Workforce Housing in Georgia

Housing and Demographics Research Center

The University of Georgia

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EXECUTIVE SUMMARY

The purpose of this report is to evaluate the relationship between workforce housing and economic development in rural Georgia. Using the most current data available, a comprehensive analysis of the effects on Georgia's housing of demographic and economic trends was conducted. Data were collected through 12 town hall meetings, surveys of employees in three locations in Georgia, and a survey of the membership of the Georgia Economic Developers Association. Although this initial study was limited in scope and duration, the summary conclusions of the study are outlined below. These conclusions are not listed in any particular order.

Report Conclusions

1. There is very limited housing choice in rural Georgia and a significant proportion of Georgia's rural workforce is dissatisfied with their housing situation.

2. Housing construction is virtually nonexistent in nearly one-half of Georgia's counties. The near absence of housing construction activity contributes to both the lack of choice and to the aging of the existing stick-built housing stock.

3. The mix and lack of availability of workforce housing in rural Georgia is influenced by a number of factors including:
   - Credit worthiness of potential buyers
   - Low profit margins in the development of affordable housing
   - Relatively small size of local housing markets
   - Inadequate infrastructure to support housing development
   - Lack of knowledge about housing assistance programs
   - Lack of available land
   - Land development codes such as zoning and subdivisions

4. Economic development in rural Georgia is suffering because of the inadequate supply and mix of workforce housing.

5. If workforce housing needs are not addressed, the lack of housing choice combined with an aging housing stock and inadequate infrastructure will virtually preclude many counties from realizing their economic development potential.

6. Existing market incentives alone are insufficient to attract private sector housing builders and developers. In addition, existing publicly financed housing incentives are too limited to adequately address the State's workforce-housing needs.

7. Consumers and employers are generally unaware of existing housing programs and resources. In addition, there is a lack of awareness and replication of successful housing models.

8. Greater understanding and local leadership is needed at the local level to address workforce housing needs.

9. There is insufficient information to address housing related issues, and to identify strategies and initiatives that could expand housing choice, housing quality, and housing affordability in rural Georgia.

10. Current housing programs and funding are insufficient to meet the current and potential demand for workforce housing.

Policy Options

The following five sets of policy options seek to address workforce housing needs as identified in the summary findings listed above.

I. Georgia must increase the supply of quality, low- to moderate-income rental housing. Options include:

A. Establish a development fund to supplement existing public and private resources for the development and redevelopment of workforce housing in rural areas of the state. The fund should provide a very flexible source of financing and subsidy to offer incentives for the development, redevelopment, and rehabilitation of low- and moderate-income rental housing. Eligible project activities could include infrastructure development/redevelopment needed to support expanded rental housing opportunities.

B. Encourage the Georgia Congressional delegation to co-sponsor federal legislation that would enhance the use of the Low Income Housing Tax Credit in rural Georgia by widening the income eligibility requirement for qualified tenants (HR 951/S.677).

C. Encourage the preservation of the existing rental housing stock through the local enforcement of building codes. To provide incentives to local governments to enforce such codes the state should consider establishing a matching grant program for local code enforcement.

D. Amend the Qualified Allocation Plan for the administration of the Housing Tax Credit to provide incentives for projects that preserve and rehabilitate existing rental housing.

II. Georgia must increase the supply of quality, low- to moderate-income owner-occupied single-family housing. Options include:

A. Establish a development fund to supplement existing public and private resources for the development and redevelopment of workforce single-family housing in rural areas of the State. The funds would provide a very flexible source of financing and subsidy to provide incentives for the development of new low- to moderate-income owner-occupied housing. Incentives must also be created for the redevelopment, rehabilitation, and adaptive reuse of structures for low- and moderate-income owner- occupied housing. Eligible project activities could also include infrastructure development/redevelopment needed to support expanded owner occupied housing opportunities.

B. Encourage employer-assisted homebuyer programs through the creation of a state down payment tax credit and by providing state matching down payment assistance funds.

C. Establish a public-private consortium of manufactured housing representatives, state and local officials, lenders, developers and others to create a strategy to encourage the development of well-planned manufactured housing developments and to develop recommendations regarding the removal and recycling of dilapidated and abandoned manufactured housing units.

III. Georgia must foster locally-based housing solutions. Options include:

A. Establish a technical assistance program at the Department of Community Affairs that will provide on-site technical expertise to local leaders and employers in the identification and development of local plans and partnerships to address housing needs in their community. Such partnerships should include employers, city, county, and public school officials, business and civic leaders, non-profit housing organizations, Habitat for Humanity Chapters, other charitable groups, and for-profit builders, developers, and lenders. The program would be modeled on the Department of Community Affairs' Better Hometown Program.

B. Urge local entities such as housing authorities, city and county governments, downtown development authorities, and others to publicize creative efforts to address housing issues in their communities that could serve as models for others.

IV. Georgia must increase the consumer literacy of its workforce. Options include:

A. Create a coordinated statewide network to provide homebuyer pre-purchase education, one-on-one credit counseling, and post-purchase homeowner skills training. This network will build upon the many existing but unlinked programs and ensure their availability in rural areas. Provide funding assistance to insure adequate statewide consumer credit counseling services.

B. Educate the workforce and community leadership regarding existing housing programs. Statewide marketing campaigns can raise awareness but should also encourage action. Employers should establish ongoing programs that link employees with local housing resources.

C. Establish in all public and private schools course work that offers students the opportunity to complete a curriculum in consumer education prior to graduation. Components of the course would include budgeting, savings, investing, credit management and consumer rights and responsibilities in the marketplace. Similar programs already exist in a number of states including Illinois and New York.

D. Expand awareness and capacity of the existing Landlord-Tenant Hotline Program to increase public awareness, expand renter and landlord education programs, and dispute resolution. Establish a Spanish language version of the Landlord-Tenant Hotline and market through Spanish language electronic and print media. Investigate the need for similar service in other languages.

V. Georgia must enhance housing leadership at the local level. Options include:

A. Expand and refine an annual statewide housing conference that will provide a venue for housing professionals and interested community leaders and officials to meet and share information about successful housing models and methods. The conference will also provide a forum for recognizing and publicizing individual and organizational housing success stories.

B. Expand, refine and broaden housing issues training for local elected officials and community leaders. Such training should include housing data, the interrelation of housing in economic development, case studies, code enforcement, planning and zoning, subdivision regulation, forming local partnerships that include local school officials, housing rehabilitation and preservation. Employers of the workforce and school officials should be central to this effort.

C. Develop a "how to" tool kit to guide employers in the implementation of employer promoted workforce housing programs.

D. Encourage local housing professionals (community development officials, builders, housing authority staff, nonprofit housing organization officials, real estate professionals, builders, credit counselors, and others) to participate in local and regional leadership training programs. Such training should include principles of economic and community development.

E. Involve public and private groups in identifying local barriers to the production of workforce housing, including the effects of planning, zoning, and codes on the availability of affordable housing.

VI. *Georgia should develop an ongoing capacity to research, analyze, and develop policy and programmatic recommendations related for housing. Options include:*

A. Create a statewide clearinghouse for housing data managed by the Housing and Demographics Research Center at the University of Georgia in collaboration with other research centers in the state. The Center, one of 13 federally designated housing centers, currently operates as an ad-hoc unit of the UGA Department of Housing and Consumer Economics and must collect data for each project it completes. A comprehensive housing database would increase the efficiency and quality of answers to housing-related questions from both the private and public sectors.

B. Develop a multi year work plan to conduct housing research that will support the development and modification of a state housing policy, as well as future housing program development that will promote and support the housing industry in Georgia. Future housing research studies might include housing for the elderly and those with special needs, manufactured housing distribution and financing, and the relationship between housing and economic development.

I. INTRODUCTION

The purpose of this report is to evaluate the relationship between workforce housing and economic development in rural Georgia. Specifically, the focus is the relationship between housing affordability and availability and community growth and development. The ultimate outcome of this report is a list of proposed recommendations to guide the development of a state policy on workforce housing in rural Georgia. As used in this study, the term **"workforce housing"** is defined as suitable single-family and multi-family housing that is decent and affordable to individuals and families earning an annual income between minimum wage and $60,000. The primary focus of this report is the entire state of Georgia with the exception of the Atlanta metropolitan area.

Increasing the supply and improving the quality of housing for Georgia's workforce is important for several reasons. First, there is a growing number of individuals and families in this category. Second, with economic uncertainty on the horizon, we should develop policies and programs to meet the housing needs of the workforce in a less robust economy. Third, a sound workforce housing policy may help to ensure Georgia's continued economic growth. Lastly, decent, stable housing is a prerequisite to a family's full participation in education, employment, and civic affairs - the "quality of life" issues that make a community healthy and attractive.

The approach in this report is based on the assumption that housing is central to a community's quality of life. Housing needs are a reflection of a community's values. For example, communities that do not place a priority on providing available and affordable housing options to residents frequently face deteriorating neighborhoods and declining tax bases. The focus on the link between housing and community life seeks to view housing in terms of its capacity to support or weaken family cohesion. Understanding the dynamics of local housing conditions assists decision-makers and citizens as they develop comprehensive programs that improve the quality of life in their communities.

This report is comprised of primary and secondary data. Using the most current secondary data available, we present a comprehensive analysis of the effects on Georgia's housing of demographic and economic trends. Analyses of primary survey data collected in this study are:

- Findings from 12 Town Hall meetings. The meetings included an open discussion concerning workforce housing issues. In addition, participants completed a survey which included giving their suggestions as to what the state should do to increase the availability of workforce housing.

- Data and information learned from an online survey of the Georgia Economic Developers Association (GEDA) membership designed to assess opinions regarding the importance of the supply of workforce housing to industry location and/or expansion decisions.

- An analysis of survey data collected from employees in three (3) selected industries to assess the impact of housing availability on employment and commuting decisions. In addition, plant managers were interviewed to assess the extent to which housing played a role in business location or expansion decisions and any provisions made by the community to meet new workers' housing needs.

The majority of the demographic and economic data used in this report are county-level. Although this is a common practice, in part due to the high costs associated with collecting data below the county level, there are certain drawbacks. For example, it may be inappropriate to equate the county with a community. A significant amount of research has shown that county residents may not have the feeling of unity that may be necessary for the formation of a "true community". In addition, interpretation problems arise for communities that are at the edge of a county, or where people live in one county but work in another. This situation is particularly problematic in Georgia because the state has a large number of relatively small counties compared with other states. Another limitation in using county-level data is due to the time and effort required to analyze data for a large number of counties. Trends can literally start and run their course before data become available. For example, Labor Department, Bureau of Economic Analysis, and Housing and Urban Development data normally require two or more years to reach publication and distribution.

Finally, using percentages to compare a county to the state average or to another county must be interpreted with caution. For example, according to 2000 U.S. Census data, 78% of the occupied housing units in Baker County are owner-occupied. This high percentage, however, represents only 1,177 households because Baker County has a relatively small population. In contrast, only 52% of the occupied housing units in Fulton County are owner-occupied, but this represents 167,119 households, since Fulton County has a much larger population.

Despite the limitations, county-level data are useful for several reasons. First, a large amount of county-level information covering extremely diverse topics is generated by both federal and state-level governmental agencies. Second, this information is, for the most part, relatively current. Finally, the low cost and accessibility of county-level data permits a wide variety of individuals and agencies to gain a comprehensive understanding of the social, economic, and demographic forces shaping the state, regions, and counties.

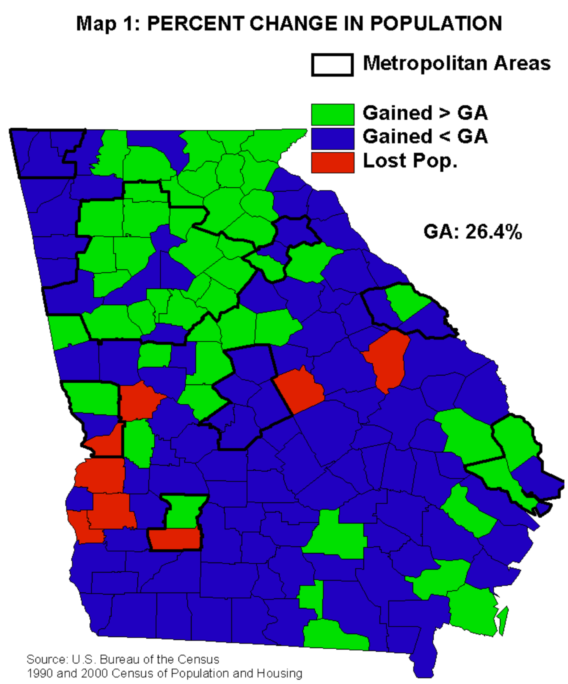
II. SECONDARY DEMOGRAPHIC AND ECONOMIC ANALYSIS OF HOUSING IN GEORGIA

The traditional American Dream includes ownership of a single-family, conventionally constructed, detached home that is affordable and large enough to meet the family's needs for private bedrooms, family activities, and personal space. Homeownership is valued regardless of one's geographic location and irrespective of one's socioeconomic standing, race, ethnicity, and age. Homeownership is one of the cornerstones of American society, a symbol of dignity and pride, a powerful and enduring value, and a source of stability for families and communities.

For many Americans, their home is the single largest investment in their life. An investment in their own home is also an investment in their community's future. According to recent research (Dillman and Hobbs, 1982), homeownership helps residents and public safety personnel reduce crime, substance abuse, and delinquency since homeowners exhibit significantly more civic pride and responsibility. Preserving existing property and promoting homeownership stimulate economic growth and investment as well as pride in the community. Conversely, inadequate housing has a negative psychological impact on individuals, particularly children, as well as communities.

POPULATION GROWTH

During the 1990's, Georgia experienced tremendous population growth. The 2000 U.S. Census data reveal that Georgia has 8.1 million residents; an increase of more than 1.7 million since 1990. Between 1990 and 2000 Georgia was the sixth fastest growing state on a percentage basis, and the fourth fastest growing in numbers of residents. Almost 60% of Georgia's growth was from residents moving into the state. Population growth driven primarily by new residents means an increase in demand for housing. Map 1 depicts population growth by county from 1990 to 2000.



The state is divided into three categories: counties losing population, counties with growth less than the state average, and counties growing faster than the state average. Counties losing population are located in central and southwest Georgia. These areas are dependent on agriculture and have been losing population since the 1930s. The counties that are growing more slowly than the state average are mainly rural counties and core counties in several MSA's. These counties have been able to keep many of the young population from moving into other areas; however, small numbers of people are moving into these counties. The fastest growing counties are located primarily in and around metropolitan Atlanta and the north Georgia mountains. Many of these counties attract new residents due to an abundance of available jobs. Others are emerging as popular retirement areas and thus are experiencing a booming population growth. The fastest growing counties in south Georgia are mostly suburban with a diversified economy. The Georgia coast also has several fast growing counties since it has become a popular destination for retirees.

