65 years of age or over. In Ellijay and East Ellijay, the figures were 22% and 13%. As discussed in Section 3.1.1.3, there are few housing developments designed as housing for the elderly Gilmer County.

Currently, there is approximately 1 elderly housing unit (excluding nursing home beds) per 60 persons over the age of 65. Assuming this ratio is adequate to serve the needs of future populations (an assumption which is questionable given the current waiting lists for such housing), by 2025, at least 200 additional elderly housing units will be needed.



**FIGURE 3-E. Elderly population as a percentage of total population in 2000**

**Victims of Domestic Violence.** Currently the closest shelter for victims of domestic violence in Gilmer County is in Fannin County. This shelter can accommodate three families. A tri-county shelter for child abuse victims is currently planned for Pickens County; however it would be very beneficial to have a shelter in Gilmer County as well. This would enable children who are victims of abuse to stay in the same school rather than having to enroll in a different school system.

The number of police actions taken on family violence in 1998, 1999, and 2000 were 11, 29, and 62, respectively. The number of protective service cases handled by the Department of Family and Children Services has declined in recent years for adults, but has steadily increased for children as shown in Table 3-L.

**TABLE 3-L. Gilmer County Adult and Child Protective Service Cases Handled by the Georgia Division of Child and Family Services**

	Average Number of Cases Per Month				
	1999	2000	2001	2002	2003
Adult Protective Service Cases	9	12	10	2	3
Child Protective Services Cases	34	44	62	75	98

Source: <http://www.dfcsdata.state.ga.us>

Note: Adult Protective Services Cases relate to elderly or disabled adults who cannot care for themselves.

**Disabled Persons.** Table 3-M provides data on persons in Gilmer County, Ellijay, East Ellijay, and Georgia having one or more sensory, physical, or mental disabilities.

**TABLE 3-M. Percentage of Persons With Disabilities in 2000**

	Gilmer County	Ellijay	East Ellijay	Georgia
<b>Age 5 to 15 Years</b>				
% with one or more disabilities	6%	12%	0%	6%
% with self-care disability	2%	1%	0%	1%
<b>Age 16 to 64 Years</b>				
% with one or more disabilities	23%	27%	19%	19%
% with self-care disability	2%	4%	3%	2%
% with go-outside-home disability	6%	6%	4%	7%
% with employment disability	16%	18%	11%	13%
<b>Age 65 Years and Older</b>				
% with one or more disabilities	14%	22%	14%	12%
% with self-care disability	25%	43%	27%	24%
% with go-outside-home disability	52%	33%	50%	52%
<b>Total Population</b>				
% with one or more disabilities	24%	32%	21%	20%

Source: 2000 Census, SF3 Table P41

Self-care disability: difficulty dressing, bathing, or getting around inside the home

Go-outside home disability: difficulty going outside the home alone to shop or visit a doctor's office

Employment disability: difficulty working at a job or business

The number of Medicaid recipients in Gilmer County is one type of trend data that is available on persons with disabilities. As shown in Table 3-N, the number of persons in Gilmer County receiving Aged, Blind, Disabled (ABD) Medicaid has risen each year since 1999. In 2003, the number of person receiving ABD was 450 or 1.7% of the estimated 2003 total population. (ABD Medicaid is available for persons who are not eligible for Social Security.)

**TABLE 3-N. Gilmer County ABD Medicaid Recipients**

	Aged, Blind, Disabled (ABD) Medicaid (average # of recipients per month)
<b>1999</b>	297
<b>2000</b>	388
<b>2001</b>	399
<b>2002</b>	442
<b>2003</b>	450

Source: <http://www.dfcsdata.state.ga.us>. ABD Medicaid is medical assistance for aged, blind, or disabled individuals who are not eligible for Social Security.

There are no dedicated housing facilities for the disabled in Gilmer County.

**Migrant Workers.** The poultry processing industry is the primary employer of migrant workers in Gilmer County. The apple orchards also employ migrant workers, but on a much smaller scale. Migrant workers are responsible for obtaining their own housing.

The majority of migrant workers live in trailer parks. Much of the housing used by migrant workers is substandard, with inadequate plumbing and electricity.

Table 3-O shows a growing trend in the number of children of migrant workers in Gilmer County.

**Other Special Needs Populations: Homeless, HIV/AIDS, Substance Abuse.** There are no shelters or dedicated housing facilities in Gilmer County for the homeless, HIV/AIDS patients, or substance abuse patients.

