

# Housing



# Guidelines

NORTHEAST GEORGIA REGIONAL COMMISSION

# ACKNOWLEDGEMENTS

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# Contents

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4

Introduction

6

Housing Types

11

Regional Analysis

22

Recommendations

28

Appendix & References



# Northeast Georgia Housing Guidelines

## INTRODUCTION

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Housing is a basic human necessity. For millennia humans have been crafting shelters of increasing complexity to meet their needs. This complexity has diffused to the industry, finance, and regulation of household construction, which is why it is vital to have a comprehensive understanding of the housing sector when approaching the topics of affordability, access, and equity. Where and how we live is directly linked to an extensive variety of positive and negative socioeconomic outcomes (The Opportunity Atlas, 2020).

According to the Joint Center for Housing Studies of Harvard University, housing affordability problems are more than twice as common among

renters as among homeowners, with 46.3 percent of renter households and 21.2 percent of homeowner households being cost burdened<sup>1</sup> nationally (The State of the Nation's Housing, 2020). In addition, the study shows a significant disparity in homeownership rates between White individuals and Asian, Hispanic, and Black individuals. Locally, the NEGRC housing survey highlighted that a significant number of local communities (84 percent of respondents) do not have enough housing to meet current demands, among other concerns. Data shows that only 3.7% of the region's housing stock has been built from the year 2010 or later, while the population has grown 14.6% during that same period (ESRI BAO, 2020).

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<sup>1</sup> Cost-burdened (severely cost-burdened) households pay more than 30% (more than 50%) of income for housing. Households with zero or negative income are assumed to have severe burdens, while households paying no cash rent are assumed to be without burdens. Monthly housing costs include the contract rent and utilities for renter households. For homeowners, monthly housing costs include any mortgage payments, property taxes, insurance, utilities, and condominium or mobile home fees.

According to AARP, 80% of American households are not traditional nuclear families. Approximately 28% of households are single individuals living alone, 25% are couples without kids, 20% are adult roommates, and 7% are single-parent households (AARP 2019). It is estimated that by 2030, 83% of households will not have children. However, 72% of American housing units cater to traditional nuclear families with kids. For households, smaller housing types that require less maintenance than a single-family home may be more appropriate in urban and rural settings and provide more affordability. Existing zoning conditions are partially responsible for this mismatch in housing stock for around 75% of residential land in American cities is zoned for single-family residential (Planetizen, 2022). Regulations on housing density effectively limit the supply of new housing and push up land prices, particularly in highly restricted markets with strong demand (The State of the Nation’s Housing, 2020). Re-examining the practices of today’s zoning may be necessary to meet the housing needs of American households.

The Northeast Georgia Regional Commission (NEGRC) has created this guide to assess local housing needs, identify appropriate housing types and recommend strategic policy amendments that could begin to address needs. The initiative to provide this information arose from the stakeholder input process associated with the NEGRC Regional Plan (2018). This Plan identified the following strategies and initiatives to accomplish in relation to the regional housing sector:

- Identify the housing needs that would allow workers to live near their jobs.
- Create a greater diversity of housing types and price points.
- Improve the efficiency of infrastructure investments by identifying sustainable funding options.

Local governments can use this document to inform local growth, land-use, and zoning decisions to meet the needs of their communities.

## Regional Context

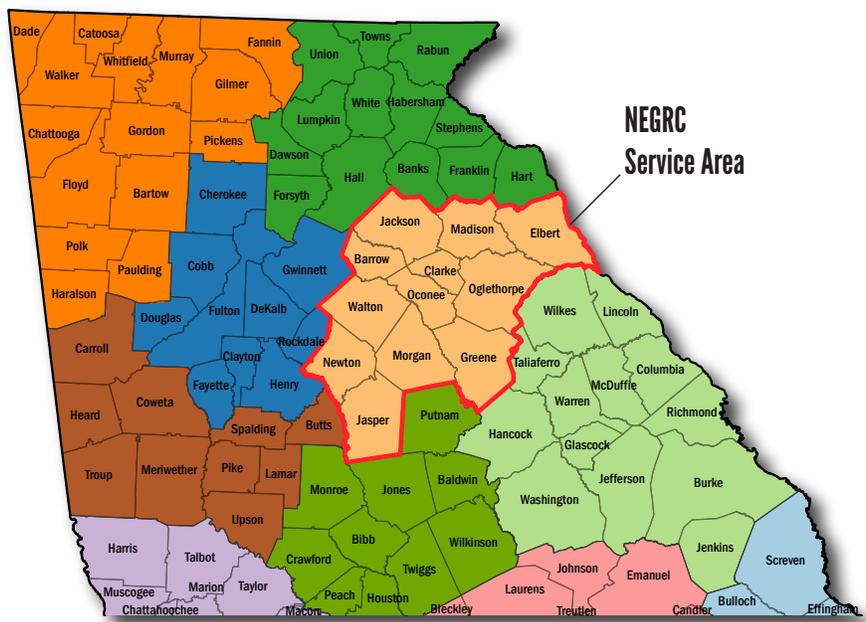


Figure 1: NEGRC Regional Context

# Housing Types & Development Patterns

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Housing types vary tremendously in our region, and the diversity of our housing stock is a result of a legacy of shifting architectural styles and development patterns. This section will outline a classification system used by the NEGRC to delineate the types

of housing and general characteristics of each type. Each housing density classification is generally associated with different housing types, and all different densities are required to deliver a diverse and mixed-priced housing stock for a community.

