

CHAPTER THREE: HOUSING

The housing element provides Hart County's officials with an inventory of the existing housing stock; an assessment of its adequacy and suitability for serving current and future population and economic development needs; a determination of future housing needs; and an implementation strategy for the adequate provision of housing for all sectors of the population.

3.1 Types of Housing Units

The types of housing units in Hart County for the years 1970, 1980, 1990, and 2000 are presented in Table 3.1.

Table 3-1: Total Housing Units by Type – Hart County

	1980		1990		2000	
	Units	%	Units	%	Units	%
<u>Total</u>	<u>7,527</u>	<u>100.0%</u>	<u>8,942</u>	<u>100.0%</u>	<u>11,111</u>	<u>100.0%</u>
Single Units (detached)	5,959	79.2%	6,391	71.5%	7,596	68.4%
Single Units (attached)	78	1.0%	84	0.9%	75	0.7%
Multi-Family						
Double Units	275	3.7%	189	2.1%	224	2.0%
3 - 9 Units	189	2.5%	154	1.7%	229	2.1%
10 - 19 Units	23	0.3%	44	0.5%	11	0.1%
20 - 49 Units	6	0.1%	0	0.0%	16	0.1%
50+ Units	0	0.0%	0	0.0%	18	0.2%
Manufactured	981	13.0%	2,080	23.3%	2,851	25.7%
All Other	3	0.0%	76	0.8%	91	0.8%

Source: U.S. Bureau of Census, 1980-2000.

Table 3-2: Housing Trends – Hart County

	Total Units			% Change	
	1980	1990	2000	'80-90	'90 - 00
<u>Total</u>	<u>7,527</u>	<u>8,942</u>	<u>11,111</u>	18.8%	24.3%
Single Units (detached)	5,959	6,391	7,596	7.2%	18.9%
Single Units (attached)	78	84	75	7.7%	-10.7%
Multi-Family					
Double Units	275	189	224	-31.3%	18.5%
3 - 9 Units	189	154	229	-18.5%	48.7%
10 - 19 Units	23	44	11	91.3%	-75.0%
20 - 49 Units	6	0	16	-	-
50+ Units	0	0	18	-	-
Manufactured	981	2,080	2,851	112.0%	37.1%
All Other	3	76	91	2433.3%	19.7%

Source: U.S. Bureau of Census, 1980-2000.

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Detached single-family residences comprise the vast majority of Hart County's housing stock. In 1980, detached residences comprised 79.2 percent of total units. Many of these were constructed during the 1970s, when many detached dwelling units were built around Lake Hartwell. This percentage declined in 1990, to 71 percent. By 2000, single detached homes comprised 68 percent, indicating a steady decline in the last two decades as a percent of the overall housing stock. However, actual numbers of units increased over these decades.

Inspection of table 3.2 shows that single units and manufactured housing experienced continued growth in the number of units in the 1990-2000 period. In addition multi-family dwellings increased over this time period especially in the 3-9 unit category. The 20-50 units category also increased.

With the aging of the population it is expected that more multi-unit housing will be of need as the aging population seeks retirement communities. In addition the multi-unit housing is expected to increase surrounding the lake as lake property becomes more expensive and lower cost alternatives are sought by those seeking lake property. In addition, there has been an increased demand for multi-unit lake housing due to the lower maintenance needs of multi-unit housing.

Another finding from data in Tables 3.1 & 3.2 is that the number of "manufactured housing and trailers" more than doubled during the 1980s. During the 1990s, manufactured housing increased by 37 percent another large increase that exceeded the overall average growth in housing units. Manufactured housing have increased from just 8.4% of total housing stock in 1970 to over 25 percent of total housing stock in 2000. While manufactured housing are affordable housing, this type of housing in general does not appreciate in value as does a traditional site built housing. The data may indicate a need for more entry-level site built housing.

3.2 Age of Housing Units

Tables 3.3 and 3.4 present data on the age of the housing units. In 1970, Hart County had a significantly higher percentage of units constructed in 1939 or earlier, than did Georgia as whole. Over the past two decades, however, the number and percentage of these oldest housing units have both declined significantly. Hart County's percentage of total units constructed in 1939 or earlier was only slightly higher (8.6%) than for Georgia's housing stock (8.1%) in 1990.