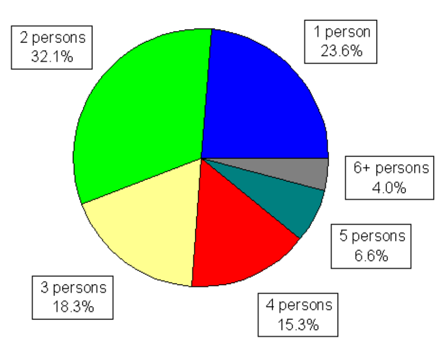
HOUSEHOLD CHARACTERISTICS

According to the 2000 U.S. Census, the 8.1 million people in Georgia are residing in slightly more than 3 million households. This represents an increase of 27%, or 639,754 households, since 1990. Using estimates for 1997 and projections for 2007 for the number of households, there will be a demand for over one-half million (511,370) more housing units in Georgia over this ten year span.

Household Size

The prototypical American household in the first half of the twentieth century consisted of four people (two adults and two children). In contrast, the 2000 data show that the two-person household is the most prevalent in Georgia, accounting for almost one-third of all households in the state. One-person households represent 23.6% of all Georgia households. Thus despite increases in Georgia's population, the average household size has decreased from 4.1 in 1940 to 2.65 in 2000. Factors related to the decline in household size include a declining fertility rate, the later ages of first marriages, the growing population of individuals over the age of 65 whose adult children have set up their own households, and births to unwed mothers. Smaller average household size can also be attributed to decreases in married couple households, increases in divorce rates, and a greater number of single-person households. Declining household size is more pronounced in metropolitan areas, the very areas that have experienced the largest increases in population.

Figure 1: STATE OF GEORGIA HOUSEHOLDS BY SIZE: 2000



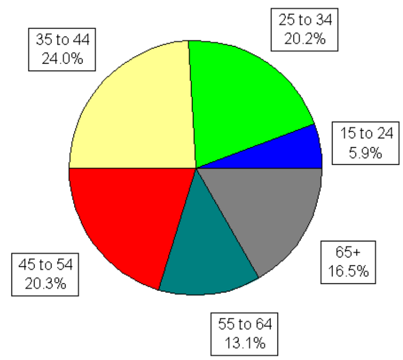
SOURCE: U.S. Census Bureau, 2000 Census of Population and Housing

Smaller households are likely to prevail in the future and represent a new type of consuming unit. These new, smaller households will demand a wide range of products and services, including small appliances and other durable goods. Different types of architectural styles will also be required to accommodate smaller households and households with special needs, such as the elderly and the disabled.

Age of Householder

The age distribution of householders indicates that the housing needs of those under 35 years and those over age 65 will require special attention. Under-35 year olds, who comprise the majority of first-time homebuyers, represent 26% of all householders. The over-65 year old group is important because individuals and families in this group frequently have special housing needs due to physical changes accompanying aging. In 2000, 16.5% of all householders in Georgia were over 65, and the percentage is expected to grow as the Baby Boomers reach retirement. Georgia is projected to have one of the fastest rates of growth for those over 65 and over 85 years of age.

Figure 2: STATE OF GEORGIA
HEAD OF HOUSEHOLDS BY AGE: 2000

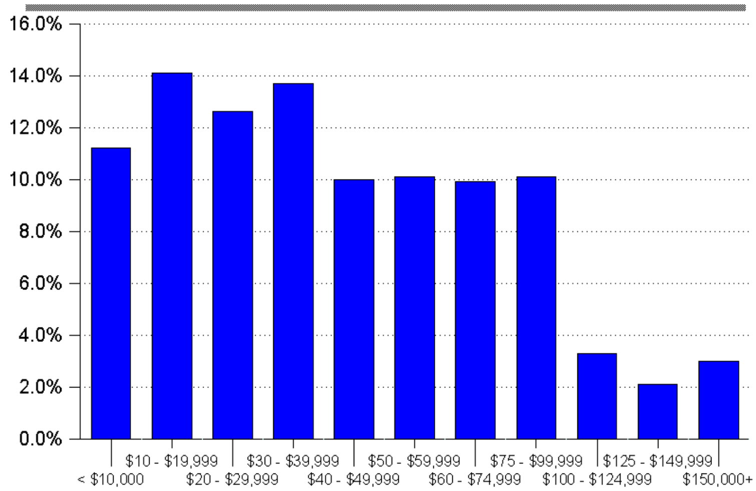


SOURCE: U.S. Census Bureau, 2000 Census of Population and Housing

Household Income

Household income clearly affects the demand for housing as well as which housing options are affordable. Our definition of workforce is an income between minimum wage and $60,000 annually. An analysis based on 1997 estimates shows that the majority (60%) of households (n = 1,639,890) have incomes within this range. (An employee working full-time, year-round in 1997 paid the federal and state minimum wage of $5.15 would have earned approximately $10,700.) The largest group (14.1%) is in the $10,000 - $20,00 income category, followed by the $30,000 - $40,000 category (13.7%). Another 11% of Georgia households (n = 302,585) were estimated to have incomes below $10,000 in 1997. While the income of Georgia's households confirms that demand exists for higher-end housing, the bulk of the demand is for workforce housing.

Figure 3: STATE OF GEORGIA
HOUSEHOLD INCOME: 1997

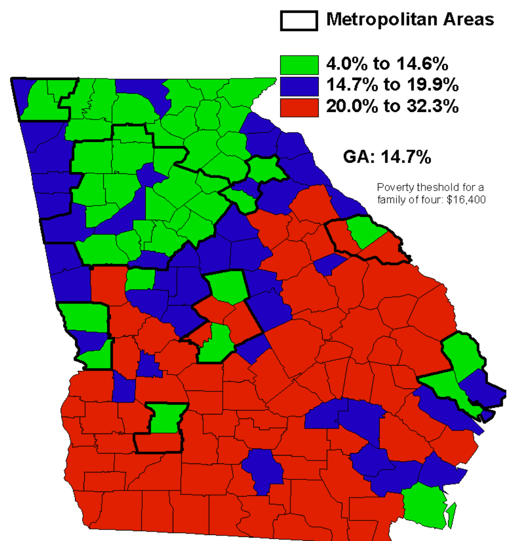


SOURCE: Information Technology Outreach Service, Georgia 2000, The University of Georgia

Poverty

According to the most recent county-level Census data available, a family of four was considered to be living below the poverty level if their income was below $16,400 in 1997. Poverty crosses generational lines, and people who are born poor tend to grow up poor. Breaking the cycle of poverty will require special programs that provide improved educational opportunities, training, transportation, day care facilities, and housing. The U.S. Census Bureau estimated that in 1997 almost 15% of Georgia's population was living below the poverty line (See Map 2).

Map 2: PERCENT OF POPULATION LIVING BELOW THE POVERTY LEVEL: 1997



Source: U.S. Bureau of the Census, 1997 Poverty Estimates

This map clearly indicates that, in general, counties in, and to the north of, metropolitan Atlanta have the lowest poverty rates of the state. In contrast, almost all counties in central and south Georgia have poverty rates greater than the state average. Specifically, with the exception of the Columbus, Brunswick, and Savannah areas in the south, poverty rates are 5 to 18% higher than the state average.

Employment and Wages

Despite Georgia's diverse economy, the average annual wage in *every* business and industry sector in Georgia is below $60,000. This is true regardless of whether one lives in a metropolitan or nonmetropolitan county.

Three industries employ nearly 60% of Georgia's workers: service, manufacturing, and retail. The service industry accounts for 32% of all firms in Georgia, employs 26% of the labor force, and pays 26% of the wages. Individuals employed in the service industry in Georgia earn, on average, $33,436 per year. Manufacturing accounts for only 4.6% of the firms yet employs 15% of the workforce and pays 16% of the wages. Individuals employed in manufacturing earn, on average, $36,400 annually. Retail trade represents 18% of all firms, employs 18% of the workforce, but pays only 10% of the wages. The annual wages for individuals employed in retail trade are only $18,044 per year.

Table 1: Firms, Employment, and Wages in Georgia, 2000

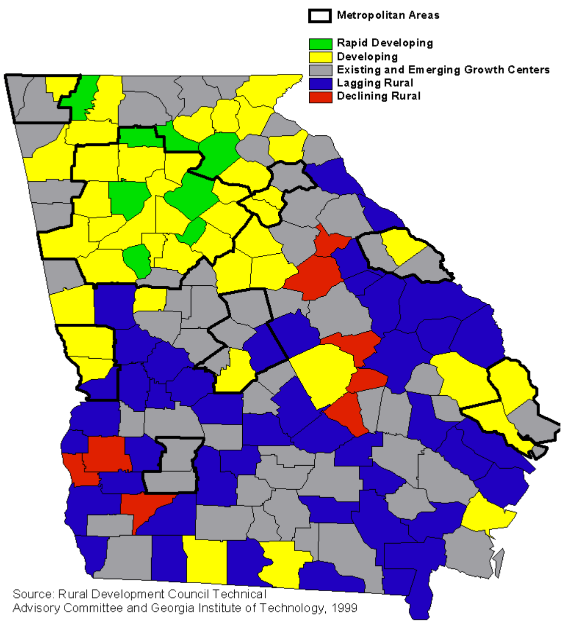
	TOTALS			AVERAGE WAGE		PERCENT		
	FIRMS	EMPLOYMENT	QUARTERLY WAGE	WEEKLY	YEARLY	FIRMS	EMPLOYMENT	TOTAL WAGES
GEORGIA								
Retail trade	42,684	716,731	$3,233,173,541	$347	$18,044	18.0%	18.3%	9.9%
Agriculture, forestry, and fishing	4,851	46,552	$236,018,640	$390	$20,280	2.0%	1.2%	0.7%
Local government	3,504	343,528	$2,532,144,888	$567	$29,484	1.5%	8.7%	7.7%
State government	2,744	139,608	$1,061,718,840	$585	$30,420	1.2%	3.6%	3.2%
Construction	23,120	208,301	$1,703,277,277	$629	$32,708	9.7%	5.3%	5.2%
Services	76,118	1,012,126	$8,460,361,234	$643	$33,436	32.1%	25.8%	25.8%
Manufacturing	10,958	580,227	$5,280,065,700	$700	$36,400	4.6%	14.8%	16.1%
Mining	229	7,838	$83,960,656	$824	$42,848	0.1%	0.2%	0.3%
Federal government	1,678	96,570	$1,090,951,290	$869	$45,188	0.7%	2.5%	3.3%
Finance, insurance, and real estate	20,769	201,968	$2,360,400,016	$899	$46,748	8.8%	5.1%	7.2%
Transportation and public utilities	9,466	259,391	$3,075,339,696	$912	$47,424	4.0%	6.6%	9.4%
Wholesale trade	24,610	260,680	$3,236,342,200	$955	$49,660	10.4%	6.6%	9.9%
All industries	237,287	3,926,640	$32,822,783,760	$643	$33,436	100.0%	100.0%	100.0%
NON-METROPOLITAN GEORGIA								
Retail trade	14,142	185,378	$728,849,524	$302	$15,727	16.6%	17.0%	10.0%
Agriculture, forestry, and fishing	2,039	23,699	$104,773,721	$340	$17,684	2.4%	2.2%	1.4%
Local government	1,683	118,753	$739,534,081	$479	$24,910	2.0%	10.9%	10.2%
Services	18,836	195,883	$1,226,794,205	$482	$25,052	22.2%	17.9%	16.9%
Construction	7,260	49,951	$339,447,212	$523	$27,182	8.5%	4.6%	4.7%
State government	1,764	64,849	$446,339,088	$529	$27,531	2.1%	5.9%	6.1%
Manufacturing	4,578	259,453	$1,854,219,042	$550	$28,587	5.4%	23.7%	25.5%
Finance, insurance, and real estate	4,927	34,613	$275,951,988	$613	$31,890	5.8%	3.2%	3.8%
Transportation and public utilities	3,165	41,805	$383,698,835	$706	$36,713	3.7%	3.8%	5.3%
Federal government	1,059	16,606	$158,524,262	$734	$38,185	1.2%	1.5%	2.2%
Mining	125	4,841	$48,962,823	$778	$40,457	0.1%	0.4%	0.7%
Wholesale trade	9,214	59,550	$634,869,573	$820	$42,644	10.8%	5.4%	8.7%
All industries	85,003	1,093,375	$7,267,158,600	$511	$26,586	100.0%	100.0%	100.0%
METROPOLITAN GEORGIA								
Retail trade	28,542	531,353	$2,504,324,017	$363	$18,852	18.7%	18.8%	9.8%
Agriculture, forestry, and fishing	2,812	22,853	$131,244,919	$442	$22,972	1.8%	0.8%	0.5%
Local government	1,821	224,775	$1,792,610,807	$613	$31,901	1.2%	7.9%	7.0%
State government	980	74,759	$615,379,752	$633	$32,926	0.6%	2.6%	2.4%
Construction	15,860	158,350	$1,363,830,065	$663	$34,451	10.4%	5.6%	5.3%
Services	57,282	816,243	$7,233,567,029	$682	$35,448	37.6%	28.8%	28.3%
Manufacturing	6,380	320,774	$3,425,846,658	$822	$42,720	4.2%	11.3%	13.4%
Federal government	619	79,964	$932,427,028	$897	$46,642	0.4%	2.8%	3.6%
Mining	104	2,997	$34,997,833	$898	$46,710	0.1%	0.1%	0.1%
Transportation and public utilities	6,301	217,586	$2,691,640,861	$952	$49,482	4.1%	7.7%	10.5%
Finance, insurance, and real estate	15,842	167,355	$2,084,448,028	$958	$49,821	10.4%	5.9%	8.2%
Wholesale trade	15,396	201,130	$2,601,472,627	$995	$51,737	10.1%	7.1%	10.2%
All industries	152,284	2,833,265	$25,555,625,160	$694	$36,079	100.0%	100.0%	100.0%

SOURCE: Georgia Department of Labor: 3rd Quarter, 2000

Economic Vitality

The Georgia Rural Development Council released a map showing the economic vitality of counties. Seven variables were used to produce Map 3: per capita income, unemployment rates, bank deposits, labor force participation rates, average manufacturing weekly wage, annual growth in population, and percentage of people living below the poverty line.