**TABLE 3-O. Migrant Children\* in Gilmer County**

Academic Year	Number of Children
Sept. 2003 – March 2004	306 (7 months)
Sept. 2002 – August 2003	344
Sept. 2001 – August 2002	data not available
Sept. 2000 – August 2001	264
Sept. 1999 – August 2000	255

Source: Georgia Department of Education, Migrant Education Database. \*The term "migrant child" is a very specific definition used by the Department of Education. It includes individuals from birth to age 22 with no high school diploma or GED, traveling with parent or guardian for the purpose of temporary or seasonal employment in fishing and agriculture, and having moved in the last 36 months. Additional criteria apply and can be obtained from the Georgia Department of Education.

## 3.2. Assessment of Current and Future Needs

An assessment of current and future housing needs can be made by answering the following questions which were derived from the Minimum Local Planning Standards (Section 110-12-1-.0 4(12)(c)2.(ii)(I) and (II)).

- Does the housing stock meet the community's current needs, including those of persons with special needs?
- Based on projected growth, what quantity, quality, and types of housing units will be needed in the future?
- Do barriers exist that may prevent a significant proportion of the community's nonresident workforce from residing in the area?
- How does the cost of housing compare to the wages and income of the resident and non-resident workforce and how does it relate to the prevalence of cost-burdened and overcrowded households?
- Is the cost of housing impacted by special circumstances?
- What problems with the existing local housing market can be addressed by the local government(s)?

These questions are answered in Section 3.2.1. through 3.2.7.

### 3.2.1. Does the housing stock meet the community's current needs, including those of persons with special needs?

In Gilmer County, there is a need for housing for low and moderate income families. To help address this need, Gilmer County Family Connection, GoldKist, United Community Bank, and the UGA Extension Service have been working together to provide new housing opportunities for Gilmer County residents.

Also needed are affordable rental housing units for the elderly; for older, single ladies who are raising grandchildren; and for large families.

### 3.2.2. Based on projected growth, what quantity, quality, and types of housing units will be needed in the future?

The following assumptions were made in the preparation of the housing unit projections:

- Vacancy rates will remain constant throughout the planning period and will be the same as those reported in the 2000 Census. Naturally, there will be some variation in these rates over time.
- The distribution of the population among housing types (single family, multi-family, etc.) and housing tenure (owner vs. renter) will remain constant throughout the planning period and will be the same as those reported in the 2000 Census.
- Household size will follow the projections made in Table 1-C.

Based on these assumptions, and as presented in Table 3-P, the total number of units needed to accommodate the projected population in 2025 will be 35,182 units, a 195% increase from the 2000 figure of 11,924. This represents an increase of approximately 930 units per year.

**TABLE 3-P. Projected Number of Housing Units: Gilmer County**

Type of Housing Unit	2000	2005	2010	2015	2020	2025
<b>ALL UNITS</b>	<b>11,924</b>	<b>14,829</b>	<b>18,600</b>	<b>23,145</b>	<b>28,676</b>	<b>35,182</b>
<b>Occupied Units</b>	<b>9,071</b>	<b>11,281</b>	<b>14,150</b>	<b>17,607</b>	<b>21,815</b>	<b>26,764</b>
<b>Owner Occupied Units</b>						
Single Family	5,329	6,627	8,313	10,344	12,816	15,723
Multi-Family	31	39	48	60	75	91
Mobile Home	1,663	2,068	2,594	3,228	3,999	4,907
Other	57	71	89	111	137	168
<b>Renter Occupied Units</b>						
Single Family	824	1,025	1,285	1,599	1,982	2,431
Multi-Family	472	587	736	916	1,135	1,393
Mobile Home	687	854	1,072	1,333	1,652	2,027
Other	8	10	12	16	19	24
<b>Vacant Units (including seasonal)</b>						
Single Family	2,124	2,641	3,313	4,123	5,108	6,267
Multi-Family	63	78	98	122	152	186
Mobile Home	355	441	554	689	854	1,047
Other	311	387	485	604	748	918
<b>Vacancy Rate</b>	<b>24%</b>	<b>24%</b>	<b>24%</b>	<b>24%</b>	<b>24%</b>	<b>24%</b>

Given that the average number of residential permits issued between 2001 and 2003 was 790 per year, a growth rate of 930 units per year is probably too high. If the number of units built per year is revised to 790, then the total number of units in 2025 would be 31,674. Keeping the number of occupied units the same as in the previous table would require occupancy rates to increase from 76% to 84%. (See Table 3-Q.)