Between 1990 and 2000, a significant decrease in the housing units built in 1970-79 was observed. An explanation of the 1970-79 may be the trend of replacement of older manufactured housing with newer manufactured housing or conventional framed housing. This is compounded by the fact that manufactured housing older than 1976 are not allowed to be relocated within Hart County nor are they allowed to be brought into the County from other areas.

Another explanation for the decrease in the 1970 units is that the manufactured housing that were placed around the lake are being removed and replace with newer manufactured homes or site built homes.

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The decrease in older housing units beyond 1970 is the replacement of these structures with newer structures or demolition of older units.

Table 3-3: Age of Housing Units (Percentage share)

Year Built	1990		2000		% Change in Number of Units	
	Georgia	Hart County	Georgia	Hart County	Georgia	Hart County
1999 - 2000	N/A		4.0%	4.3%	20.3%	21.8%
1995 - 1998	N/A		12.6%	13.3%	64.3%	68.1%
1990 - 1994	N/A		11.3%	11.7%	57.7%	60.1%
1980 - 1989	32.1%	28.3%	22.0%	22.6%	-19.6%	-1.0%
1970 - 1979	24.5%	28.4%	18.6%	16.7%	-5.8%	-31.3%
1960 - 1969	17.2%	15.9%	12.7%	13.5%	-5.9%	-2.4%
1950 - 1959	11.7%	12.6%	8.6%	7.6%	-4.0%	-13.1%
1940 - 1949	6.4%	6.1%	4.4%	4.4%	-3.9%	-2.8%
<1940	8.1%	8.6%	5.9%	5.9%	-3.1%	-5.6%

Source: U.S. Census.

Table 3-4: Age of Housing Units - Hart County

Year Built	1990		2000		Change from '90-00	
	Units	%	Units	%	Units	%
Total	8,942	100.0%	11,111	100.0%	2,169	100.0%
1999 - 2000	N/A	N/A	473	4.3%	473	21.8%
1995 - 1998	N/A	N/A	1,478	13.3%	1,478	68.1%
1990 - 1994	N/A	N/A	1,303	11.7%	1,303	60.1%
1980 - 1989	2,532	28.3%	2,511	22.6%	-21	-1.0%
1970 - 1979	2,538	28.4%	1,860	16.7%	-678	-31.3%
1960 - 1969	1,425	15.9%	1,504	13.5%	79	3.6%
1950 - 1959	1,127	12.6%	843	7.6%	-284	-13.1%
1940 - 1949	548	6.1%	488	4.4%	-60	-2.8%
<1940	772	8.6%	651	5.9%	-121	-5.6%

Source: U.S. Census

3.3 Condition of Housing Units

Certain census statistics provide indicators of internal housing conditions. Housing units lacking complete plumbing facilities are commonly considered "substandard." Apparently, units lacking complete plumbing facilities have declined remarkably in total number and percentage of total housing stock from 1970 to 1990, as indicated in Table 3.5.

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Hart County's percentage of total units in 1990 lacking complete plumbing was only slightly higher than the state percentage (1.5% to 1.1%, respectively). However, between 1990 and 2000, the reduction leveled off, showing no increase or decrease in the percentage of housing units in Hart County that lacked complete plumbing facilities, while during the same decade, Georgia's percentage of homes lacking complete plumbing facilities actually *rose* 0.4%.

During the same decade, the percentage of homes without complete kitchen facilities rose by 0.6 percent, while the State's percentage rose by 0.5 percent. In 2000, Hart County and Georgia had exactly the same percentages of housing that had complete plumbing and kitchen facilities, at 98.5 percent. With respect to this measure, then, Hart County is not considered to have a substandard housing problem.