Map 3: ECONOMIC VITALITY INDEX



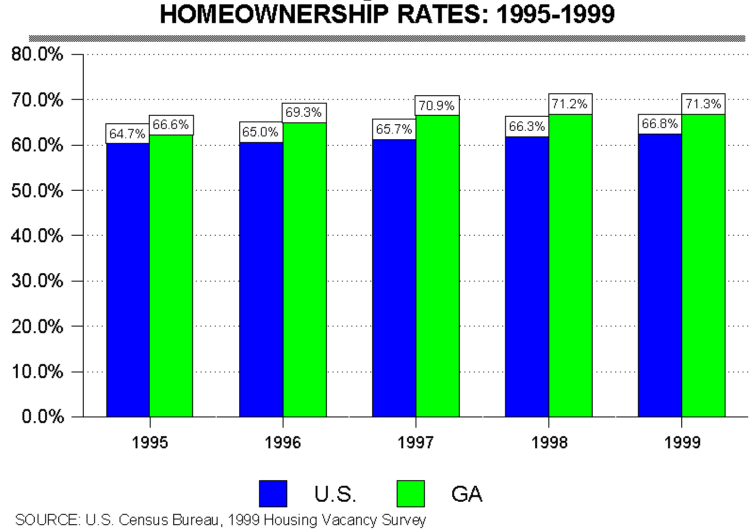
With regard to these economic and social indicators, the Rapid Developing counties perform above the state and national averages and are located primarily around Atlanta. Still performing above the state and national averages, Developing counties are generally located around Atlanta or other metropolitan areas. While the vast majority of the Developing counties are in and to the north of metro Atlanta there are some scattered throughout the central and southern portions of the state.

Existing and Emerging Growth centers in general perform on average with the state's economic and social characteristics and are located throughout the state. Lagging Rural counties are described as "distressed" and generally located in east and south Georgia. Counties characterized as Declining Rural have high poverty rates and poor economic opportunities and are located in southwestern and east central Georgia.

Housing Tenure

A crucial aspect of describing Georgia households is an analysis of the percentage of owner- versus renter-occupied housing units. Until 1980 homeownership rates in Georgia were below the national average. Since 1990, Georgia's homeownership rates have steadily increased. In 1999, Georgia's homeownership rate was 71%, surpassing the national average of 67%. Nearly five percent more Georgians owned homes in 1999 than in 1995. The 2000 U.S. Census reveals that 68% of Georgia's housing units are owner-occupied. Not surprisingly, homeownership rates are higher in older age groups and in higher income groups.

Figure 4
HOMEOWNERSHIP RATES: 1995-1999



Renter-occupied households are generally dominated by young individuals and couples just starting out as well as low-income individuals and families. Quality rental housing is extremely important for these groups which comprise nearly one-third of the population. For this segment of the population, homeownership may not be desired or attainable. In addition, homeownership may not always be the appropriate choice. For example, rental units play an important role in providing housing for individuals and their families who have short-term work assignments. Short-term assignments are common in many different industries, including computer programming, medicine, manufacturing, education, and skilled blue collar labor. More research is needed to identify the characteristics of the renter population in the state to ensure that the rental housing provided offers the design, location, quality, and amenities most suited to these households' needs.

Overcrowding

Despite the decreasing average household size in Georgia, overcrowding (defined as more than one person per room in a housing unit) remains a problem in low-income households, particularly for large families. Projections based on decennial census figures beginning in 1940 show that problems of overcrowding have diminished for the nation as a whole as well as for the state. According to these data, the percentage of households that experienced overcrowding problems in Georgia exceeded the national average until 1990, when Georgia's rates fell below the national average. However, projections for 2000 indicate that nearly 109,000 households (4%) in Georgia will experience overcrowding and 32,550 households (1.2%) will experience severe overcrowding (more than 1.5 persons per room).

It is extremely important to consider that those who are more likely to live in overcrowded households are the same individuals that are more likely to be undercounted by the U.S. Census Bureau. Since Georgia is experiencing a large influx of immigrants, many of whom are not counted in the census, overcrowding in Georgia may well be underestimated.

HOUSING STOCK

Between 1990 and 2000 the number of housing units in Georgia increased by 24%. Georgia's housing stock is comprised of single-family units, multi-family units and mobile or manufactured units. The single-family house is still the predominant type of housing unit, although it represents a declining proportion of the total housing stock over the past 30 years. Census data suggest that single-family units decreased from 75% to 65% of the total housing stock between 1970 and 1990 and continued to decrease throughout the 1990s to 63% in 1997. Simultaneously, these data indicate that multi-family structures, comprised of five or more units, constituted only 10% of the housing stock in 1970, but increased to 15% in 1990 and 16% by 1997 largely due to growth in the metropolitan areas. Manufactured housing has shown significant increases in past decades, going from just 5% of the total housing stock in 1970 to 12% in 1990 and 21% by 1997.

Table 2: New Construction by Housing Type and Region: 1997

Region	Single-Family Units	Multi-Family Units	Manufactured Home Units
Atlanta	73%	22%	5%
Central	42%	10%	48%
Coastal	62%	10%	28%
East Central	42%	4%	53%
Northeast	65%	9%	26%
Northwest	62%	12%	26%
Southeast	20%	4%	76%
Southwest	36%	9%	55%
West Central	56%	22%	22%
STATE	63%	16%	21%

Source: Univ. of Georgia Selig Center for Economic Growth (single and multi-family); 1998 Georgia County Guide (manufactured homes)

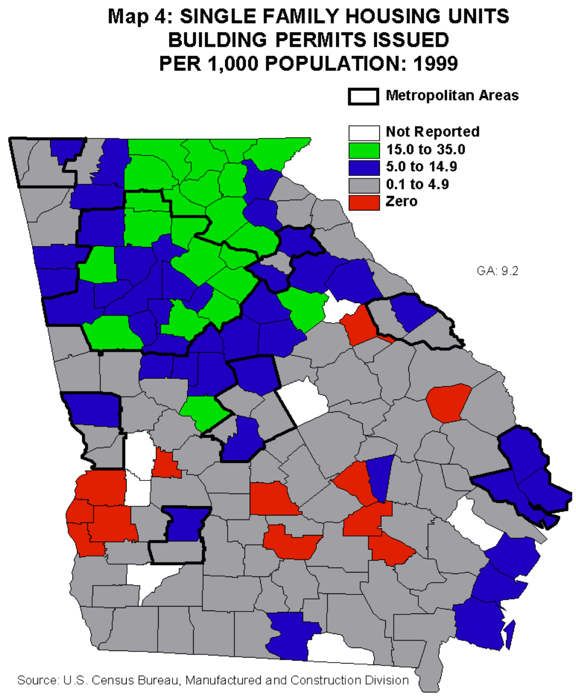
Looking at Georgia regionally, Table 2 indicates that in 1997 single-family units represented the highest proportion of new construction in Atlanta (73%) and the Northeast (65%), Coastal (64%), and Northwest regions (62%). See Appendix B for a list of counties by region. Approximately one-half of the new construction in Central and Southwest Georgia was due to increases in manufactured housing. In the Southeast region single-family units were the lowest proportion of new construction (20%) and manufactured units were the highest (76%). Multi-family units represent the highest proportion of new construction in Atlanta (22%) and the West Central region (22%) and the lowest proportion in the East Central (4%) and Southeast (4%) regions.

Building Permits

Single-Family Units

During the 1990s, the Atlanta Metro area was the second fastest growing metro area in the United States, following only Los Angeles. The most current complete county-level (1999) data regarding building permits issued per 1,000 population reveals that while northern Georgia has experienced tremendous growth in its single-family housing stock, south Georgia has not. The highest growth rates in new single-family housing in Georgia are in and around the metropolitan Atlanta area. This phenomenon is especially pronounced to the northeast of Atlanta, but counties bordering the City of Atlanta on all sides are seeing growth in new residential construction far above the state average. Forsyth, Henry, and Paulding Counties are among the top ten fastest-growing counties in the nation. These data suggest that urban sprawl will continue to be an issue for Georgia's largest metropolitan area presenting challenges for city planners, transportation officials, and commuters in years to come. Greene and Crawford County also have growth rates in single-family building permits far above the state's average.

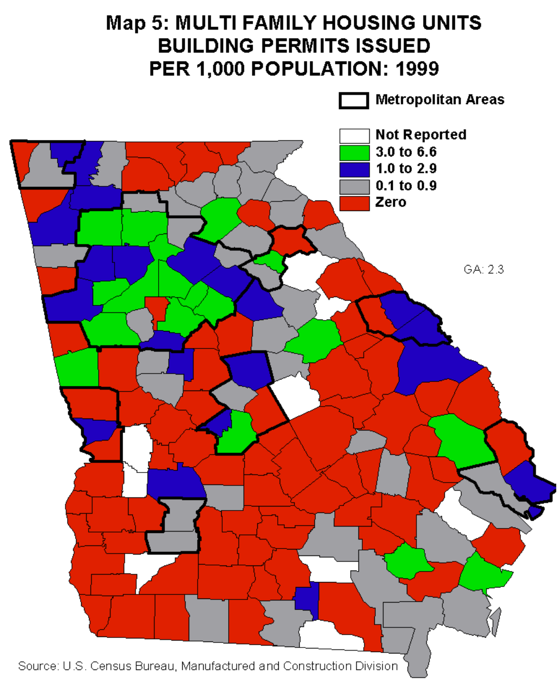
Map 4 indicates that counties experiencing growth far below the state's building permit issuance rate are located south of metropolitan Atlanta. Concentrations of counties that experienced no growth in the single-family housing stock are located in the southwest and south central areas of the state, as well as in east central Georgia. This correlates well with areas of the state losing population or with growth rates below the state average. Eleven counties did not issue a single-family building permit in 1999. [Note: Seven counties, all located in central and south Georgia, do not issue building permits. Telephone calls were made to these counties and officials reported they do not issue permits and therefore could not report the number of single-family housing units built.]



Multi-Family Units

The majority of multi-family housing unit permits in Georgia are issued in and around metropolitan Atlanta. Map 5 indicates that three counties in southeast Georgia (Bulloch, Glynn, and Pierce), as well as Houston and Hancock Counties in middle Georgia also issue high rates of permits for multi-family housing units.

Seventy-five counties issued no multi-family building permits in 1999. The number of counties that did not issue multi-family building permits has been relatively stable over the last five years. In addition, there are nine counties that do not require permits to build multi-family housing and thus have no data on units built.



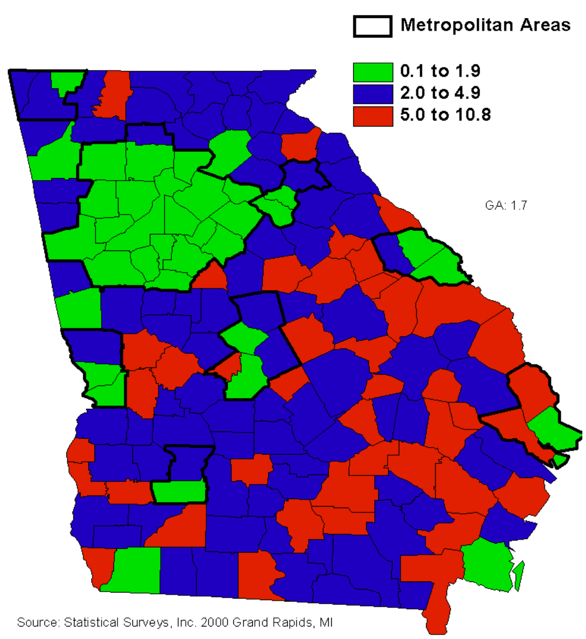
Manufactured Housing Shipments

According to the Georgia Manufactured Housing Association (GMHA), in 1999 over 1 million Georgians, or 12.5% of the population, lived in a manufactured house. As has been true for single-family housing across the nation, demand for larger manufactured housing units has increased. The median square footage of a manufactured home in 1997 was 1,680 compared to 1,460 in 1990. Larger manufactured homes tend to be multi-section rather than single-section. The proportion of new manufactured homes shipped to Georgia that were multi-section increased from 33% in 1980 to 69% in 1998.

There are several reasons for the increased popularity of manufactured homes. A primary one is cost. Manufactured housing is substantially less expensive to produce and easier to finance. For example, in 1997, the average price of a 1,680 square foot manufactured built home was $44,000, while the estimated price of a stick-built home with the same square footage was $109,000. Conventional or "stick-built" houses require six to twelve months or even longer to build at a job site. Manufactured home builders need only one to three months to finish a componentized home, six to eight weeks to finish a panelized package home, and only one to three weeks to finish a multi-section HUD-Code or modular home. Reduced construction time means fewer material cost increases and less or even no cost for construction loan money. Manufactured housing may therefore be an affordable alternative to traditional housing for many families with limited incomes. Precision factory fabrication methods also deliver vastly better quality in construction. Modular housing has successfully been introduced in both Japan and Europe and this component of manufactured housing will continue to expand in Georgia in the future.

Map 6 depicts manufactured housing shipments per 1,000 population for the year 2000. A "shipment" in Georgia is a house shipped to a retail center or private site within the state. Counties with the highest rates of shipment are in eastern Georgia, particularly the southeastern and east central regions of the state. Lesser concentrations are east of Columbus and southwest of Albany.

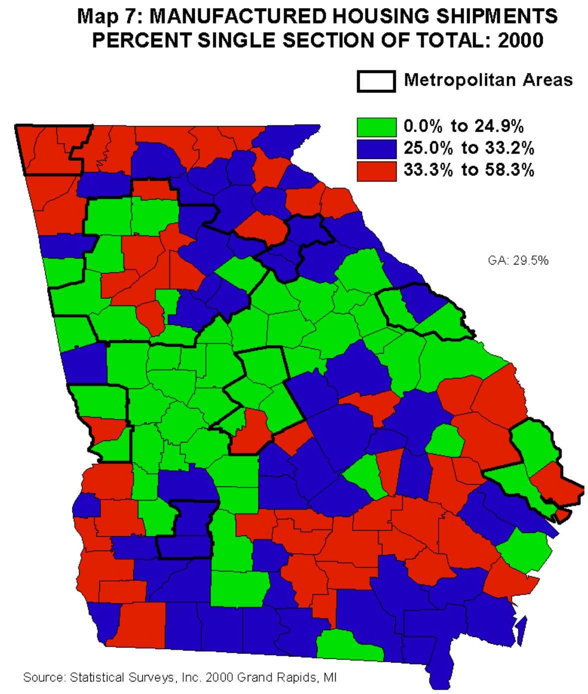
Map 6: MANUFACTURED HOUSING SHIPMENTS PER 1,000 POPULATION: 2000



Source: Statistical Surveys, Inc. 2000 Grand Rapids, MI

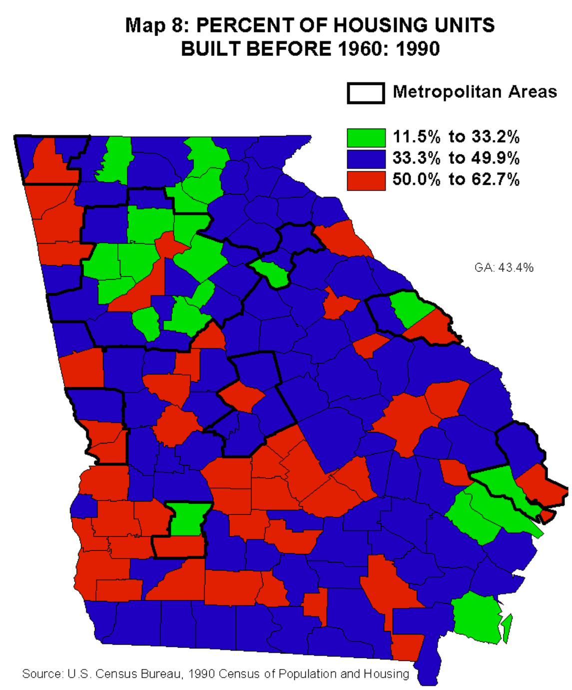
Map 7 illustrates regional differences in the proportion of total manufactured housing shipments that are single-section. Subtracting these percentages from 100 gives the proportion of the total that represents multi-section housing shipments. These shipment data indicate that counties in the area stretching across the center of the state just in and above Macon, below Atlanta, and down toward Columbus have a high percentage of total shipments that are multi-section.