**TABLE 3-Q. Revised Projected Number of Occupied Housing Units: Gilmer County**

	2000	2005	2010	2015	2020	2025
<b>TOTAL UNITS</b>	11,924	15,874	19,824	23,774	27,724	31,674
<b>Occupied</b>	9,071	11,281	14,150	17,607	21,815	26,764
<b>Vacancy Rate</b>	<b>24%</b>	<b>29%</b>	<b>29%</b>	<b>26%</b>	<b>21%</b>	<b>16%</b>

If the population in Ellijay grows as projected, and if the average household size follows the estimates provided in the population element, then 989 residential units will be needed in Ellijay by 2025. This represents an increase of 359 units. Of those 359 units, it is projected that 209 or 58% will be single family dwellings. (See Table 3-R.)

**TABLE 3-R. Projected Number of Housing Units: Ellijay**

Type of Housing Unit	2000	2005	2010	2015	2020	2025
<b>TOTAL UNITS</b>	<b>662</b>	<b>702</b>	<b>851</b>	<b>909</b>	<b>967</b>	<b>1,021</b>
<b>Occupied</b>	<b>593</b>	<b>629</b>	<b>762</b>	<b>814</b>	<b>866</b>	<b>915</b>
<b>Owner Occupied Units</b>						
Single Family	225	239	289	309	329	347
Multi-Family	5	5	7	7	8	8
Mobile Home	14	15	19	20	21	22
<b>Renter Occupied Units</b>						
Single Family	116	123	149	159	169	178
Multi-Family	209	221	268	286	305	322
Mobile Home	14	15	19	20	21	22
<b>Vacant (including seasonal)</b>						
Single Family	48	50	61	65	69	73
Multi-Family	22	23	28	30	32	33
Mobile Home	9	10	12	13	14	14
<b>Vacancy Rate</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>

If the population in East Ellijay grows as projected, and if the average household size follows the estimates provided in the population element, then 632 residential units will be needed by 2025. This represents an increase of 367 units. Of those 367 units, it is projected that 210 or 57% will be single family dwellings. (See Table 3-S.)

**TABLE 3-S. Projected Number of Housing Units: East Ellijay**

Type of Housing Unit	2000	2005	2010	2015	2020	2025
<b>TOTAL UNITS</b>	<b>265</b>	<b>302</b>	<b>382</b>	<b>465</b>	<b>548</b>	<b>632</b>
<b>Occupied</b>	<b>251</b>	<b>286</b>	<b>362</b>	<b>440</b>	<b>519</b>	<b>599</b>
<b>Owner Occupied Units</b>						
Single Family	96	109	139	168	199	229
Multi-Family	6	7	8	10	12	14
Mobile Home	18	21	27	32	38	44
<b>Renter Occupied Units</b>						
Single Family	47	53	67	82	96	111
Multi-Family	72	82	104	126	149	171
Mobile Home	12	13	17	20	24	28
<b>Vacant (including seasonal)</b>						
Single Family	10	11	14	17	20	23
Multi-Family	5	6	7	9	10	12
Mobile Home	0	0	0	0	0	0

**3.2.3. Do barriers exist that may prevent a significant proportion of the community's nonresident workforce from residing in the area?**

Housing is fairly inexpensive when compared with neighboring counties, so housing price is not a significant reason why portions of the workforce reside in other counties.

In 2000, the jobs to housing balance in Gilmer County (excluding seasonally vacant homes) was 0.69 jobs per housing unit which implies that there is more housing in Gilmer County than there are jobs.

**3.2.4. How does the cost of housing compare to the wages and income of the resident and non-resident workforce and to the prevalence of cost-burdened and overcrowded households?**

There is an adequate supply of higher-end housing for vacation home/retiree market; however, any residents are of low to moderate income, and the supply of housing for this income range is limited. As illustrated in Figure 3-C on page 3-3, the cost of new housing in Gilmer County is less than that of surrounding counties.

**3.2.5. Is the cost of housing impacted by special circumstances?**

The topography of Gilmer County makes site preparation costs prohibitive for most types of affordable housing. In addition, the second home/vacation home market is more lucrative for builders and developers than the affordable housing market.