## DEFINITIONS

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### **Low Density**

For the purposes of this document, low density refers to a net residential density of 0-2 dwelling unit(s) per 1 acre(s) of land. This threshold is based on the minimum lot sizing requirements for septic systems in the Georgia Department of Public Health Manual for On-Site Sewage Management Systems (2016).

### **Low Impact Development (LID)**

Low Impact Development is an approach to land development or redevelopment that seeks to emulate the natural water cycle as much as possible and reduce the negative impacts of development and impervious cover. This is done by minimizing the production of runoff through the application of better site design techniques (see Chapter 3) that direct development to appropriate areas, preserve natural features that aid in water management, and minimize impervious cover.

### **Medium Density**

For the purposes of this document, medium density refers to a net residential density range of 3-20 dwelling unit(s) per 1 acre(s) of land. At a 2020 regional average household size of 2.69, this translates to 8-54 people per acre.

### **High Density**

For the purposes of this document, high density refers to a net residential density range of +20 dwelling unit(s) per 1 acre(s) of land. At a 2020 regional average household size of 2.69, this translates to  $\geq 55$  people per acre.

### **Net Density**

Density calculation that includes only the land of private lots in the measurement.

### **Gross Density**

Density calculation that includes all land within a given area (includes rights-of-way, common space, greenspace, private lots, etc.).

**HOUSING-TYPE CLASSIFICATIONS**

Each density classification includes a number of unique housing types. Table 1 outlines the housing types that typically fit within each density classification.

| Density | Classification   | Characteristics              |
|---------|--|------------------------------|
| Low     | Tiny/ Mobile / Manufactured Housing  | 0-2 dwelling units per acre  |
|         | Single-Family Detached   |                              |
| Medium  | <ul style="list-style-type: none"> <li>• Small-Lot Single-Family Detached (6,500 sq. ft. or less)</li> <li>• Townhomes</li> <li>• Plexes (du, tri, quad)</li> <li>• Cottage Courtyard</li> <li>• Accessory Dwelling Units</li> </ul> | 3-20 dwelling units per acre |
|         | <ul style="list-style-type: none"> <li>• Apartment / Condominium</li> <li>• Courtyard Apartment</li> <li>• Garden Apartment</li> <li>• Live/Work</li> </ul>  |                              |
| High    | <ul style="list-style-type: none"> <li>• Mid-rise</li> <li>• High-rise</li> </ul>  | +20 dwelling units per acre  |

Table 1: NEGRC Density Classification Breakout

# Regional Analysis

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The NEGRC recognizes the regional housing and community development needs of improving the efficiency of infrastructure investments and creating a greater diversity of housing types and price points to serve the projected growth in the aging population and emerging workforce (NEGRC, 2018). By using a data-, science-, and financially-driven methodology, this document strives to address the dynamic needs of our region while also continuing to focus on regional goals and supporting policies identified in the regional plan:

1. Enhance economic competitiveness
2. Value communities and neighborhoods
3. Support existing communities
  - Existing infrastructure investments and public facilities should incentivize appropriate infill redevelopment and compact development patterns.
  - Growth and new development should not

place an unexpected burden on existing levels of service for the community's residents and employers.

4. Promote adequate, equitable, and affordable housing
  - Create affordable housing opportunities to ensure that all those who work in the community have a viable option to live in the community.
  - Accommodate our diverse population by encouraging a compatible mixture of housing types, densities, and costs in each neighborhood.
5. Provide more transportation choices
6. Develop a regional approach to economic development, infrastructure investment, and natural resource protection.

The following sections provide an overview of regional housing characteristics and needs.

### 3A: REGIONAL HOUSING TYPE INVENTORY

As shown in Table 2, the majority of housing units throughout the Northeast Georgia region are single-family detached, making up 73 percent of the current stock (U.S. Census American Community Survey, 2019). Table 3 shows that the renter-owner

ratio is 33.4% renter-occupied : 66.6% owner-occupied. A county-level analysis of this data can be found in the [NEGRC Housing and Transportation Analysis \(2020\)](#).

| Unit Type     | Owner-Occupied | Renter-Occupied | Total   |
|---------------|----------------|-----------------|---------|
| Single-family | 132,557        | 31,138          | 163,695 |
| Townhome      | 1,919          | 4,314           | 6,233   |
| Multi-Family  | 937            | 30,785          | 31,722  |
| Other         | 13,498         | 8,477           | 21,975  |
| Total         | 148,911        | 74,714          | 223,625 |

Table 2: Total Housing Units Breakdown

| Unit Type     | Owner-Occupied | Renter-Occupied | Total  |
|---------------|----------------|-----------------|--------|
| Single-family | 59.3%          | 13.9%           | 73.2%  |
| Townhome      | 0.9%           | 1.9%            | 2.8%   |
| Multi-Family  | 0.4%           | 13.8%           | 14.2%  |
| Other         | 6.0%           | 3.8%            | 9.8%   |
| Total         | 66.6%          | 33.4%           | 100.0% |

Table 3: Total Housing Units Breakdown Percentages

| Unit Type           | Estimate | Percent of Total |
|---------------------|----------|------------------|
| 1 (detached)        | 163,695  | 73.2%            |
| 1 (attached)        | 6,233    | 2.8%             |
| 2 units             | 7,674    | 3.4%             |
| 3 or 4 units        | 5,840    | 2.6%             |
| 5 to 9 units        | 5,973    | 2.7%             |
| 10 to 19 units      | 5,659    | 2.5%             |
| 20 to 49 units      | 3,364    | 1.5%             |
| 50 or more units    | 3,212    | 1.4%             |
| Mobile home         | 21,722   | 9.7%             |
| Boat, RV, Van, etc. | 253      | 0.1%             |
| Total               | 223,625  |                  |

Table 4: Total Housing Units (Owner and Renter Occupied)

The distribution of housing stock differs considerably between those that are owner-occupied and those that are renter-occupied. The vast majority of owner-occupied housing units are single-family detached houses (89% of total).