By contrast, counties located in northwest and south Georgia have a higher percentage of total shipments that are single-section manufactured housing units. These housing units are smaller, less expensive, and usually not as well appointed as multi-section homes. Not all single-section units, however, are used for year-round residential purposes. Some may be used as seasonal homes, offices at construction sites, as classrooms on school campuses, or for other nonresidential purposes.



Age of Housing Stock

In 1990 the median age of housing units in Georgia was 17 years, having been built in 1973. Utilizing this most recent data will provide an approximation to the extent to which the age of housing units exceeds 40 years. This is the age that is generally accepted for when remodeling and/or significant repairs become necessary. (This is an approximation since we do not know the exact balance between demolition and construction rates between 1990 and 2000.) Map 8 depicts the percentage of housing units in 1990 that were built prior to 1960. This gives an indication as to the location of counties with a high percentage of older housing units.



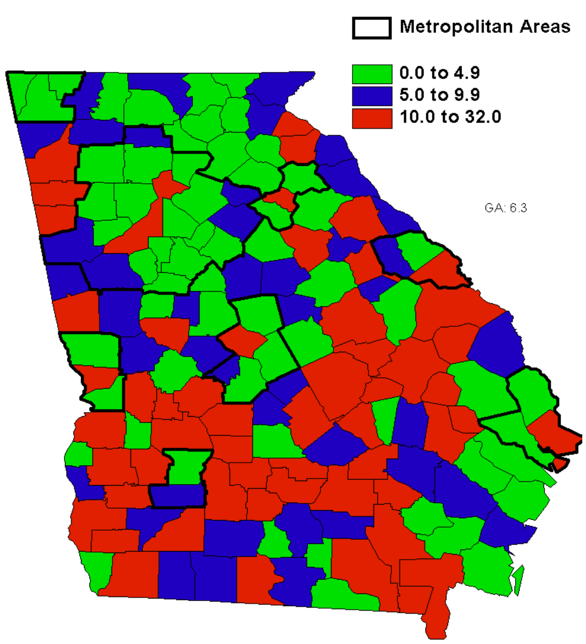
Counties with a high proportion of older housing are scattered throughout the state. However, there are three clusters of counties where more than 50% of the housing stock was built before 1960. These clusters are located in north west, west central, and southwest Georgia. In general, Georgia's rural areas tend to have older housing stock than its urban areas. Residents in these areas are more likely to be faced with significant costly home repairs in the new future.

In addition to the increased probability of residents needing major home repairs, the age of the housing stock is also an indicator of the extent to which residents may be exposed to lead-based paint hazards. According to the Centers for Disease Control, high levels of blood poisoning from lead-based paint can cause severe mental retardation. HUD estimated that at least 80% of homes constructed before 1960 contain lead-based paint. A greater percentages of households in these rural areas are more likely to be exposed to lead-based paint.

Public Housing Units

A product of the Great Depression and the New Deal, public housing was the first large-scale, low-income housing program established by the federal government. This program was created by the U. S. Housing Act of 1937, to provide both temporary housing and much-needed jobs (through the construction of housing). Since a complete inventory of all subsidized housing units in Georgia does not exist, data on public housing are used to provide a general indication of the prevalence of subsidized housing.

Map 9: PUBLIC HOUSING UNITS PER 1,000 POPULATION: 2000



Source: U.S. Dept. of Housing and Urban Development, Public Housing Authority Information Summa

In 2000, there were 51,656 public housing units in Georgia. The highest number of public housing units per 1,000 population is spread throughout counties in South Georgia. A high concentration of public housing units is in the block of counties between the cities of Macon, Columbus, Albany, and Douglas. Warren and Burke Counties, outside of Augusta; Mitchell and Miller Counties, south of Albany; Charlton, Bacon, Evans, and Treutlen Counties in the southeastern area of the state; and Franklin County in north Georgia also have higher rates of public housing units than other counties. These counties not only have high percentages of low-income residents, but also have a high proportion of low-income elderly residents.

HOUSING AFFORDABILITY

Housing affordability is a measure of the housing cost burden placed on households. Specifically, if a household pays more than 30% of their gross income on housing, including utilities, they are said to be cost-burdened. By some standards, housing became more affordable throughout the nation during the 1990's. In particular, the mid-to late 1990's were characterized by a strong national economy and fairly low interest rates. HUD reported that the Atlanta area was the “nation’s busiest housing market” in 1999 (Office of Policy Development and Research, U.S. Housing Market Conditions, 1999). However, the issue of affordability is important for all income groups in the state—particularly those who constitute Georgia’s workforce. Contributing to affordability problems for the state’s low-income groups is the fact that new homes coming onto the market are larger and higher quality than they were previously. Today’s housing units average 5.9 rooms per unit, compared to 5.2 rooms in 1990. However, the Selig Center for Economic Growth predicts the size of new homes has reached a plateau.

In addition to a monthly rent or mortgage payment, the cost of utilities also influence a household’s housing cost burden. Utilities may include electric, gas, water, telephone, and trash removal. Recent increases in energy costs will increase the percentage of household income that Georgia's workforce must allocate toward housing costs.

From 1990 to 1998 housing costs increased 65% for homebuyers and 67% for renters. According to 1998 Census Bureau estimates, the median home value in Georgia in 1998 was $117,470, while the median gross rent was $575.

Rental Housing Affordability

Fair market rents (FMRs) are gross rent estimates that include rent and the cost of utilities, excluding telephone. HUD sets FMRs to assure that a sufficient supply of rental housing is available to families who have been given housing vouchers by public housing agencies. In Georgia, for example, this program is administered by Public Housing Authorities (PHA's), a city government, and the state Department of Community Affairs. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard quality (non luxury) rental units. The current definition used is the dollar amount below which 40% of standard quality units rent. In Georgia the FMR for a two-bedroom unit is $579 and in non-metropolitan Georgia it is $434.

The National Low Income Housing Coalition (NLIHC) estimates that the 2000 median renter household income is $35,797 for all Georgia households and $22,223 for those in non-metropolitan areas. This translates into a monthly renter income of $2,983 and $1,852, respectively.

The following table indicates the income needed to afford the fair market rent for a two-bedroom unit. In Georgia, the annual income needed to afford the FMR is $23,140. The necessary income in non-metropolitan Georgia is $17,365. Based on the national income distribution of all renter households as reported by the 1999 American Housing Survey, the NLIHC estimates that 33% of renter households in Georgia and 39% of those in non-metropolitan Georgia cannot afford the area FMR.

Table 3: Income Needed to Afford FMR for a Two-Bedroom Unit

Location	2001 FMR	Annual Income Needed to Afford FMR	Monthly Income Needed to Afford FMR	Estimated % of Renters Unable to Afford FMR
Georgia	$579	$23,140	$1928	33%
Georgia Non-Metro	$434	$17,365	$1447	39%

Source: National Low Income Housing Coalition, Out of Reach September 2000

The housing wage for a two-bedroom unit is the hourly wage (at 40 hours per week) necessary to afford the FMR without being cost-burdened. A single-worker household must earn an hourly wage of $11.13 in Georgia and $8.35 in non-metropolitan counties to be able to afford a two-bedroom unit at the FMR. A person earning the federal and state minimum wage ($5.15/hr) must work 86 hours per week in Georgia and 65 hours per week in non-metropolitan areas to rent at this rate and not be cost-burdened.

Table 4: Hourly Wage for a Two-Bedroom Unit

Location	Hourly Wage Needed to Afford FMR (@ 40 hrs/wk)	As % of Minimum Wage	Work Hrs/Wk Necessary at Minimum Wage to Afford
Georgia	$11.13	216%	86
Georgia Non-Metro	$8.35	162%	65

Source: National Low Income Housing Coalition, Out of Reach September 2000

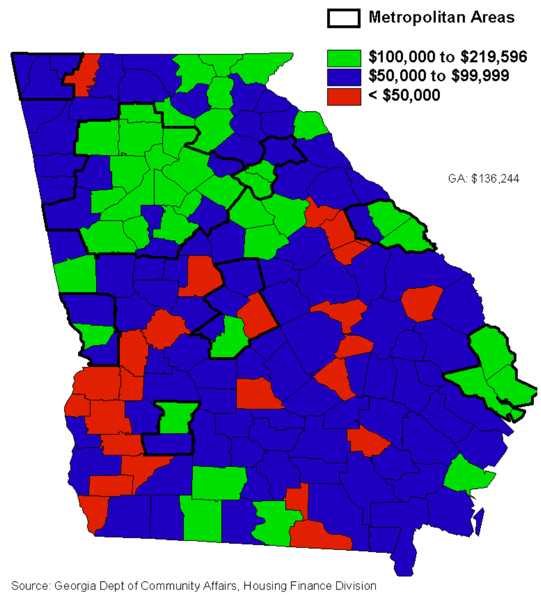
Homeownership Affordability

In 1998, the average sale price of a new home in Georgia was $157,801, while the average sale price of an existing home was $136,244. The average price of a manufactured home in Georgia is $42,000, which is significantly lower than the average site-built home. Maps 10 and 11 illustrate the average prices of new and existing homes sold in Georgia by county in 1998, revealing differences in regional housing costs.

Existing Home Sale Prices

As expected, the highest average sale price of existing homes is within the state's metropolitan counties. In particular, almost all counties located within the Atlanta, Savannah, Athens-Clarke, and Augusta metropolitan areas had an average sale price of existing homes over $100,000 in 1998. In addition, many counties surrounding the Atlanta metropolitan area had an average sale price for existing homes of over $100,000. This is especially apparent to the northeast and southwest of Atlanta. Exclusive lake resort communities in Hart and Greene Counties help to explain the high average sale price of existing homes sold in these areas. Counties with average existing home sale prices below $50,000 are located in nonmetropolitan areas and are scattered throughout the central and south portions of the state.

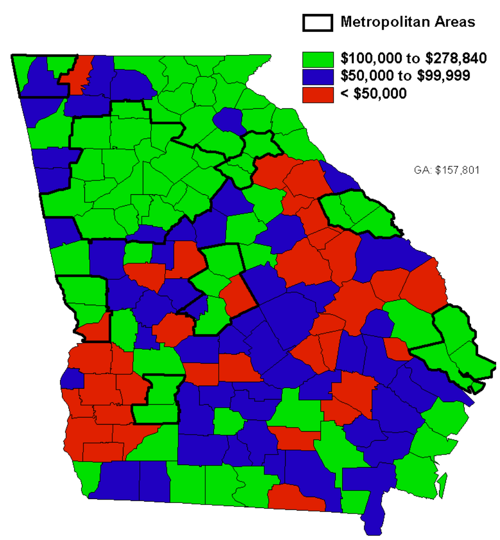
Map 10: AVERAGE SALE PRICE OF EXISTING HOMES: 1998



New Home Sale Prices

In general, average sale prices for new homes are lower in nonmetropolitan counties in central and south Georgia. Specifically, several counties to the west of Albany and many located in central east Georgia (outside of Augusta and Savannah) have average new home sale prices below $50,000. Manufactured housing accounts for over 50% of all new housing in East Central, Southeast, and Southwest Georgia and is 48% of the total in Central Georgia. Since manufactured housing is, on average, much less expensive than traditional site-built housing, the trend toward manufactured housing may help to explain the low average sale prices of new homes in this area.

Map 11: AVERAGE SALE PRICE OF NEW HOMES: 1998

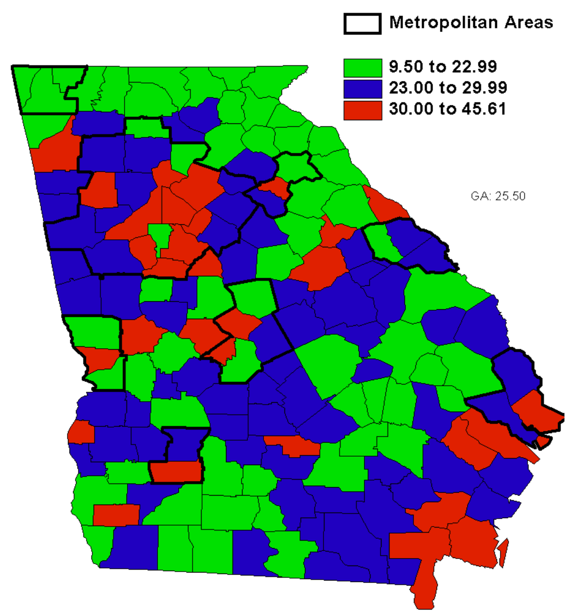


In contrast counties located within metropolitan areas have average new home sale prices above $100,000. In addition, nonmetropolitan counties in northeast Georgia and on the coast have high concentrations of new homes that sold for $100,000 or more in 1998. Counties containing and bordering every urban area in the state have average sale prices of new homes over $100,000, highlighting the sprawl that counties surrounding Georgia's urban areas are experiencing.

Millage Rates

One component of housing costs is property taxes. The tax rate, or millage, in each county is set annually by the board of county commissioners, or another governing authority of the taxing jurisdiction, and by the Board of Education. A tax rate of one mill represents a tax liability of one dollar per $1,000 of assessed value. The average county and municipal millage rate is 30 mills; the state millage rate in each county is 25.5 mills. Municipalities also assess property taxes based upon county-assessed values and rates established by the municipal governing authority.

Map 12: MILLAGE RATES 1998



Source: Georgia Dept of Revenue, Statistics and Research Division

Map 12 shows millage rates by county. A curious mix of metropolitan and nonmetropolitan counties are profiled in the high millage rate category. They include both affluent and nonaffluent counties. For example, Hancock County has the highest millage rates in the state, yet it is one of the most impoverished with low incomes, low educational attainment levels and high poverty rates. Other rural counties with high poverty rates and high millage rates include Ben Hill, Long, Miller, Charlton, and Taliaferro. Metropolitan counties with high millage rates include Fulton, Muscogee, Chatham, Gwinnett, Fayette, and Clarke.