Table 3-5: Year-round Housing Units with Incomplete Plumbing

Facilities	1990		2000		Change from '90-00	
	Hart County	Georgia	Hart County	Georgia	Hart County	Georgia
Complete Plumbing	98.5%	98.9%	98.5%	98.5%	0.0%	-0.4%
Incomplete Plumbing	1.5%	1.1%	1.5%	1.5%	0.0%	0.4%
Complete kitchen	99.2%	99.1%	98.6%	98.6%	-0.6%	-0.5%
Incomplete kitchen	0.8%	0.9%	1.4%	1.4%	0.6%	0.5%

Source: U.S. Census

Another measure of substandard housing conditions available from the census is overcrowding, or units with more than one person per room. (see Table 3.7) The last three decades have seen a steady decrease in overcrowding in Hart County. Although Hart County had 256 "overcrowded" units in 1990, the percentage of total units that are overcrowded (3.4%) was less than the corresponding figure for the state's housing stock (4%).

In 2000, both the number and rate of overcrowded units decreased in Hart County, from 256 (3.4%) to 181 (2.0%), while the State of Georgia's number of overcrowded units rose to 145,235 (4.8%). Overcrowding, therefore, is not considered to be a problem in Hart County. This data mirrors the decreasing average household size as presented in other chapters.

Table 3-6: Housing Trends - Hart County

Category	1990		2000		Change from 1990-2000	
	Units	%	Units	%	Units	%
Total Housing Units	8,942		11,111		2,169	
Complete Plumbing	8,806	98.5%	10,946	98.5%	2,140	98.7%
Incomplete Plumbing	136	1.5%	165	1.5%	29	1.3%
Complete Kitchen	8,872	99.2%	10,958	98.6%	2,086	96.2%
Incomplete Kitchen	70	0.8%	153	1.4%	83	3.8%

Source: U.S. Census.

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Table 3-7: Housing Units with Occupancy > 1 Persons per Room

	1970		1980		1990		2000	
	Units	%	Units	%	Units	%	Units	%
Hart County	632	13.2%	-	6.5%	256	3.4%	181	2.0%
Georgia	148,737	10.9%	99,423	5.3%	95,828	4.0%	145,235	4.8%

Source: U.S. Census.

3.4. Occupancy and Vacancy of Housing Units.

In 1970, Hart County had 4,985 housing units, of which 4,772 were occupied (95.7%). This relatively high occupancy was before the construction of substantial numbers of seasonal residences along Lake Hartwell.

Table 3.8 indicates the total number of occupied housing units by type of unit for Hart County in 1980 and 1990. Total occupancy of housing units in Hart County has steadily decreased from 1980 through 2000. In 2000, 82 percent of housing units were occupied. However, as seen in Table 3.10, 60 percent of vacant units are used seasonally. This is to be expected with second homes surrounding the lake.

Table 3-8: Occupied Housing Units by Type

	1980		1990		2000		Change from '90- 00	
	Units	%	Units	%	Units	%	Units	%
Single Family, Detached	5,080	80.8%	5,349	71.7%	6156	67.6%	807	-4.1%
Single Family, Attached	72	1.1%	78	1.1%	66	0.7%	-12	-0.4%
Multi-Family	402	6.4%	368	4.9%	472	5.2%	104	0.3%
Manufactured	732	11.7%	1,664	22.3%	2412	26.5%	748	4.2%
Total Occupied	6,286	100%	7,459	100%	9106	100%	1,647	0.0%

Sources: U.S. Census.

As indicated in Table 3.9, single-family detached dwellings constituted more than two-thirds (71.8 percent) of all vacant units in the county in 2000. This is a significant finding in that the vast majority of these vacant units are likely to be seasonal, recreational and "second" homes around Lake Hartwell.

Assuming that 1,000 units in Hart County are occupied during summer months (at two persons per unit average), Hart County would have a seasonal population increase of about 2,000 persons above the total resident population. The relatively high total vacancy rate in 1980 and 1990 in Hart County is attributed to this significant number of seasonal units around Lake Hartwell as shown in table 3.10 where 60% of the vacant units were listed in the "held for occasional use" category

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Table 3-9: Vacant Housing Units by Type

	1980		1990		2000		Change from '90- 00	
	Units	%	Units	%	Units	%	Units	%
Single Family, Detached	879	71.8%	1,042	70.3%	1,440	71.8%	398	1.5%
Single Family, Attached	6	0.5%	6	0.4%	9	0.4%	3	0.05%
Multi-Family	91	7.4%	19	1.3%	26	1.3%	7	0.00%
Manufactured	249	20.3%	416	28.1%	439	21.9%	23	-6.2%
Boat, R.V., etc.	NA	-	NA	-	91	4.5%	-	-
Total Vacant	1,225	100%	1,483	100%	2,005	100%	522	
% of Total Units	-	16.3%	-	16.6%		18.0%		1.4%

Sources: U.S. Census

This point is further substantiated by data in Table 3.10. Nearly two-thirds of all vacant units in the county in 1980 and 1990 were held for occasional (seasonal use).