However, only 42% of renter-occupied units are single-family detached. Mobile homes are common for both owner-occupied units (9% of total) and renter-occupied units (11% of total).

| Unit Type           | Estimate | Percent of Total |
|---------------------|----------|------------------|
| 1 (detached)        | 132,557  | 89.0%            |
| 1 (attached)        | 1,919    | 1.3%             |
| 2 units             | 181      | 0.1%             |
| 3 or 4 units        | 191      | 0.1%             |
| 5 to 9 units        | 232      | 0.2%             |
| 10 to 19 units      | 203      | 0.1%             |
| 20 to 49 units      | 96       | 0.1%             |
| 50 or more units    | 34       | 0.02%            |
| Mobile home         | 13,356   | 9.0%             |
| Boat, RV, Van, etc. | 142      | 0.1%             |
| Total               | 148,911  |                  |

Table 5: Owner-Occupied Housing Units

| Unit Type           | Estimate | Percent of Total |
|---------------------|----------|------------------|
| 1 (detached)        | 31,138   | 41.7%            |
| 1 (attached)        | 4,314    | 5.8%             |
| 2 units             | 7,493    | 10.0%            |
| 3 or 4 units        | 5,649    | 7.6%             |
| 5 to 9 units        | 5,741    | 7.7%             |
| 10 to 19 units      | 5,456    | 7.3%             |
| 20 to 49 units      | 3,268    | 4.4%             |
| 50 or more units    | 3,178    | 4.3%             |
| Mobile home         | 8,366    | 11.2%            |
| Boat, RV, Van, etc. | 111      | 0.1%             |
| Total               | 74,714   |                  |

Table 6: Renter-Occupied Housing Units

### 3B) REGIONAL HOUSING COSTS

Across the region, home values and household incomes vary greatly. The region’s median home value in 2020 was \$187,646, and the median household income was \$57,751. The highest average home values are in Oconee County (\$297,000), while the lowest average home values are in Elbert County (\$93,000). The region’s counties also differ considerably in the ratio of home value to median

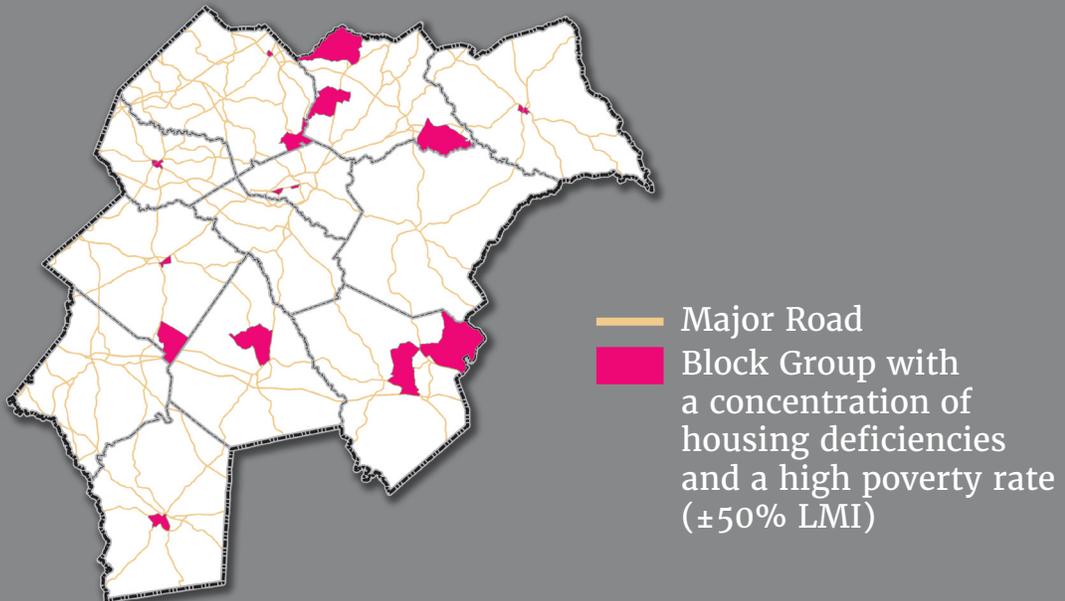
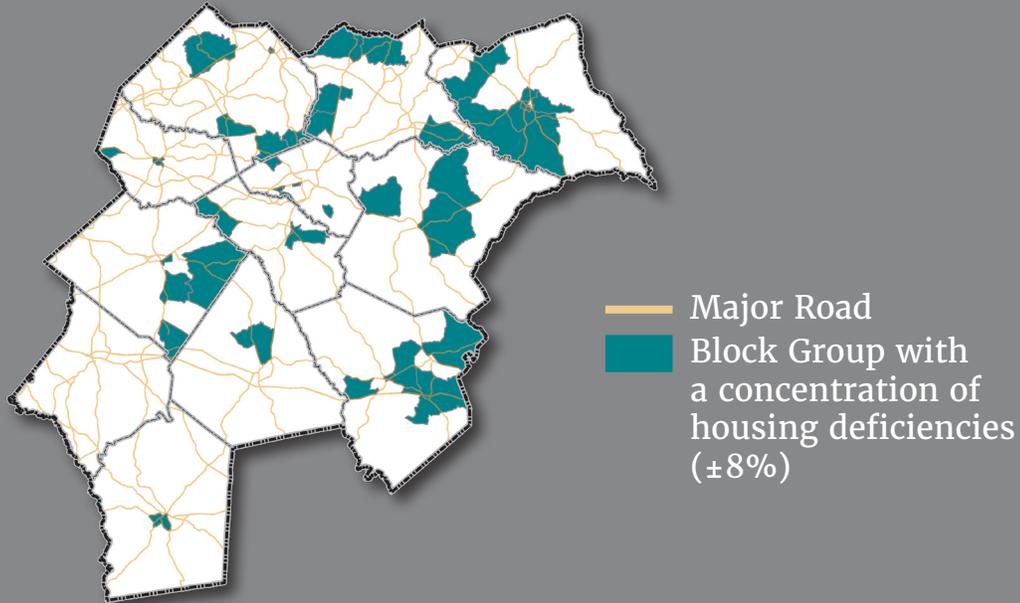
household income, which can be used as a way to measure housing affordability for the average county resident. For example, although the average home value in Greene County and Oconee County are similar, the value of a home in Greene County is approximately 5 times higher than the median household income, while the same ratio is only 3.32 in Oconee County.