Income Required for Home Purchase

The HUD-estimated median income for households in Georgia in 1998 was $49,500 annually. In 1998, the average sale price of a new home in Georgia was $157,801. Referring to Table 5, assuming an 8% interest rate, monthly debt of 10% of monthly income and no down payment even households earning $60,000 could not afford to purchase a new house at the average sale price in Georgia. With a 5% down payment only those households with an annual income of $60,000 or more could afford the average sale price of a new home.

Table 5: Income Required for Home Purchase, 100% Financing

Annual Income	Monthly Income	Other Monthly Debt (=10% of monthly income)	Sales Price of Home **(assumes 100% financing)**	Monthly Payment* (assumes 8% interest)
$10,000	$833	$83	$24,900	$236
$20,000	$1666	$166	$49,900	$473
$30,000	$2500	$250	$74,900	$710
$40,000	$3333	$333	$99,800	$946
$50,000	$4166	$416	$124,900	$1183
$60,000	$5000	$500	$149,900	$1420

Source: www.mortgage101.com
* Monthly payment includes principal and interest, taxes, and insurance.

Table 6: Income Required for Home Purchase, 5% Down Payment

Annual Income	Monthly Income	Other Monthly Debt (=10% of monthly income)	Sales Price of Home **(assumes 5% down payment)**	Monthly Payment* (assumes 8% interest)
$10,000	$833	$83	$26,000	$232
$20,000	$1666	$166	$52,100	$465
$30,000	$2500	$250	$78,200	$698
$40,000	$3333	$333	$104,200	$930
$50,000	$4166	$416	$130,400	$1164
$60,000	$5000	$500	$156,500	$1397

Source: www.mortgage101.com
* Monthly payment includes principal and interest, taxes, and insurance.

The average sale price of an existing home in Georgia in 1998 was $136,244. Referring to Tables 5 and 6 only those households with incomes of roughly $55,000 or more could afford the average sale price. Analyzing Figure 2, this represents approximately 38% of all households in Georgia. Therefore, 62% of the households in Georgia could not afford the average sale price of an existing home. Of the households characterized by our workforce definition, only 10% could afford to purchase a house at the average sale price.

IMPACT OF HOUSING ON GEORGIA'S ECONOMY

Site-Built Single-Family and Multi-Family Construction

For much of the 1990s, housing markets nationwide were booming, as interest rates were low and the economy was strong. A collaborative study on the economic impact of construction was completed in 1998 by researchers at the Georgia Institute of Technology and The University of Colorado at Boulder. The study estimated that residential construction created $7,859,172,000 in estimated revenue in Georgia (55% of all total construction revenue in the state). The amount of revenue generated by residential construction, however, is estimated to be only one-half of the actual direct economic impact of construction expenditures, as the figure does not include the personal income generated by construction jobs and business taxes paid by construction companies. Jobs created by construction in 1998 produced a payroll of approximately $2.8 billion. Business taxes generated by residential construction were approximately $467 million. An expanded economic impact of four to six times the amount of revenue generated by the construction is estimated when the impact of residential construction on other industries and services, such as the finance, real estate, and home furnishings and accessories segments of the economy, are considered.

Another model created by the National Association of Home Builders shows that the construction of a typical single-family home generates $100,000 in income for businesses and wage earners, $8,540 in local taxes and fees, and 2.5 new jobs in the year the home is built. The construction of a typical multi-family unit generates $48,200 in income for businesses and wage earners, $4,100 in local taxes and fees, and 1.2 new jobs in the year the unit is built (Housing Policy Department National Association of Home Builders, 1998). If the 1998 building permit data for single-family homes are used with these estimates, in 1998, residential housing construction in Georgia generated at least $6.8 billion in direct revenue and $580,000 in local taxes and fees. Using 1998 building permit data for multi-family units, an estimated $8.4 million was generated from construction of the units, and $72 million in taxes and fees. Approximately 191,000 jobs were created as a direct result of the construction of both single and multi-family housing units

Taking both new and existing homes into account, the total value of homes in 1998 owned by Georgians is estimated at over $260 billion. This figure is the basis for property taxes as well as a measure of the wealth of households and does not include condominiums, multi-family rental structures, or manufactured homes.

Manufactured Housing Industry

According to GMHA, Georgia is the second leading state in the nation in the production of manufactured homes. In 2000, over 28,000 homes were produced in Georgia. In 1999, approximately 60,000 people in Georgia were employed in 27 manufacturing plants in Georgia. Over 90% of these plants are located in the South. In 1998, Georgia manufacturers spent over $460 million on products and materials used to build manufactured homes, but the direct and indirect economic impact on the state's economy is estimated to be in excess of $4.8 billion (GMHA, Facts and Figures, 2001).

There has been a recent decrease in shipments and production of manufactured homes. *Manufactured Home Merchandiser* (March 2001) reported that Georgia's manufactured housing industry experienced a 32% decrease in production (from 45,996 in 1999 to 31,405 in 2000) and a subsequent 34% decrease in shipments (from 17,864 in 1999 to 11,882 in 2000).

Legislation passed in 1998 and implemented in 1999 changed the way Georgia taxes manufactured homes to address problems related to reassessment values of the properties and to track the movement and installation of these homes. Primary aspects of the new legislation include: transferring the appraisal of manufactured homes from the Office of the County Tax Commissioner to the County Board of Tax Assessors, more stringent criteria for determining the fair market value of a manufactured home, mandating the prominent display of a mobile home decal indicating the payment of annual taxes, and decreeing that manufactured homes with permanent foundations on the owner's land shall be taxed as real property. These tax changes should address many of the state's previous problems with generating tax revenues from manufactured homes.

III. HOUSING RESOURCES AND PROGRAMS IN GEORGIA

The majority of resources available for affordable housing in Georgia is federally funded and delivered by state government, local governments, public housing authorities, and community-based nonprofit organizations. Funding for local programs may be made available through one of the following federal or state programs discussed below. See Appendix A for eligible activities for each program.

U.S DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

- **HOME Investment Partnership** provides resources to state and local governments to strengthen public-private partnerships to provide more affordable housing. The State of Georgia and nine participating jurisdictions (all are metropolitan counties or cities) receive an annual formula allocation of these federal funds. For FY2001 Georgia received $38.8 million.

- **Community Development Block Grant (CDBG)** provides resources to state and local governments to improve the living conditions and economic opportunities of low and moderate income households. Housing is one of the eligible activities for utilizing these funds. The State of Georgia and 14 entitlement jurisdictions (all are metropolitan counties or cities) receive an annual formula allocation of these federal funds. The state administers these funds in the non-entitlement communities. For FY2001 Georgia received $90 million.

- **Low-Rent Public Housing Program** provides a subsidy of capital costs and those operating costs of publicly-owned housing in excess of 30% of tenant income. This program was enacted in 1937 and is administered through local Public Housing Authorities (PHAs). There are over 50,000 public housing units in Georgia.

- **Section 8 Voucher Program - Tenant-Based Rental Assistance** provides rent subsidies on behalf of low-income families to participating landlords who agree to maintain their rental properties to the required Housing Quality Standards. In March, 2001 the State of Georgia had Section 8 subsidies for 43,627 households. This includes Section 8 units operated by local Public Housing Authorities. DCA operates this program in 149 of Georgia's 159 counties. In the remaining counties this program is operated by local agencies. This program provides more than $216 million in tenant-based rental assistance annually in Georgia.

- **Section 202 Supportive Housing for the Elderly** provides funding to expand the supply of housing with supportive services for the elderly persons. Financing may be made available as a non-interest bearing capital advance for the construction or rehabilitation of housing or as project-based rental assistance. Applications for this financing may be made by eligible nonprofit organizations. This program makes an average of $500 million available nationally each year.

- **Section 811 Supportive Housing for Persons with Disabilities** provides grants to nonprofit organizations to develop and construct or rehabilitate rental housing with supportive services for very low-income persons with disabilities. The interest-free capital advances do not have to be repaid as long as the housing remains available for the targeted population for at least 40 years. Federal assistance available national through this program averages $281 million annually.

- **Rural Housing and Economic Development Program** provides grants to build capacity at the state and local level for rural housing and economic development and to support implementation of innovative activities in rural areas. The FY2001 national appropriation was $25 million. To date only three projects in Georgia have been funded and the current budget proposal would eliminate this program.

GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS (DCA)

- **Home Buyer** offers fixed, low-interest rate mortgage loans to qualified home buyers. Interest rates typically average 1% below market. The household income of families average about $27,000. Typical occupations of borrowers include fireman, teacher, policeman, bank teller, and secretary. Funding for this program is made available using the proceeds of mortgage revenue bonds issued by the Georgia Housing and Finance Authority. For FY2001$134 million was available for this program. Applications are handled by local banks and mortgage companies.

- **OwnHOME** provides assistance to qualified homebuyers to help cover the down payment, closing costs, and prepaid items associated with the purchase of a home. Funded primarily through a set-aside of federal HOME funds, the OwnHOME Loan is a deferred payment second mortgage with a 0% interest. Borrowers must repay the loan upon selling, refinancing, or moving from their home. Loans range from $1,000 to $5,000. For FY2001 $3 million was available for this program. The OwnHOME Program has been modified to target three specific markets:

  - **Rural Development OwnHOME Program** makes up to $10,000 available to borrowers who also receive direct USDA loans.
  - **Development-based OwnHOME Program** makes loans of up to $7,500 to home buyers purchasing units in selected developments located in Georgia's rural counties.
  - **OwnHOME Program for the Disabled** provides up to $15,000 to qualified disabled borrowers.

- **HOME Rental Housing Loan** and **HOME Community Housing Development Organizations CHDO Loan** offers loans with very low-interest rates and flexible repayment terms in order to reduce the loan payment and make reduced rents feasible. Owners must agree to maintain the property in good condition and to rent the units to low income residents for at least 20 years or the term of the loan, whichever is longer.

- **Permanent Supportive Housing Program** uses HOME funds for low interest construction and permanent mortgage financing for the construction of rental housing that is service-enriched to meet the needs of special populations such as recovering substance abusers and chronically mentally ill. In the counties in which DCA also administers the Section 8 Rental Assistance Program, project-based rental assistance may also be available for these developments.

- **Rural Rental Housing Development Fund** uses HOME funds to provide loans and grants to rural public housing authorities for the construction of up to ten new rental housing units. Training and technical assistance for the housing authorities and their staff is also offered.

- **Pre-Development Loans** are available to CHDO's to cover the soft costs associated with planning for a rental development. Funding for this program comes from the HOME Program.

- **Community HOME Investment Program** (CHIP) provides grants to local governments to fund any eligible activity under the HOME program, except tenant-based rental assistance. Funds may be used for new construction, rehabilitation, or acquisition of single-family or multi-family rental housing that is affordable to low- and moderate- income households.

- **CDBG Regular Annual Competition** makes funds available to local governments to fund a variety of activities, including housing and infrastructure. CDBG and CHIP funds are made available through a single application process. Communities may apply for both funding sources through a single round in order to implement a comprehensive activity within their jurisdiction.

- **Federal Housing Tax Credit** is a 10-year federal tax incentive program to attract private investment for the development of affordable rental housing. The capital raised through the sale of the tax credit reduces the amount of debt needed for development, making reduced rents feasible. In exchange for the tax credit, owners agree to maintain the property in good condition and to rent a percentage of the units to low-income residents for at least 15 years. Currently, this program is able to allocate only $1 in federal tax credits for every $4 requested. This program is generally not feasible for very small rental developments. Since 1987 this program has been responsible for the development of over 40,000 units in Georgia. For FY2001 Georgia received $12.2 million.

- **Georgia Housing Tax Credit** is a dollar-for-dollar match for the federal tax credit for qualified projects placed in service after January 1, 2001.

- **Empowerment Zones or Enterprise Communities (EZ/EC)** are designated by HUD or USDA. Administered by DCA, a designated community is provided funding to implement approved plans. Creation of affordable housing opportunities and the redevelopment of housing within these areas are key components of the developed strategies. The following communities in Georgia are designated EZ/EC's:
  - Areas within the City of Atlanta
  - Areas of Crisp and Dooly counties
  - The city of Albany
  - The Central Savannah River Area which includes parts of Burke, Hancock, Jefferson, McDuffie, Taliaferro, and Warren Counties

U.S DEPARTMENT OF AGRICULTURE - RURAL HOUSING SERVICE (USDA-RHS)

- **Section 502 Direct Loan** offers loans to individuals or families for the purchase of a home. Most households are of low- or moderate- income. Federal appropriations for this program have generally not been sufficient to meet demand. In FY2000, USDA made 225 very-low income loans in Georgia. In the same year, 342 loans were allocated to low-income applicants. The FY2001 national appropriation was $1.1 million.

- **Section 502 Guaranteed Rural Housing Loan** provides a guarantee for loans made by private lenders. A household may borrow up to 100% of the appraised value of the home, eliminating the need for a down payment.

- **Section 504 Home Improvement and Repair Loan and Grant** program offers loans and grants for renovations and to make a home accessible for people with disabilities. Homeowners aged 62 years and older are eligible for this assistance. Other low income families may receive loans through this program at a 1% interest rate. Federal appropriations for this program have generally not been sufficient to meet demand. USDA made 277 loans through the Section 504 program in Georgia. The FY2001 national appropriation was $32.4 million.

- **Section 514 Farm Labor Housing** makes low-interest loan and grants available to public and nonprofit entities (or farmers) for the construction of farm labor housing. Funds may be used to buy, build, improve, or repair housing for farm laborers. The FY2001 national appropriation was $28.5 million.

- **Section 515 Rural Rental Housing Loan** provides direct loans to developers of affordable rural multi-family housing. Interest rates may be subsidized to as low as 1%. Funds can be used to construct new rental housing complexes or to repair and rehabilitate existing units. The FY2001 national appropriation was $114.3 million. As of 1998 there have been 16,982 units financed with Section 515 loans in Georgia. Approximately one-half of households were non-elderly. The average adjusted income of households was $8110.

- **Section 521 Rental Assistance** provides rent subsidies to low-income families, elderly, and disabled residents of multi-family housing complexes built under the Section 514 or 515 programs. The FY2001 national appropriation was $678.5 million. Georgia has approximately 7,600 project based rental assisted units.

- **Section 523 and 524 Rural Housing Site Loans** offer loans for the purchase and development of affordable housing sites in rural areas for low- and moderate-income families. Eligible organizations include nonprofits and public bodies. The FY2001 national appropriation was $39.1 million.

- **Section 533 Housing Preservation Grant** makes grants to nonprofits and local governments to renovate existing low-income multi-family rental units. Funds may also be used to help individuals make repairs to private homes. Approximately $5.5 million is available nationally during FY2000.

- **Section 538 Rural Rental Housing Guaranteed Loan Program** funds the construction of multi-family housing for low income families. USDA-RD guarantees up to 90% of the amount of a loan from a private lender to a housing developer. The program has approximately $100 million available nationally.