Table 3-10: Conditions of Vacancy – Hart County

Condition	1980		1990		2000	
	Units	%	Units	%	Units	%
For Sale	59	4.8%	90	6.1%	174	8.7%
For Rent	113	9.2%	109	7.3%	96	4.8%
Rented or Sold, Not Occupied	N/A		87	5.9%	56	2.8%
Held for Occasional Use	789	64.4%	924	62.3%	1206	60.1%
For Migrant Workers	N/A		N/A		0	0.0%
Other Vacant**	264	21.6%	273	18.4%	473	23.6%
Total Vacant	1,225	100%	1,483	100%	2005	100%

*In 1990 this was defined as for "seasonal, recreational or occasional use."

**Those units not falling into any of the other categories; examples include janitor's residences and units held for personal reasons of the owner.

Source: U.S. Census.

3.5 Tenure of Housing Units

This section provides data regarding the number of owner-occupied units and renter-occupied units. In 1970, there was generally a 70%-30% mix of owner to renter occupied units in Hart County. This percentage mix changed to a 80%-20% mix in 1980, 1990, and 2000, generally, as indicated in Table 3.11. Hart County's "owner to renter ratio" is substantially higher than the ratio for Georgia's total housing stock. This means that more Hart County residents own the property they live in rather than renting. This data may also indicate a lack of rental housing.

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Table 3-11: Occupancy Characteristics

Tenure	1970		1980		1990		2000	
	Units	%	Units	%	Units	%	Units	%
Owner-Occupied	3,377	70.8%	4,982	79.3%	5,918	79.3%	7,361	80.8%
Renter-Occupied	1,395	29.2%	1,304	20.7%	1,541	20.7%	1,745	19.2%
Total Occupied	4,772	100%	6,286	100%	7,459	100%	9,106	100%
Owner/Renter Ratio Hart County	2.4:1	-	3.8:1	-	3.8:1	-	4.2:1	-
Owner/Renter Ratio Georgia	1.6:1	-	1.9:1	-	1.9:1	-	2.1:1	-

Source: U.S. Census

3.6. Cost of Housing Units.

Table 3-12 provides the median value of specified owner-occupied housing units in Georgia, Hart County, and census subdivisions of the county. The median housing value in Hart County has been consistently less than the median State value. However the change in median value from 1990 to 2000 has exceeded the change in value of Georgia. This may indicate that the value gap as compared to the Georgia average is narrowing.

The median values in the Reed creek census area (Northeast) are higher than the median values of the other Hart County census divisions. This is obviously due to the high value of the housing units around the lake. These median values are also higher than the Georgia average.

The lowest population change is in the Southeastern section of the county (Hartwell CCD). The median value of housing in this census tract is also the lowest value in the County.

Table 3-12: Median Value of Owner-Occupied Housing Units (In Dollars)

	1970	1980	1990	2000	Change in Value '90-00
Georgia	\$14,600	\$32,700	\$71,300	\$111,200	56.0%
Hart County	\$10,300	\$30,800	\$51,700	\$89,900	73.9%
Bowersville CCD	N/A	N/A	N/A	\$88,400	N/A
Hartwell CCD	N/A	N/A	N/A	\$81,700	N/A
Reed Creek CCD	N/A	N/A	N/A	\$128,500	N/A
Royston CCD	N/A	N/A	N/A	\$89,700	N/A

Source: U.S. Census

Table 3-13 shows the mean contract monthly rent for renter-occupied units. As with homeowner unit values, monthly rents have remained lower in the county than in the state. Hart County's monthly rent average was only about one-half of Georgia's in 1990.