| Jurisdiction             | Median Household Income 2020 | Median Home Value 2020 | Ratio of Home Value to Median Household Income |
|--------------------------|------------------------------|------------------------|--|
| Northeast Georgia Region | \$57,751                     | \$187,646              | 3.25   |
| Barrow                   | \$67,759                     | \$167,208              | 2.47   |
| Clarke                   | \$42,909                     | \$193,203              | 4.50   |
| Elbert                   | \$42,142                     | \$93,282               | 2.21   |
| Greene                   | \$58,630                     | \$294,824              | 5.03   |
| Jackson                  | \$72,403                     | \$197,921              | 2.73   |
| Jasper                   | \$42,711                     | \$166,186              | 3.89   |
| Madison                  | \$54,783                     | \$168,339              | 3.07   |
| Morgan                   | \$53,746                     | \$260,682              | 4.85   |
| Newton                   | \$58,246                     | \$166,073              | 2.85   |
| Oconee                   | \$89,434                     | \$296,785              | 3.32   |
| Oglethorpe               | \$47,765                     | \$150,000              | 3.14   |
| Walton                   | \$65,849                     | \$209,153              | 3.18   |

Table 7: Median Household Income and Home Value by County



# Housing



# Deficiencies

### 3C) REGIONAL HOUSING DEFICIENCIES

Housing deficiencies are defined by the American Community Survey (ACS) 2015-2019 estimates (5-year data) that is released by the U.S. Census Bureau in December 2020. This data is used

to identify block groups that have concentrations of housing deficiencies and households living in poverty.

| Census Block Number | County        | Housing Facility Deficiency | Lacking Complete Kitchen (%) | Lacking Complete Plumbing (%) | Percent (%) At or Below 80% AMI |
|---------------------|---------------|-----------------------------|------------------------------|-------------------------------|---------------------------------|
| 130590009002        | Athens-Clarke | Yes                         | 3                            | 10                            | 84                              |
| 130591307003        | Athens-Clarke | Yes                         | 2                            | 10                            | 63                              |
| 130131802041        | Barrow        | Yes                         | 9                            | 1                             | 89                              |
| 130131802052        | Barrow        | Yes                         | 8                            | 0                             | 92                              |
| 131050004003        | Elbert        | Yes                         | 14                           | 10                            | 67                              |
| 131050004005        | Elbert        | Yes                         | 16                           | 11                            | 55                              |
| 131339503031        | Greene        | Yes                         | 18                           | 18                            | 75                              |
| 131339502001        | Greene        | Yes                         | 13                           | 2                             | 64                              |
| 131570103002        | Jackson       | Yes                         | 7                            | 15                            | 73                              |
| 131570105001        | Jackson       | Yes                         | 15                           | 15                            | 82                              |
| 131590105002        | Jasper        | Yes                         | 12                           | 6                             | 67                              |
| 131950201002        | Madison       | Yes                         | 9                            | 9                             | 64                              |
| 131950203003        | Madison       | Yes                         | 13                           | 7                             | 56                              |
| 131950201003        | Madison       | Yes                         | 18                           | 13                            | 65                              |
| 132110103004        | Morgan        | Yes                         | 9                            | 18                            | 69                              |
| 132971108002        | Walton        | Yes                         | 8                            | 8                             | 75                              |
| 132971103003        | Walton        | Yes                         | 14                           | 0                             | 63                              |

Table 8: Census Block Groups with High Housing Deficiencies

### 3D) REGIONAL HOMELESSNESS ANALYSIS

The Georgia Department of Community Affairs (DCA) performs a Point In Time homeless count every other year to enumerate the sheltered and unsheltered homeless population on one night in January to provide a snapshot of homelessness in the state. DCA developed a statistical model for predicting the rate of unsheltered homelessness in each county in the Balance of State jurisdiction utilizing data collected in sample counties. Due to

restrictions associated with the COVID-19 pandemic, the most recent Point In Time count was performed in 2019. However, the Athens Homeless Coalition in Athens-Clarke County performed a local count in January 2021. The data from these two surveys for NEGRC counties are listed in Table 9. NEGRC counties should use this data to set a baseline goal for temporary emergency housing units available in each jurisdiction.