- **Rural Community Development Initiative** provides funds to develop the capacity of private, nonprofit community-based housing and development organizations to undertake projects to improve housing and community facilities in rural areas. About $6 million was available nationally during FY2001 for funding through this program.

PRIVATE FINANCING

- **Federal Home Loan Bank (FHLB)**

    - **Affordable Housing Program** provides grants to member institutions engaged in lending for long-term low and moderate income owner and rental housing activities. Applications by member institutions are accepted through two funding rounds held annually.

    - **First Time Home Buyer Program** provides grants through member institutions for down payment and closing costs assistance programs to low and moderate individuals and families interested in becoming first-time home buyers. The maximum award per household is $5,000. Member institutions are limited to providing no more than $100,000 in down payment assistance in any annual cycle.

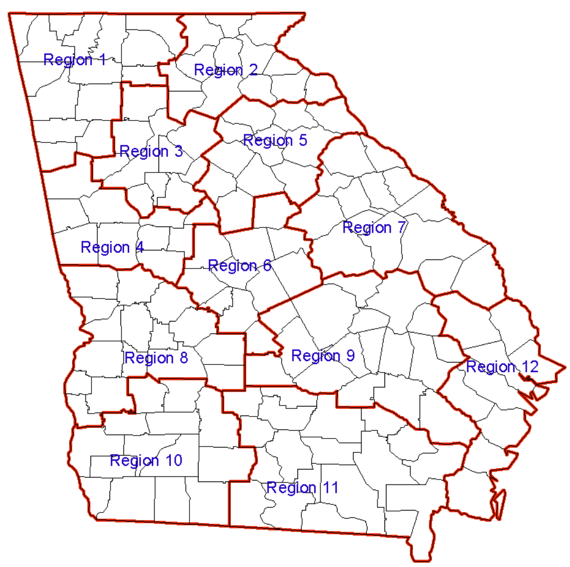
IV. RESEARCH METHODOLOGY AND PRIMARY DATA ANALYSIS

The following survey data reflects opinions of those participating and are not necessarily reflected in research conclusions. These surveys used the terms "roadblock" and "barrier". Describing the supply of housing to be a roadblock to attracting industry is assumed to mean the lack of housing is a roadblock. Similarly, identifying a situation, such as the availability of housing, as a "barrier" is taken to mean the lack of housing is a barrier. See Appendix F for all survey inst

WORKFORCE HOUSING TOWN HALL MEETINGS

The Housing and Demographics Research Center of the University of Georgia, together with the Georgia Rural Development Council, conducted a series of town hall meetings in an effort to learn about workforce housing issues. During the month of February 2001 one meeting was convened in each of the State Service Delivery Regions shown below. See Appendix B for a list of counties by State Delivery Regions.

Map 13: STATE SERVICE DELIVERY REGIONS



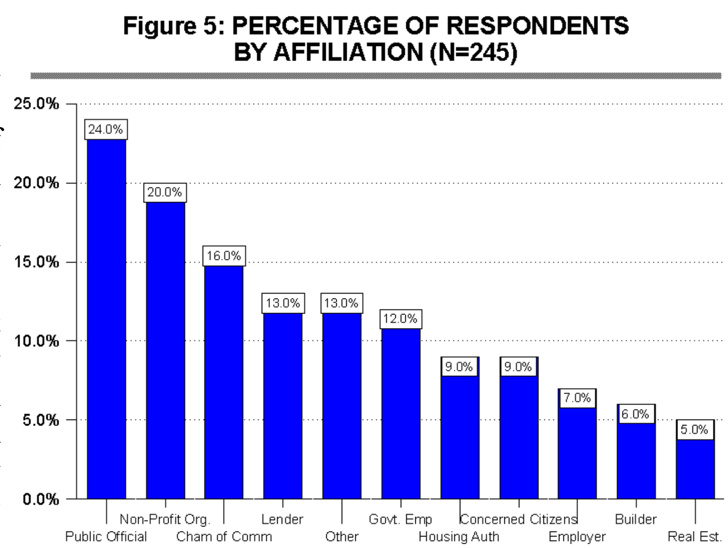
Facilitating the meetings were Dr. Tom Rodgers, of the University of Georgia, and Dr. Joe Whorton, the Executive Director of the Georgia Rural Development Council. Participants were invited to complete a questionnaire regarding their opinions about the availability, affordability, and quality of housing for workers in their community. An open discussion was also held allowing participants to voice their opinions and perceptions regarding housing issues facing workers in their community. A total of 245 people, representing 89 counties throughout the state, participated in these town hall meetings. Table 7 reflects the dates and locations of these meetings by region, in addition to the number of participants per region.

Table 7: Town Hall Meeting Dates and Locations by Region

Date	*Region*	*Number of Participants*	*Location*
February 15, 2001	1	10	**Rome** Senior Citizens Center
February 22, 2001	2	35	City Commission Meeting Room - **Toccoa**
February 26, 2001	3	20	Georgia Power Auditorium - **Atlanta**
February 6, 2001	4	17	**Greenville** Middle School
February 22, 2001	5	6	Business Services Office - **Athens** Tech
February 8, 2001	6	22	**Fort Valley** City Hall
February 13, 2001	7	29	Downtown **Thomson** Depot
February 7, 2001	8	32	Preston Williams Center - **Montezuma**
February 8, 2001	9	24	**Mount Vernon** Community Center
February 5, 2001	10	21	Mitchell EMC - **Camilla**
February 12, 2001	11	18	C.E. Weir Senior Center Citizens Center - **Douglas**
February 13, 2001	12	11	Brewton Parker College Auditorium - **Hinesville**

Figure 5 illustrates the composition of the town hall participants in terms of their perspective on housing issues. Survey respondents were asked to check all categories that apply; therefore, percentages total greater than 100.

Almost one-fourth of the town hall meeting participants were public officials. Persons associated with non-profit housing organizations and employees of Chambers of Commerce made up the second and third largest groups of town hall participants. The "other" category was comprised mostly of persons working for Development Authorities and University employees. Nine percent attended the meetings as "concerned citizens" and were not directly affiliated with any housing organization.



Open Discussion Following is a list of common issues that were raised at the town hall meetings.

Commuter Workforce

- Bedroom communities
- A large percentage of teachers do not live and teach in same county
- Middle and upper management of industries do not reside in the same area where the plant is located
- Need to provide incentives to industries to provide workforce housing

Affordable Housing and Homebuyer Education

- Lack of knowledge concerning availability of existing housing programs for low-income and first time homebuyer
- Publicize existing programs
- Encourage homeownership
- Need long term homeowner education
- Educate local leadership and public regarding existing housing programs
- Provide education on zoning laws

Supportive Infrastructure

- Extension of water and sewer services
- Extension and improvement of roads
- Technology improvements
- Energy costs

Lack of Development Land

- Farmers do not want to lose land to subdivisions
- Land preservation tax credits
- Concerns about empty industrial parks - no room for housing
- Look at success stories of community land trusts (Athens, Macon)

Seasonal Housing

- Often hunters rent houses for 2 to 3 months
- Migrant/seasonal workers

Funding and Incentives for Developers to Build Affordable and Quality Workforce Housing

- Profit margin is too low without high volume
- Need to provide incentives to build affordable and quality housing in rural areas
- Incentives for duplex development

Rehabilitation Assistance and Redevelopment

- Need low-income grants for home rehabilitation
- Need revolving fund for rehabilitation assistance
- Dilapidated buildings owned by absentee heirs - city not able to acquire or rehabilitate

Manufactured Housing

- The property tax base generated from manufactured housing is lower than taxes collected from stick-built homes
- Abandoned manufactured houses
- Manufactured home subdivisions
- Predatory lending in manufactured home industry

Credit Counseling

- Youth, elderly and those with health problems have difficulty obtaining good credit
- It is easier to get credit for financing a manufactured house than for stick-built
- Getting credit is difficult for the Hispanic population

Mortgage Lending

- Need for financial institutions to be supportive of homeowner incentives
- Local banks do not finance mortgages for low-income families
- Need to provide incentives to bankers who provide mortgage assistance to first-time homebuyers

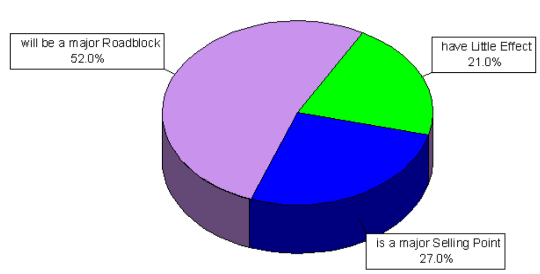
Funding Concerns

- CDBG funds
- HUD/Section 8 Vouchers
- Land Bank concept
- DCA funding
- OneGeorgia funding
- Lack of sequential funding

Survey Results

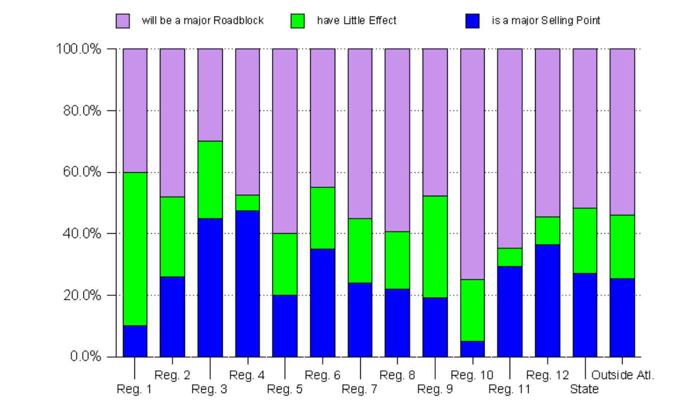
Roughly one-half of all town hall meeting participants indicated the supply of adequate and affordable housing in their communities was a major roadblock to attracting new industry (Figure 6). See Appendix C for survey data. The remaining one-half was divided almost equally between those who thought housing was a selling point and those who perceived housing to have little effect on the community's ability to attract new industry.

Figure 6: HOW WOULD YOU DESCRIBE THE SUPPLY OF ADEQUATE AND AFFORDABLE HOUSING IN YOUR COMMUNITY'S EFFORT IN ATTRACTING NEW INDUSTRY? WOULD YOU SAY IT ....



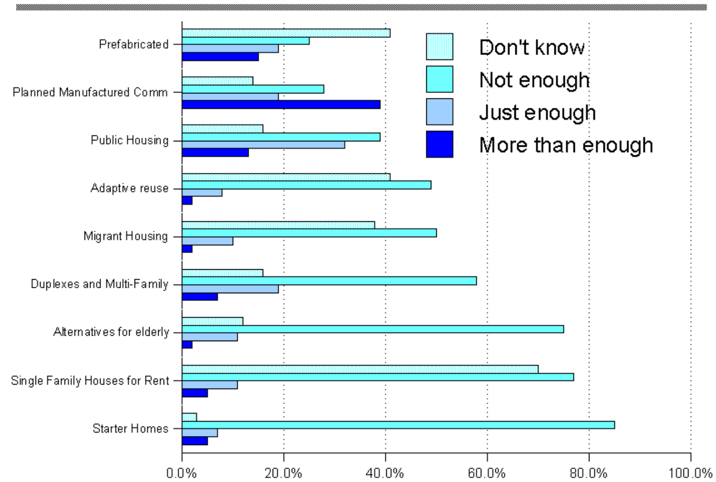
Analyzing these data by region indicate the proportion of respondents characterizing the supply of housing in their communities was approximately the same for all categories in most regions within the state, as well as the state as a whole. However, Figure 7 illustrates there are some exceptions. Specifically, nearly one-half of respondents in Regions 3 and 4 said that housing was a selling point for attracting new industry. The remaining persons were divided equally between little effect and major roadblock for Region 3. Region 4 had the most disagreement with regard to this question with nearly all of the remaining respondents indicating housing to be a major roadblock in attracting new industry. Region 1 had the highest percentage (50%) of respondents indicating that housing would have little effect on economic development. With almost 70% of the survey participants indicating housing to be a major roadblock, Region 10 had the greatest agreement on how housing affects economic development.

Figure 7: HOW WOULD YOU DESCRIBE THE SUPPLY OF ADEQUATE AND AFFORDABLE HOUSING IN YOUR COMMUNITY'S EFFORT IN ATTRACTING NEW INDUSTRY? WOULD YOU SAY IT ....



Over three-fourths of all town hall participants agreed that there were not enough single-family houses for rent, starter homes, and alternatives for elderly housing in their community (See Figure 8). More than one-half of town hall participants indicated an inadequate supply of duplexes for rent and multi-family units (small and large apartments). Almost 50% of the respondents said there was not enough adaptive reuse housing or migrant housing in their community, but many people also indicated not knowing. Treating the "don't know" answers as missing data, approximately 80% of respondents said there was not enough adaptive reuse and migrant housing.

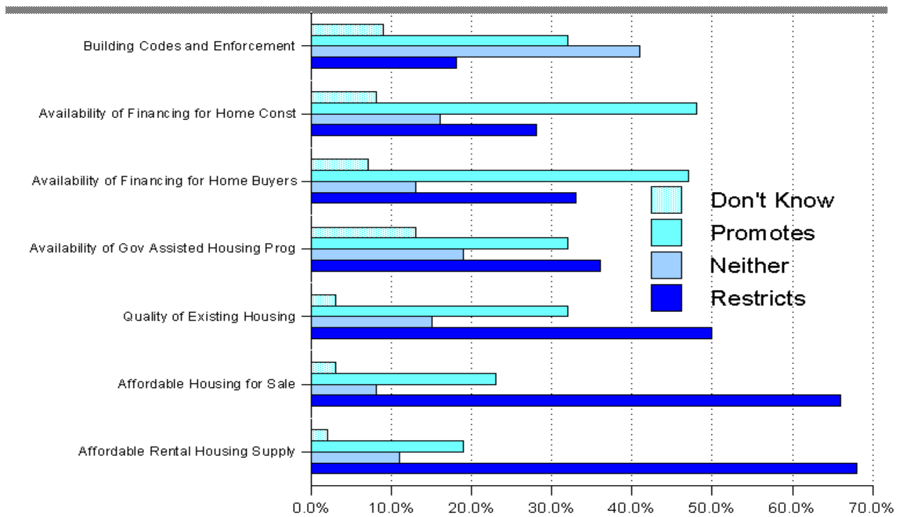
Figure 8: ADEQUACY OF SUPPLY BY HOUSING TYPE



There was no general agreement regarding the adequacy of the supply of planned manufactured housing communities or public housing units. Nearly 40% responded that there were more than enough planned manufactured subdivisions in their communities. (It is possible that respondents misinterpreted this question; while there are many manufactured homes in Georgia, there are relatively few planned communities or subdivisions.) About one-third said that there were not enough public housing units in their communities and 39% indicated there were just enough.