The change in rental rates from 1990-2000 (73.9%) exceeded the State average (56%). This may also indicate a higher demand for rental units and/or a lack of sufficient rental units. However, as rents increase in Hart County, more rental units will likely be available.

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Table 3-13: Mean Monthly Rent of Renter-Occupied Units (In Dollars)

	1970	1980	1990	2000	Change in Value '90-00
Georgia	\$65	\$103	\$344	\$505	46.8%
Hart County	\$39	\$80	\$173	\$295	70.5%
Bowersville CCD	N/A	N/A	N/A	\$311	N/A
Hartwell CCD	N/A	N/A	N/A	\$308	N/A
Reed Creek CCD	N/A	N/A	N/A	\$290	N/A
Royston CCD	N/A	N/A	N/A	\$207	N/A

Source: U.S. Census

3.7 Projected Housing Needs

The number of households Hart County must plan for depends on the demand for each type of housing unit, which in turn depends on the number and average size of households. Based on analyses used in *Chapter One: Population*, Hart County is projected for significant increases in the number of households, based largely on a declining household size and an increase in overall population through in-migration.

Table 3-14 provides projected housing units needed to house the total population in Hart County from 2000 to the year 2025 using a projection for decreasing average household size presented in the population chapter. This is to provide a fair approximation of the potential change the area can expect under dynamic growth scenarios for which the County must be prepared. For these projections a vacancy rate ranging from 13% - 17% was used, due to the notable numbers of seasonal units. Tables 3-14 and 3-15 provide estimates of necessary housing units, according to the projections by the Georgia Mountains Regional Development Center.

Table 3-14: Projected Housing Needs – Hart County

	Persons per Household	Total Number of Households
2000	2.47	9,106
2005	2.36*	10,399*
2010	2.25*	11,586*
2015	2.14*	13,282*
2020	2.03*	15,154*
2025	1.92*	17,984*

* Projections based on GA DCA projection model using US Census Data

Source: U.S. Census

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Table 3-15: Projected housing Units by Type - Hart County

	2000	2005	2010	2015	2020	2025
TOTAL Units	11,111	12,454*	13,777*	15,858*	18,467*	22,955*
Single Units - Detached	7,596	8,300	9,120	10,641	12,576	15,839
Single Units – Attached	75	77	79	84	90	104
Double Units	224	219	212	214	217	235
3 to 9 Units	229	248	266	297	338	410
10 to 19 Units	11	8	5	2	0	0
20 to 49 Units	16	20	22	28	33	43
50 + Units	18	24	29	37	45	60
Manufactured	2,851	3,441	3,899	4,377	4,949	5,968
All Other	91	117	144	180	225	295

* Projections based on GA DCA projection model using US Census Data
Source: U.S. Census

It is anticipated that single-family detached dwellings will continue to comprise the vast majority of Hart County's housing stock in future years as presented in Table 3-15. This percentage is likely to increase over time. As the county experiences more suburban development it will feel a subsequent increase in commercial activity and other uses conducive to conventional housing construction. While manufactured and seasonal units will remain strong, traditional single-family detached housing could grow more prominent than it is today.

The number of multi-family units is projected to increase however the data presented in this table is based on projections utilizing past data trends. The past trend with multi-family housing is most likely not going to be a good indicator of multi-family housing trends in the planning period. As stated earlier it is anticipated that the number of multi-family housing units will increase in the planning period.

Observation of the data trends projected forward in this table for manufactured housing indicates that manufactured housing may continue to comprise 20% or more of Hart County's total housing stock in future years. However if more affordable entry-level housing becomes available this trend may decline and less manufactured housing will be present over the planning period than is presented in this table.

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3.8 Summary Assessment

There will be housing needs for the elderly population over this planning period. In addition there is a need for more affordable entry-level housing options other than manufactured housing. There may also be a need over the planning period for more rental housing. An additional observation is that there will most likely be more multi-family housing available in Hart County especially around the lake.

Most likely economic forces will come into play to meet the housing needs of Hart County. The conclusions of the data presented in this section do not reveal the need for housing programs sponsored by the county.

The housing data however is important in planning for growth in the County and in infrastructure planning on where critical infrastructure may be needed.