| County         | UHP | UV | UC | SHP | Total Homeless | Total Beds Available | PIT Utilization |
|----------------|-----|----|----|-----|----------------|----------------------|-----------------|
| Barrow         | 14  | 1  | 1  | 43  | 57             | 55                   | 79%             |
| Elbert         | 1   | 0  | 0  | 0   | 1              | 0                    | 0%              |
| Greene         | 8   | 0  | 0  | 3   | 11             | 12                   | 25%             |
| Jackson        | 27  | 2  | 2  | 0   | 27             | 0                    | 0%              |
| Jasper         | 0   | 0  | 0  | 0   | 0              | 0                    | 0%              |
| Madison        | 7   | 1  | 1  | 0   | 7              | 0                    | 0%              |
| Morgan         | 7   | 1  | 1  | 0   | 7              | 0                    | 0%              |
| Newton         | 29  | 2  | 3  | 55  | 84             | 65                   | 85%             |
| Oconee         | 18  | 7  | 0  | 0   | 18             | 0                    | 0%              |
| Oglethorpe     | 0   | 0  | 0  | 0   | 0              | 0                    | 0%              |
| Walton         | 18  | 1  | 2  | 0   | 18             | 0                    | 0%              |
| *Athens-Clarke | 67  | -- | 50 | 143 | 210            | 189                  | 76%             |

Table 9: 2019 Point in Time Homeless County for Northeast Georgia

\*Homeless count self-reported by Athens-Clarke County, but not included in state dataset

Source: 2019 Georgia Balance of State Continuum of Care Point in Time Homeless County

UHP: Unsheltered Homeless Persons (Counts and Predictive Model)

UV: Unsheltered Veterans (Counts and Extrapolations)

UC: Unsheltered Chronic (Count and Extrapolations)

SHP: Sheltered Homeless Persons (Emergency and Transitional Housing)

Total Homeless: Total Homeless Persons (Unsheltered and Sheltered Persons)

Total Beds Available: Total Emergency And Transitional Beds Available

PIT Utilization: Percent of Available Beds

The State of Georgia’s 2019 Balance of State Continuum of Care Point in Time County Report indicates that nearly every county in the region contains people experiencing homelessness. The region’s two largest counties by population, Athens-Clarke and Newton, also have the largest number of people experiencing homelessness at 210 and 84 respectively. Barrow County, at 57, has the next highest number of homeless individuals. The two most rural counties, Jasper and Oglethorpe, did not have any homeless individuals, although the Report does say that counting the homeless is a notoriously difficult task and all counts should be considered as approximate sums instead of precise values. Barrow and Greene County stand out for having a supply of emergency shelter beds that are nearly perfectly aligned with the number of homeless individuals reported in those counties. Newton and Athens-Clarke County also have a significant number of shelter beds, but they do have a gap between the number of homeless individuals and the number of available beds. Overall, the region has a shortage of shelter beds for people experiencing

homelessness in the region, but Jackson, Oconee, and Walton County stand out for having zero beds for the homeless individuals in their respective jurisdictions. Madison, Morgan, and Elbert County also do not have shelter beds for their homeless individuals, but their homeless counts are in the single digits.

Homelessness is a complex problem that has proven difficult for local governments and their partners to solve. The existing approach to managing homelessness rests on a mixture of private emergency shelters, hospitals, and jails. These services are expensive and have a decidedly mixed record of effectiveness (Urban Institute, 2021). Some jurisdictions are taking a “housing first” approach that seeks to provide no-strings-attached shelter under the assumption that having a secure roof over one’s head will significantly improve an individual’s ability to deal with other factors such as finances, mental health, or substance abuse that may be contributing to that person’s homelessness (Figure 2).

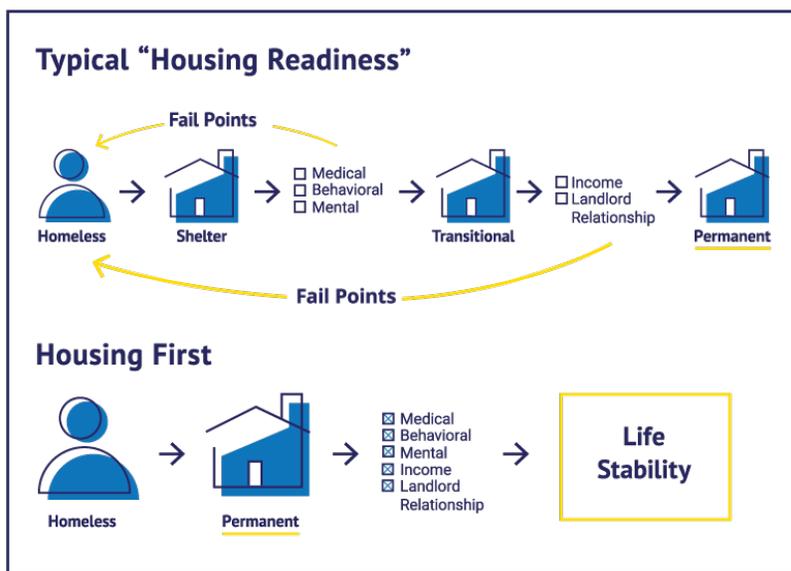


Figure 2: Housing First Model (Source: Abode Services)

According to the National Alliance to End Homelessness, a housing first approach can take the form of rapid re-housing where short-term rental assistance and services are provided to people experiencing short-term homelessness. Permanent supportive housing is targeted at people with chronic conditions who are experiencing long-term or repeated homelessness (National Alliance to End Homelessness, 2016). Research has shown that the housing-first model can be more effective at helping people experiencing homelessness to get back on their feet for a lower cost than the use of emergency services that bear the brunt of the problem in the absence of other assistance (National Alliance to End Homelessness, 2021).