Almost 70% of respondents agreed that the lack of affordable rental housing and affordable housing for sale were barriers for working individuals and families trying to find housing in their community. Approximately one-half perceived the quality of existing housing to be a barrier in obtaining housing (See Figure 9).

Figure 9: DO THE FOLLOWING HOUSING SITUATIONS RESTRICT OR PROMOTE WORKERS IN OBTAINING AFFORDABLE HOUSING IN YOUR COMMUNITY?



Although approximately 45% of town hall participants indicated that availability of financing for homebuyers and for home construction helped workers to find housing in their communities, roughly 30% perceived financing to be a barrier. The participants also did not agree as to how the availability of government assisted housing programs affected the chances of finding an affordable place to live. Approximately one-third saw this as a barrier and one-third perceived it as an incentive (See Figure 9).

What should the state do to help increase the supply of affordable housing for workers in your community?

Town hall participants were asked their opinion about what the state should do to help increase the supply of affordable housing for workers in Georgia. Eighty-four percent or 205 participants provided written comments to this open-ended question. The general theme throughout the majority of the responses was that **the state should increase funding for affordable housing programs**, and specifically increase funds allocated to rural Georgia. Following is a list of the 13 most frequently occurring suggestions.

The State should...

- **provide financial incentives to builders/developers** to build or develop affordable housing through tax breaks (tax credits or lower taxes), subsidy funding, and/or low interest loans or grants.

- **provide education and outreach** to the community (local officials and residents) regarding affordable housing types, development practices, and the availability of funds to assist homebuyers; promote existing housing programs through outreach seminars; provide homebuyer education.

- **provide financial assistance to residents** through lease purchase program, rental assistance, low interest mortgage loans, down payment assistance program, an increase in the homestead exemption, lower taxes, grant subsidy programs for home purchases, and low interest loans for home construction.

- **increase available funds for rural Georgia** and reevaluate the methodology used to select fund recipients to ensure that needy communities receive funds.

- **make it easier for developers and communities to obtain financing** from the state for development of affordable housing; increase the flexibility of financing, as the available financing as too restrictive.

- **build or develop affordable housing**.

- **help local communities to expand infrastructure** by providing infrastructure loans, grants, or tax credits to developers to decrease the cost of development; allocate money (grants) to assist the cities/counties in expanding the water and sewer infrastructure that is necessary for the development of houses and apartments.

- **promote stick-built** by being a funding source to provide (or encourage banks to provide) financing for stick-built houses that is competitive with financing for manufactured homes.

- **provide technical assistance** by assisting local communities in obtaining funding and planning and developing affordable housing.

- **enter into partnerships** with federal and local governments and private housing intermediaries to provide affordable housing and maximize financing.

- **provide financial assistance for rehabilitation and redevelopment** of existing housing through low-interest loans.

- **target moderate/middle income residents** by developing more housing programs to provide financial assistance.

- **provide and promote credit counseling**, especially for young adults.

GEORGIA ECONOMIC DEVELOPERS ASSOCIATION (GEDA) SURVEY RESULTS

During the second two weeks in July 2001 members of the Georgia Economic Developers Association (GEDA) were contacted via email requesting their input regarding the importance of the affordability and availability of workforce housing in business/plant location or expansion decisions in Georgia. The email letter included a web address for them to access a survey containing questions regarding this issue. Letters were sent to 790 members with email addresses in the current membership database furnished by the GEDA. Approximately 40 members had invalid email addresses or were out of the office during the time of the survey. About another 25 declined to respond since the scope of the survey did not apply to their work. To date 108 completed surveys have been received. This section presents data obtained from this survey.

The survey requested opinions regarding the interaction of workforce housing and economic development, mostly at a local level. Therefore, members were asked to sort themselves by geographic area of perspective: local, regional, or state. Ninety (90) respondents had a local or regional point of view. The majority of the local respondents indicated an affiliation with a local development authority, chamber of commerce, and/or a local government. Another 18 respondents provided statewide input. An affiliation with a state or regional agency was the most common of those describing these geographic areas.

Local and regional survey data were associated with the appropriate state service delivery region. The survey results discussed here are for all regions in Georgia (combined) without the Atlanta metropolitan area (N=70). See Appendix D for data separated by North (Regions 1, 2, 4 and 5) and South (6, 7, 8, 9, 10, 11 and 12) Regions, Atlanta and statewide.

When asked to describe the relationship between workforce housing and economic development, 40% of respondents indicated that workforce housing was a major selling point for attracting new industry to their community. Twenty-eight (28%) said that workforce housing will have little effect in attracting new industry and about one-fourth (24%) said it will be a major roadblock. Respondents were asked to explain their answer and it seemed many responded about workforce housing in general rather than in their local area. For instance, the following are some comments made by persons describing workforce housing to be a selling point for attracting new industry:

- For employees to be happy in their work, they must have adequate housing.
- Housing is needed in all price ranges. Any community needs to have a balance of available housing.
- Companies want a pleasant living environment and quality of life for management as well as for workers.
- Housing is a fundamental issue. If an individual is concerned with this factor, he/she cannot move on to other issues such as those demanded in a working environment.

Therefore, these data must be interpreted with caution.

Members were asked their opinion about the top three barriers and top three incentives for business locating in their communities. Table 8 presents the number and percentage of respondents identifying each situation as a barrier or incentive. Only the top five incentives and barriers are listed. (All remaining tables were creating in the same fashion.)

Table 8: Barriers and Incentives for Businesses Locating In Your Community (N=70)

Barriers	N	%
Availability and quality of existing workforce	33	47.1
Availability of existing industrial buildings	31	44.3
Supply of decent, affordable housing	30	42.9
Availability and capacity of water/sewer infrastructure	30	42.9
Quality of local schools	27	38.6
Incentives		
Transportation (highway) infrastructure	36	51.4
Local attitude toward development	36	51.4
Availability and capacity of water/sewer infrastructure	34	48.6
Availability of tax incentives	28	40.0
Availability of existing industrial buildings	23	32.9
Availability and quality of existing workforce	23	32.9
Quality of local schools	23	32.9

Almost 50% of survey respondents indicated the availability and quality of existing workforce was a barrier for businesses locating in their communities. However, more than one-third said this was an incentive in their communities. The supply of decent, affordable housing was also seen as a barrier by more than 40% of participants.

More than one-half of respondents said transportation (highway) infrastructure and the local attitude toward development were incentives for businesses to locate in their community. Approximately 40% indicated the availability of tax incentives was an incentive also. The availability and capacity of water/sewer infrastructure, the availability of existing industrial buildings, and the quality of local schools were all seen by more than one-third of the respondents as a barrier and by more than one-third of the respondents as an incentive.

The most commonly cited barrier in the development of workforce housing was the availability of creditworthy home buyers (See Table 9). The cost and availability of land were seen both as a barrier and an incentive by many respondents. Other barriers mentioned frequently were the availability of affordable housing builders/developers and profit margins.

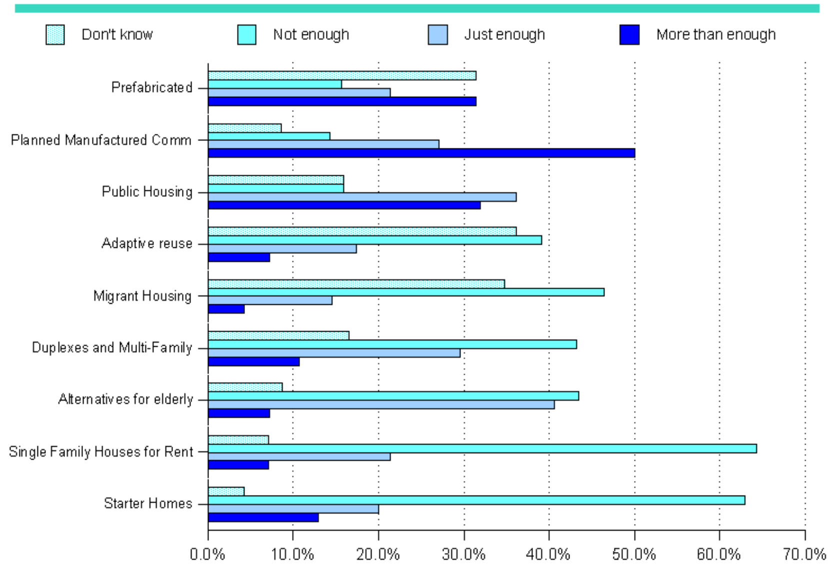
These results correlate well with those from a survey of builders by the Georgia Tech Center for Economic Development Services (2001). Builders of affordable housing identified the most important barriers to construction of affordable homes as high land costs (40%), particularly in north Georgia, inability to obtain mortgage financing (12%), particularly in south Georgia, and poor profit margins (9%). Eighteen percent agreed that "Mortgage lenders do not want to lend to people who buy affordable homes," and many cited the poor credit histories of prospective home buyers. Only a third of builders agreed that "Affordable homes are just as profitable as higher-priced homes."

Table 9: Barriers and Incentives in Developing Workforce Housing in Your Community
(N=70)

Barriers	N	%
Availability of creditworthy home buyers	32	45.7
Cost of land	25	35.7
Availability of affordable housing builders/developers	21	30.0
Availability of land	19	27.1
Profit margins	17	24.3
Incentives		
Availability of land	30	42.9
Interest rates	28	40.0
Cost of land	26	37.1
Available financing	25	35.7
Availability of labor	16	22.9

Almost 65% of respondents said there were not enough single-family houses for rent in their community (See Figure 10). The supply of starter homes was also seen as inadequate, with approximately 63% of participants indicating not enough of this housing type was present in their community. More than 40% of survey respondents said the supply of migrant housing, adaptive reuse, and duplexes and multi-family complexes were lacking. However, there was not general agreement regarding these housing types. One-half indicated there were too many manufactured housing subdivisions in their area. (Note: Since there are relatively few "planned manufactured communities or subdivisions" in Georgia, but many manufactured homes, it is possible that people misinterpreted this question.)

Figure 10: IS THERE ENOUGH DECENT HOUSING OF THE FOLLOWING TYPES IN YOUR COMMUNITY?



The survey asked respondents to describe the availability of financing for housing in their community; choices were general availability, limited availability, or not available. Ninety-one (91%) said conventional financing was available and most (80%) said it was generally available. In addition, 80% said self-help housing programs were available; only 60% said their availability was limited. Almost 30% (28.6%) of respondents said that local government homeownership programs were not available in their communities. In general, with the exception of conventional financing and self-help housing programs, members indicated not knowing the availability of different housing finance practices; nearly one-half did not know about builder-assisted loans or lease purchase programs.

Members were asked whether incentives (for example, loan guarantees or a land bank) were used in their community to create affordable housing. The proportion of responses for yes, no and don't know for each incentive was about the same. A high percentage of respondents indicated they did not know, about 35% on average. Approximately 50% of respondents indicated their communities did not use each of these incentives. However, a little more than one-fourth of the respondents said their community did use loan guarantees or payment assistance (27%) and special zoning (26%).

Members were asked the top three incentives that could promote workforce housing in their community. Loan guarantees or payment assistance (57%) and providing for streets or sewers for developments (51%) were the most commonly cited. More than one-third of respondents indicated that public grants and donated land could also help.

Table 10: If available, incentives that *could* promote workforce housing (N=70)

	N	%
Loan guarantees or payment assistance	40	57.1
Provide streets or sewers for developments	36	51.4
Public grants	29	41.4
Donated land	26	37.1
Free or reduced building fees	19	27.1

CASE STUDIES OF INDUSTRY EMPLOYEE HOUSING

Three industries were selected and employees at one company in each industry were interviewed to learn more about their experiences with housing. The criteria for selecting a company within each industry was location to or significant expansion in a Georgia location within the last five years. The project director contacted management at each company to secure permission to do the interviews.

Company A, County 1

From 1990 to 2000 County 1 experienced a net loss of residents. In 2000 there were 10,220 residents of County 1, a nonmetropolitan county located in central Georgia. Almost 60% (58%) of the residents in this county are white and another 40% are black. Almost three-fourths (73%) of the residents live in family households while the remaining one-quarter (26%) live in nonfamily households. One-quarter of the households in County 1 have individuals that are over the age of 65, a rate that is well above the state average of 18%.

The Rural Development Council has categorized this county as "lagging rural," indicating performance at or below average on economic and social indicators. In 1999 the per capita income was $19,614, well below the state average of $28,546. According to 1997 estimates the poverty rate in County 1 is roughly the same as the state average. County 1 does not issue single-family or multi-family building permits. In 2000 there were five to ten manufactured housing shipments per 1,000 population, a rate that is above the state average. In 1998 the average sale prices of existing and new homes were $61,332 and $59,217, respectively.

Company A is a high-tech firm with approximately 140 workers. At full operation employment is expected to reach 500. The entry-level wage rate is $6 per hour with an increase to $6.50 after a 90 day evaluation period. There is a six-month evaluation accompanied with another increase to $6.75. During the first week of July, 2001, 99 employees of this facility were surveyed. The Human Resources department at the business oversaw the completion of the self-administered surveys. All completed surveys were returned to the University of Georgia via Federal Express.

The 99 employees interviewed at Company A were fairly evenly divided between males (45%) and females (55%) and 38% were African-American (See Appendix E). All employees were high school graduates and 78% had at least some college education. More than three-fourths (78%) were 34 years of ages or younger. While 47% lived with their spouse or significant other (18%) or their spouse and child (24%), 32% shared housing with relatives. About one-third (34%) lived in a two-person household; average household size was 3.1 persons.

In about one-half (48%) of the households there were two employed individuals but there was only one wage earner in 30%. Nearly one-half (48%) of employees said the take-home pay for their entire household was $2000 or less in the last month; it was $1000 or less for 15% of employees.

Fifty-five percent did not live in the county and only two moved to the county because of their employment. About 30% lived five miles or less from work but 28% lived more than 20 miles away; 96% drove their cars to work.

Thirty-seven percent lived in single-family detached housing but 36% lived in manufactured housing. Most (51.5%) had lived in their current housing between one and five years and 57% owned their home although most of those (35 of 49) were still paying a mortgage. Seventy-four percent of those with a monthly payment paid $500 or less a month.

Twelve percent lived in housing more than 40 years old while 33% lived in housing less than 10 years old. Twenty percent of employees reported major problems with plumbing in their home in the last year; 12% reported major problems with heating, 11% had major problems with electricity, and 8% said the exterior needs major repairs. Although 76% said they were satisfied with their present housing, 35% planned to move within the next year. If they moved, 30% would look for single-family detached housing but 33% would look for an apartment; 56% plan to rent.