Low interest rates have also had a great impact in recent years on housing construction, particularly in the second home/vacation home market.

**3.2.6. What problems with the existing local housing market can be addressed by the local government(s) and how do land use patterns, zoning, subdivision regulations, taxes, etc. impact housing needs, availability, affordability, and mix?**

The provision of infrastructure is one of the primary ways the local governments can assist developers of affordable housing. Local governments should seek CDBG funding to supplement the infrastructure in targeted areas.

As part of a downtown master plan, the City of Ellijay should undertake a housing assessment to identify areas for possible CDBG funding of housing rehabilitation. In conjunction with the assessment, a vacant lot survey should be performed to identify areas that would be suitable for infill development.

Educational programs such as the one being conducted by Gilmer Family Connection, GoldKist, and United Community Bank have been successful in helping individuals and families obtain housing. Expansion of such programs would be beneficial.

In older residential areas, parking is a problem. Homes in these areas were built for single families with one or two vehicles. In recent years, multiple families have been living in the homes. Each family has one or two vehicles and these vehicles end up being parked in the front and rear yards. The City of Ellijay has recently adopted parking regulations to address this issue. Enforcement of the regulations may be problematic.

Currently, there is no recourse for renters who live in substandard housing. Although many renters of substandard housing are illegal aliens and therefore unlikely to report such a matter to the authorities, there should be a government office handling such matters.

Zoning did not exist in unincorporated Gilmer County prior to 2004; therefore, it has not had an impact on housing availability outside the cities. Housing construction tends to be developer and builder-driven in Gilmer County; therefore, what is built is impacted by developers and builders more so than by government regulation.

### 3.3. Community Goals and Implementation Program

As part of the comprehensive planning process outlined by the Georgia Department of Community Affairs, Gilmer County, Ellijay, and East Ellijay are required to develop community goals and an associated implementation program that sets forth the local government's housing policies, programs for future housing development, and other housing-related initiatives.

The implementation program must support the Community Vision and include actions which should be undertaken to achieve the Community Vision.

#### 3.3.1. Community Vision

In the year 2024, Gilmer County, Ellijay, and East Ellijay will be known as vibrant, safe, healthy, and attractive places to live, work, and play. The excellent quality of life experienced by all of our residents and visitors is a result of the following:

**Livability.** We have healthy residential neighborhoods, thriving commercial areas and activity centers, strong agricultural establishments, and outstanding public facilities and services. Opportunities for quality education, employment, and recreation are varied and plentiful.

**Community Character.** We recognize that our community's abundant natural resources and rich history contribute greatly to our quality of life and to our economic prosperity. We seek measures to protect these resources while promoting and facilitating well-planned growth and development.

**Shared Direction.** The public and private sectors work together as partners to proactively plan for growth in the community. The local governments provide excellent leadership and residents are well-informed about the projects and activities which are planned for and occurring in the community.

### 3.3.2. Goal, Policies, and Action Items

To support and achieve the Joint Vision Statement above, Gilmer County and the Cities of Ellijay and East Ellijay have developed the following housing goal and associated policies and action items:

<b>Goal:</b> Adequate and affordable housing for all citizens.	
<b>Policy 1: Quality Housing.</b> Promote quality housing construction and subdivision development.	<b>Action Items:</b> a. Continue to enforce building codes and subdivision regulations. b. Periodically review subdivision standards to ensure adequacy.
<b>Policy 2: Housing Opportunities.*</b> Promote the development of housing in a wider range of prices and types to insure that all who work in the community have a viable option for living in the community. Affordable housing that is designed for long-term sustainability and stable value should be encouraged.	<b>Action Items:</b> a. Participate in and support housing education programs. b. Investigate and support public/private partnerships for providing quality, affordable housing. c. Investigate opportunities for elderly housing or assisted living facilities.
<b>Policy 3: Infill Housing and Neighborhood Preservation.</b> Stimulate infill housing in existing neighborhoods.	<b>Action Items:</b> a. Seek funding to conduct a housing assessment and vacant lot inventory in the City of Ellijay. b. Using the housing assessment as a guide, apply for CDBG funding for housing rehabilitation in targeted areas. c. Seek funding to develop a downtown master plan for the City of Ellijay to address traffic, parking, landscaping, signage, historic preservation, pedestrian facilities, and housing. This plan should address both residential and commercial development in downtown.

\* A DCA "Quality Communities" Objective