Housing for the homeless will almost certainly need to be subsidized since the market will not generate housing at the low price points necessary to reach these individuals. However, rising homelessness is an indicator of dysfunction within the broader housing market. Since those at risk of homelessness are the most sensitive to price increases, they are usually the first people to feel the effects of rising prices. While subsidized housing is usually part of the solution for people at risk of homelessness, a housing market where prices are broadly affordable to the general population will shrink the pool of at-risk individuals and families. The development pattern of a community also influences the experience of homelessness. Individuals who lose their homes in a community where there are limited options for safe transportation access will find it harder to access the opportunities and services that they

need to recover. In fact, people experiencing homelessness may be forced to leave such places to find communities where it is possible to live without car dependence. Walkable communities and communities with public transportation, on the other hand, provide the possibility of improved access to services and economic opportunities for recovery.

### 3E) REGIONAL SURVEY RESULTS

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In November 2020, the NEGRC conducted a survey of professional staff and elected officials across the region to gain perspective on the housing status of local communities. The survey was sent to 12 counties, 54 cities, and housing organizations such as local housing authorities or nonprofits. 31 entities provided a response.

Overwhelmingly, respondents stated that affordability and housing shortages were top concerns, with approximately 75% listing one or both of these issues. Additional issues included code enforcement and a lack of technical expertise or civic IQ. Approximately 71% stated that housing in their community was either high quality or modest-but-well-maintained. The other 29% stated that housing was declining in quality, but no one rated their housing stock as dilapidated and failing. 84% of respondents said their community did not have enough housing to meet demand, and many communities specified that lack of diverse housing options, starter homes, quality rentals, young professional housing, and senior housing were issues in their communities. We asked whether communities needed housing rehabilitation or new housing construction. Approximately 60% of respondents stated a need for new housing is the top priority, while the remaining 40% stated that housing rehabilitation is the top priority. Nearly 70% of respondents stated that housing is generally affordable in their community for all income levels. Approximately 50% of respondents said their community needed “in-town, medium-

density housing like townhomes, small walk-up apartments, and small-lot single-family homes.” Another 30% of respondents stated their community needed more suburban-style subdivisions (with lots of 0.5 acres or greater).

We also asked specifically about housing authorities and the supply of public housing. Approximately 70% of communities have a local housing authority. Of these local housing authorities, 70% do not believe they have a sufficient supply of public housing to meet the demand in their community. However, 45% of respondents did say there are enough housing options to meet the demand for Section 8 housing. The existing supply is rated well with only 9% of respondents rating their public housing as poor in quality. Nearly 90% of communities do not have inclusionary zoning or other incentives to encourage the construction of affordable housing, but half of the respondents stated that they allowed secondary housing units (ADUs or “granny flats”) in single-family districts. Additionally, 84% of respondents estimated that 25% or less of the land in their community was zoned to allow multi-family housing of any kind. Nearly 40% of respondents estimated that less than 6% of their land was zoned to allow for multi-family housing. Downtowns appeared to be an exception with many of them allowing increased residential density and mix of uses as long as they fit within historic preservation guidelines.

# Recommendations

## HOW TO IMPLEMENT AND HOW TO INFLUENCE LOCAL HOUSING DEVELOPMENT

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Meeting the housing needs of a community is a difficult and continuous process. Due to the differences between communities in our region, there is no one-size-fits-all solution for success. However, there are many general strategies that can help communities create diverse and affordable housing options for their residents. We recommend that communities utilize their existing

infrastructure and think beyond single-family detached housing to meet the various needs of all household types. Additionally, communities should use planning tools at their disposal, strategize across governmental departments, and create partnerships with governmental, nonprofit, and private organizations to diversify housing stock and improve access to affordable units.

#### 4A) DETERMINING THRESHOLDS RECOMMENDATIONS FOR URBAN CONTEXTS BASED ON DENSITY

The Northeast Georgia region can be broken down into two broad development categories: properties with sewer access and properties without sewer access, as shown in Figure 3. Properties without sewer access are limited in the density of development they can host due to requirements for septic systems in the Georgia Department of Public Health Manual for On-Site Sewage Management Systems (2016). These areas tend to have rural or suburban development patterns, and their development is diffuse by necessity. This kind of diffuse (or sprawling) development pattern can impose high infrastructure and service delivery costs to local governments. Therefore, the NEGRC

does not recommend adding a significant amount of new, or dense, development in these areas. Instead, the NEGRC recommends accommodating regional housing demand by increasing density in areas within reasonable extent of existing sewer service as determined appropriate by each local government.

Areas with sewer access are best positioned to absorb the demand for more housing. In these areas, the primary barrier to more housing is zoning limits rather than a lack of infrastructure. Much of residential land with sewer service is zoned exclusively for detached single-family homes. As

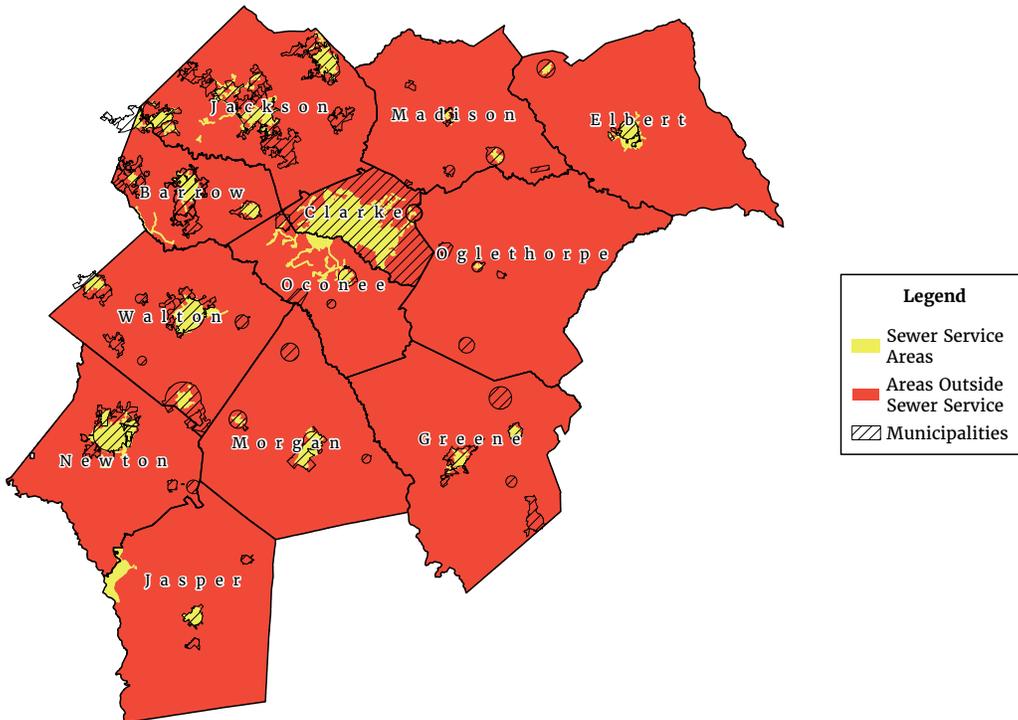


Figure 3: Sewer Service Areas in Northeast Georgia

Note: Information shown in this map is based on best available data and may not represent an accurate extent of sewer access in the region. The displayed data was calculated by creating a 500-foot buffer around known sewer lines. Gaps in coverage within calculated sewer services areas were also removed.

stated previously, detached single-family homes are among the most expensive housing options, and their size and layout may not meet the needs of the majority of American households. Zoning exclusively for this type of housing prevents the housing market from adapting to changing demand.

Historically, a variety of housing types were built to accommodate the market including accessory dwelling units, townhomes, duplexes, triplexes, quadplexes, live/work units, and other neighborhood-scale multi-unit residential buildings. These buildings filled the gap between single-family houses and large mid-rise apartment buildings. These residential structures were popular because they could be rapidly built with local labor and materials, served a variety of uses and household sizes, were broadly affordable, allowed the working class to support themselves by owning a rental property, and could be scaled to meet dramatic increases in demand for housing. After World War II, they fell out of favor and were largely banned by new suburban-oriented zoning ordinances. Dan Parolek coined the term

Missing Middle Housing to describe these buildings (Figure 4). The most important characteristic of these buildings is that they are approximately the same size as a single-family house and can fit into residential neighborhoods without dramatically altering their character. Encouraging and enabling zoning ordinances for these types of housing should be a top priority in areas with sewer access.

Within the region’s sewer service areas there are several development sub-patterns that should influence what kind of housing is built. The first sub-pattern includes pre-WWII “urban” cores that range in size from small towns like Union Point to county seats like Monroe. These neighborhoods are compact, walkable, and frequently historic. In the past, these neighborhoods were the natural location for Missing Middle Housing, and would be appropriate for today’s infill opportunities especially if it fits within the historic architectural character of the area. In larger towns and cities, a specific type of Missing Middle Housing known as Upper Missing Middle Housing can be allowed. These buildings



Figure 4: Missing Middle Housing  
Source: Opticos

are larger than the smaller house-scaled buildings previously mentioned, but they would still fit into downtowns. These buildings may be 3-4 stories and include approximately 8-20 units.

The second sub-pattern is the post-WWII suburban single-family subdivision. Assuming these neighborhoods have sewer access, the NEGRC recommends that accessory dwelling units (ADU) be allowable (Figure 5). The benefits of ADUs include providing housing options for smaller households, such as a downsizing couple, an aging parent, adult child, or college student. ADUs create an income stream for the property owner (potentially offsetting a mortgage payment or providing a buffer for people on a fixed income), and add units without dramatically altering the neighborhood character. ADUs can be difficult to build and finance because they aren't a standard product. Local governments that wish to encourage ADU construction should make sure that their permitting processes are readily

understandable and can be completed in a timely manner. Local planning departments and elected bodies can provide a series of pre-approved ADU designs to maximize the efficiency of development applications and encourage use of that tool.

The third sub-pattern are greenfields (undeveloped lots) with sewer access that can provide ideal infill opportunities. Compact, walkable neighborhoods, often built according to New Urbanist design principles, have proven to be extremely popular in places ranging from Glenwood Park in Atlanta, Georgia (Figure 6), Prairie Queen in suburban Papillion, Nebraska, and Hammonds Ferry in North Augusta, South Carolina. In addition to meeting a variety of housing needs, this pattern of development can absorb housing demand without overextending infrastructure and converting miles of rural farmland into suburban housing.



Figure 5: Accessory Dwelling Unit in Atlanta;  
Source: ATL ADU Co.



Figure 6: Glenwood Park, Atlanta, GA;  
Source: Congress for New Urbanism

## 4B) HOW TO IMPLEMENT

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As local governments seek to address the housing needs of their community, they can use several tools starting with the comprehensive plan. This tool can help communities identify needs and opportunities and organize short- and long-term plans to create a momentum for action. The biggest advantage of a comprehensive plan is that it can help the community unite around a common language that leads to a desired destination based on a realistic understanding of the strengths and challenges facing the community.

Zoning and building codes are among the most powerful tools available to local governments. After the comprehensive plan has provided direction, communities should examine their codes to ensure alignment between stated objectives and the regulations. These binding regulations control what gets built. Many communities have stated goals in their comprehensive plan that go unmet because the codes remain unchanged. Unfortunately, there are many barriers to meeting housing needs in a typical zoning code. A comprehensive analysis into the details of zoning ordinances is beyond the scope of this report, but it is worth mentioning some of the most common barriers to housing production including parking minimums, lot size requirements, minimum square footage requirements, restrictive floor-area ratios, lot coverage restrictions, usage restrictions, density restrictions, single-family only zones, and open space minimums. All of these overlapping regulations have a combining effect of

limiting what can be built and hindering a dynamic housing market.

Once local governments have set appropriate goals within their comprehensive plan and have aligned their zoning and building codes with these goals, they can more effectively change the local housing dynamic. However, building and maintaining a diverse and affordable housing stock is not achievable by a single local government; it requires collaboration between governmental, nonprofit, and private partners to organize and finance housing plans and to build and preserve residences. This collaboration should be continuous and evolving over time, but partnerships with other organizations can help maximize the impact of a housing plan. For example, local nonprofits such as land banks, or land trusts, can help identify available land that can be used to build and maintain affordable housing. Local government agencies such as development authorities can be useful in attracting housing developments, while housing authorities are instrumental in providing subsidized affordable housing in a community. The NEGRC can provide support through comprehensive planning or grant writing and support inter-jurisdictional partnerships. Last, local governments can connect to state and federal housing resources through the Georgia Department of Community Affairs (DCA) or receive training on housing strategies through the Georgia Initiative for Community Housing (GICH).

| Strategy                          | Explanation   | Specific Actions or Partnerships  |
|-----------------------------------|---|---|
| <b>Comprehensive Planning</b>     | Use comprehensive plan to inform more specifically where certain types/densities of residential development should occur  | <ul style="list-style-type: none"> <li>• Include density goals and suggested housing type in Character Area or land use class definitions</li> <li>• Include action items targeted toward development enabling infrastructure upgrades or diversifying housing density in Short-Term Work Programs</li> <li>• Include a Housing Element that identifies local conditions, needs, and opportunities for new housing development and housing rehabilitation.</li> <li>• Collect Development Impact Fees by adopting a Capital Improvements Element (CIE) Program into your Comprehensive Plan</li> </ul>  |
| <b>Zoning Amendments</b>          | Amend zoning ordinances in order to allow and encourage missing middle housing and walkable environments  | <p>Examples of relevant strategies that can be accomplished through a local zoning ordinance:</p> <ul style="list-style-type: none"> <li>• Reduce minimum lot sizes in residential neighborhoods, revisit allowed building width, depth and height</li> <li>• Reduce parking minimums</li> <li>• Regulate maximum building envelope rather than number of units</li> <li>• Revise existing subdivision ordinances to require multiple access points and street stubs to adjacent parcels of a certain size</li> <li>• Exchange setback minimums for setback maximums (build-to lines)</li> <li>• Create local pattern books as a zoning or development ordinance tool</li> <li>• Replace single-family-only zoning districts with zoning districts that allow one to four units per lot by-right where water and sewer infrastructure allow.</li> </ul> |
| <b>Local Partnerships</b>         | Partner with other local, regional, or state organizations to maximize impact   | <p>Potential Partners:</p> <ul style="list-style-type: none"> <li>• Housing Authorities</li> <li>• Land Banks</li> <li>• Land Trusts</li> <li>• Development Authorities</li> <li>• Georgia Department of Community Affairs (DCA)</li> <li>• Georgia Initiative for Community Housing (GICH)</li> <li>• Northeast Georgia Regional Commission (NEGRC)</li> </ul>   |
| <b>Cross-Sector Collaboration</b> | <p>Collaborate with other local or regional departments to help create affordable and livable communities</p> <p>Create a multi-departmental review board for planning decisions during the development application process</p> | <p>Potential Partner Departments</p> <ul style="list-style-type: none"> <li>• Transportation</li> <li>• Public Works</li> <li>• Emergency Services</li> <li>• Parks and Leisure Services</li> </ul>   |

*Table 10: Housing Implementation Strategies for Local Governments*

# Appendix and References

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## ADDITIONAL RESOURCES: HOUSING

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Georgia Department of Community Affairs  
Safe & Affordable Housing  
<https://www.dca.ga.gov/safe-affordable-housing>

U.S. Housing and Urban Development (HUD)  
Current Georgia Housing Assistance Resources  
<https://www.hudexchange.info/sites/onecpd/assets/File/GA-H2-Current-Housing-Assistance-Resources.pdf>

Habitat for Humanity of Georgia  
<https://www.habitatgeorgia.org/>

Georgia Initiative for Community Housing  
<https://www.fcs.uga.edu/fhce/gich>

Athens-Clarke County  
Housing Services - Resources  
<https://www.athensclarkecounty.com/404/Housing-Services>

Barrow County  
Resource Guide - Homelessness / Housing & Rent  
<http://www.barrowga.org/community/pdf/Resource-Guide-6-14.pdf?AspxAutoDetectCookieSupport=1>

## LOCAL HOUSING AUTHORITIES

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City of Elberton  
(706) 283-5801

City of Winder  
(770) 867-7495

City of Greensboro  
(706) 453-7371

City of Jefferson  
(706) 367-8311

City of Commerce  
(706) 335-3611

City of Monticello  
(706) 468-6201

City of Monroe  
(770) 267-6591

City of Madison  
(706) 342-3924

City of Rutledge  
(706) 557-2639

City of Comer  
(706) 783-4463

City of Danielsville  
(706) 795-3393

City of Loganville  
(770) 267-6591

City of Social Circle  
(770) 464-3130

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