Company B, County 2

County 2 is a nonmetropolitan county located in east central Georgia. During the past decade, this county's population increased, but at a rate below the state average. In 2000 there were 22,243 people residing there. Approximately one-half of the residents are white (46.9%) and one-half are black (51%). Almost three-fourths (73%) of the residents live in family households while the remaining one-quarter (27%) live in nonfamily households. Roughly one-quarter (24%) of the households in County 2 have individuals that are over the age of 65, a rate that is well above the state average of 18%. In addition, County 2 has a greater percentage of households with children below the age of 18 than the state, 45% and 39%, respectively.

The Rural Development Council has categorized this county as "lagging rural," indicating performance at or below average on economic and social indicators. In 1999 the per capita income was $16,386, well below the state average of $28,546. According to 1997 estimates the poverty rate in County 2 is above the state average. In 1999 County 2 issued well below the state average of single-family building permits. In this same year the county issued 5 multi-family building permits with a total of 35 units. In 2000 there were five to ten manufactured housing shipments per 1,000 population, a rate that is above the state average. In 1998 the average sale prices of existing and new homes were $59,317 and $61,332, respectively.

Company B is a manufacturing plant that opened in 1996 and currently employs approximately 540 workers. With no manufacturing experience the entry-level wage rate is $6.80 per hour. Workers receive a pay increase of $1 after six and twelve months. On May 3, 2001, 91 employees of this plant were surveyed. Groups of ten to fifteen employees completed the self-administered surveys at a time.

The 91 employees interviewed in Company B included more females (65%) than males (35%) and 73% were African-American (See Appendix E). All employees were high school graduates and 39% had at least some college education. One-half (53%) were 34 years of age or younger but 20% were over age 45. While 49% lived with their spouse or significant other (20%) or their spouse and child(ren) (29%), 28% were single parents and lived only with their child(ren). Equal proportions (21%) lived in households of two, three, or four persons; average household size was 3.4 persons.

In about one-half of the households there were two employed individuals but there was only one wage earner in 43%. Over one-half (59%) of employees said the take-home pay for their entire household was $2000 or less in the last month; it was $1000 or less for 23% of employees but 17% earned more than $3000 a month.

Twenty percent did not live in the county and only three moved to the county because of their employment. About 40% lived five miles or less from work but 20% lived more than 20 miles away; 93% drove their cars to work.

Thirty-seven percent lived in single-family detached housing but 43% lived in manufactured housing. Most (46%) had lived in their current housing between one and five years and 79% owned their home although most of those (50 of 66) were still paying a mortgage. Eighty-one percent of those with a monthly payment paid $500 or less a month.

Six percent lived in housing more than 40 years old while 54% lived in housing less than 10 years old. Nineteen percent of employees reported major problems with plumbing in their home in the last year; 9% reported major problems with heating, and 11% said the exterior needs major repairs. Although 65% said they were satisfied with their present housing, 19% planned to move within the next year. If they moved, 25% would look for single-family detached housing but 19% would look for a duplex/triplex, a manufactured home, or didn't specify the type of housing they prefer. Most (87.5%) planned to buy.

Company C, County 3

From 1990 to 2000 the population of Georgia increased by more than one-fourth (26%). County 3, located in north Georgia, experienced a growth in population greater than the state average. The majority (93%) of residents are white. Nearly 8% of all residents are Hispanic or Latino (of any race), a rate that is above the state average of 5.3%. Almost three-fourths (73%) of the residents live in family households while the remaining one-quarter (26%) live in nonfamily households. Almost one-quarter of the households have individuals that are over the age of 65, a rate that is well above the state average of 18%.

County 3, as described by The Rural Development Council, is an "existing and emerging growth center". Given this categorization, this nonmetropolitan county performs near average on economic indicators and at or above average on social indicators. In 1999 the per capita income was $19,635, well below the state average of $28,546. According to 1997 estimates the poverty rate in County 3 is below the state average. In 1999 County 3 issued more than the state average of single-family building permits, but did not issue any building permits for multi-family construction. In 1998 the average sale price of existing homes was $104,847, while the average sale price of new homes was $106, 847.

Company C is a food processing plant with approximately 1500 employees . The plant recently expanded adding over 100 new employees. On June 26, 2001, 106 employees of this plant were surveyed. To mirror the proportion of employees at Company C that are Hispanic, roughly three-fourths of those surveyed were Hispanic, Spanish speaking employees. Since English, and the American culture, is not native to these workers Spanish interviewers worked one on one with employees to facilitate the completion of the questionnaires. Interviewers indicated that certain data obtained from the Hispanic survey population might be unreliable due to cultural reasons. In particular, issues related to housing quality and household income are probably not accurate. It has been noted previously that, in general, people indicate being satisfied with their housing even when the physical condition is poor by industry standards. The quality of one's current housing unit is especially over rated by many of these immigrants since it is superior to what they are accustomed. Because many of these immigrants are sharing a house with several other working individuals that may not be related to them, the majority of the Hispanic interviewees were not able to indicate a total household income.

The 106 employees interviewed in Company C included more males (67%) than females (33%) and 73% were Latino (See Appendix E). Nearly three-quarters (74%) had not completed high school; 10% had no formal education. Sixty-four percent were 34 years of ages or younger but 20% were over age 45. While 30% lived with their spouse or significant other and child(ren) and 10% lived with spouse or significant other only, 35% lived with relatives and 13% with unrelated adult(s). Twenty-six percent lived in a four-person household; average household size was 4.5 persons.

In 27% of the households there were two employed individuals but one-half reported three or more wage earners in the household. Over one-half (52%) of those surveyed said the take-home pay for their entire household was $2000 or less in the last month but individual earnings were much lower since most households included multiple wage earners.

Only 11% did not live in the county and 69 (74%) moved to the county because of their employment. Most of those who moved to the county to find employment reported that it took less than five days (17%), seven days (17%), or 30 days (30%) to find a place to live. Most (46%) looked for single-family detached housing and most (81%) preferred to rent. Most (65%) wanted to spend no more than $500 per month in total; few (3) found housing in their price range to buy but most (63%) said they found rental property that matched their resources.

Most (89%) lived in the county. Over one-half (55%) lived five miles or less from work but 9% lived more than 20 miles away; 49% drove their cars to work and 49% rode with others.

Forty-six percent lived in single-family detached housing but 22% lived in an apartment and 20% lived in manufactured housing. Most (52%) had lived in their current housing between one and five years; only 31% owned their home but only about one-half of those (17 of 32) were still paying a mortgage. Sixty-two percent of those with a monthly payment paid $500 or less a month.

Eleven percent lived in housing more than 40 years old but 43% lived in housing less than 10 years old. Sixteen percent of employees reported major problems with plumbing in their home in the last year; 13% reported major problems with heating, and 16% said the exterior needs major repairs. Although 91% said they were satisfied with their present housing, 19% planned to move within the next year. If they moved, 43% would look for single-family detached housing but 21% would look for an apartment and 14% would look for a duplex/triplex or a manufactured home. About the same proportion planned to rent (46%) as to buy (54%).

In summary, relative to those interviewed in the other companies, those in:

Company A	*Company B*	*Company C*
• Were the most highly educated and the youngest • Were more likely to live with relatives • Commuted the greatest distances • Expressed the highest interest in moving and planned to rent	• Were more likely to be female and African American • More likely to be single parents • Had the greatest range in household incomes • More likely to live in manufactured housing • Had the highest rate of homeownership	• More likely to be male and Latino • Had the lowest educational levels • Had the greatest diversity in age • Were more likely to live with relatives or unrelated adult(s) • Were most likely to move to the county after employment • Had the shortest commutes and the least likely to drive their own car to work • More often lived in single-family detached housing • Were the least likely to own their home • Lived in older housing • Had the highest rate of satisfaction

Across the three industries (296 respondents), the primary observations are:

- Employees expressed a higher than expected level of dissatisfaction with their housing. Traditionally, housing satisfaction studies have found that most people say they are satisfied with their housing regardless of the true condition of the structure. When asked how satisfied they were with their housing, 35% of employees from Company B, 24% from Company A, and 9% from Company C said they were not satisfied with their present housing situation. The workforce of Company C had a high proportion of recent immigrants who have very poor housing experiences and therefore lower expectations.

- Employees were mobile. Twenty-four percent of all employees surveyed planned to move within the next year. Thirty-one percent said they were seeking a single-family detached home compared to 23% who were seeking an apartment.

- More than one-half of the single-family detached homes in which surveyed employees lived were more than 20 years old while 43% of manufactured homes were less than five years old. Forty-nine percent of single-family detached homes were rented compared to 23% of manufactured homes. Those living in manufactured homes were less likely to report major problems with plumbing and heating systems than those in single-family detached homes but more likely to report major problems with electricity and that the exterior of the unit needed major repairs.

- Homeowners were more likely than renters to live in manufactured homes and to live in older housing but less likely to report plumbing, heating, and electricity problems and that the exterior of their home needed major repairs. However, owners and renters were equally likely to report they were satisfied with their housing.

- The highest paid employees were more likely to own their homes than to rent and preferred single-family detached housing.

- Latinos were less likely (14% compared to 37%) than others to live in manufactured housing, more likely (92% compared to 73%) to report satisfaction with their housing, but no more likely to report problems with their housing.

- Employees working for companies offering the lowest wages commuted the farthest to their place of employment. Only 45% of Company A (lowest wage rate) employees lived in the county where the plant was located while over 80% of Company B and C employees lived in the same county as their place of employment. The majority of employees drove their own car to work.

- An overwhelming percentage (86%) of surveyed workers indicated that they had no knowledge of housing related government assisted programs.

- The household size of employees from Company C was larger than for employees at Companies A and B. Forty-three percent of Company C employees reported that they were sharing a household with five or more individuals and 35% said that four or more of the household members were employed. Only 9% of Company C employees said that they lived with a spouse or significant other. This company's workforce was 73% Latino.

- The annual household incomes of employees from all three companies were at or below the state median income. One half of the employees surveyed reported a total annual income of less than $24,000. All employees from Companies A and B were high school graduates or held GED's compared with only 24% of Company C employees. The gender of the employees surveyed was almost equally divided between males and females.

V. REVIEW OF WORKFORCE HOUSING SUCCESS STORIES IN GEORGIA

Housing success stories in Georgia, and in other states, are numerous. There is great value to providing communities with models to follow. This section highlights just a few "Housing Success Stories" that are currently under way in Georgia. Crucial elements in all of the success stories include workforce consumer and housing education, understanding the correlation between housing and community development, and the creation of partnerships.

HOMEOWNERSHIP PROGRAM
FLINT AREA CONSOLIDATED HOUSING AUTHORITY: MONTEZUMA, GA

The flood of 1994 destroyed 55 homes in Montezuma, which is located in an economically depressed area of southwest Georgia. The dismal labor market is accompanied by an inactive housing market. The Flint Area Consolidated Housing Authority applied for and received a Public Housing Development Grant to assist low-income families who lost their homes. With federal funds the Public Housing Authority began community redevelopment efforts by investing in the stick-built housing stock, providing homeownership opportunities to residents by developing a Homeownership Plan, and employing local workers during the construction phase of development. A total of 55 new single-family homes will be built with these development funds.

Project Description: Upon receiving Public Housing Development funds in 1994, the Housing Authority submitted a Section 5(h) Homeownership Plan for 55 housing units. The Homeownership Plan, approved by HUD in September of 1999, consists of several components that are designed to assist low-income residents in purchasing homes. The plan includes a two-year Mortgage Qualification Phase (Lease-to-Purchase Program Phase) to allow residents time to build equity, save for the down payment and closing cost, repair credit, and prepare for homeownership. Once the resident qualifies, the title of the property will be transferred to the program participant under a fee simple title transfer. The new homes are priced in the $60's, and therefore are affordable to the workforce population. The Homeownership Plan also includes a requirement that participants participate in a counseling and training program. This part of the plan involves courses on planning for homeownership, understanding the homeownership and loan process, and a homebuyer training course. In addition, classes on credit counseling, individual budgeting, and individual financial counseling are required.

After the two-year Mortgage Qualification Phase, residents apply for a mortgage. If they are accepted by the bank the title is transferred to them. If they are not, they have another two years to correct the problem and become qualified for a mortgage. The equity of the property is the motivating factor for residents to become homeowners.

Challenges: To develop and invest in an economically depressed area of Georgia by building homes and creating the homeownership program that facilitates residents purchasing homes. A high proportion of the housing stock in the area is manufactured homes which in 1994 were not taxed as real estate (these laws have since changed.) The Public Housing Authority began investing in the community's stick-built housing stock as a means of generating tax revenues for the community. In addition, employment of local workers was important since there is a high unemployment rate in the community.

Key Actions for Success

Financing: The Development Grant from HUD made the construction of these new homes and subdivision possible.

Consumer and housing counseling: The courses on financial management and homeownership, which are required of the program participants, are vital to the residents in completing the Mortgage Qualification Phase. The plan also includes a post-purchase counseling program that provides information concerning such issues as mortgage default protection and income taxes.

Results: Construction of 13 new stick-built houses located in two new subdivisions. To date there are 30 units in various stages of development. The Housing Authority is qualifying families for the program one at a time, as new units become available. Currently there are approximately 15 occupied units with families at different stages of the mortgage qualification/mortgage phase.

Contact: Ann Webb, 912.472.8209

WELL PLANNED MANUFACTURED HOUSING SUBDIVISION
THE WYMBERLY: COLUMBIA COUNTY, GA

Project Description: The Wymberly is a manufactured home community that was the recipient of the 5th Annual Community of the Year Award given by the Georgia Manufactured Housing Association (GMHA). This project in Columbia County was originally started in 1971. New homes range from $60,000 to $120,000. Older homes can be obtained for $20,000 and up.

The community offers many amenities including an outdoor pool, shuffleboards, indoor jacuzzi, fishing ponds, library, golf course, a social club, and club house. The community is nicely landscaped and conveniently located near dining, shopping, and entertainment. Although the community caters to older adults, it could serve as an example of how to provide this type of affordable community to the workforce.

Challenges: As with many manufactured home communities, the Wymberly faces the challenge of overcoming negative perceptions about "mobile homes and trailers." It offers 185 homes, 85 of which are occupied by single widows. To market homes to adults over age 55, it was essential to offer affordable and safe living.

Key Actions for Success:

Planning: Adequate location of the units on secured foundations and landscaped lots was essential to overcome negative perceptions about this type of housing. It was also important to plan a good land lease packet which offers low rent and garbage collection as well as the opportunity to claim a homestead exemption without owning the land. Also, the community is "gated" to ensure a safe environment for the target market.

Marketing: The management markets the property as a good retirement community with many amenities, country charm and easy access to dining, entertainment, and other services. Some approaches include talking to potential residents, taking them on a tour of the homes to show how sturdy they are, the homes' energy-efficient features, that they are placed on concrete slabs or securely anchored to the foundation, and that many can have a full garage, among other features.

Management: Besides advertising and treating clients with respect, management believed that keys to marketing the community were taking the time to listen and work with each resident, keeping them happy, and being honest.

Partnerships: Success was also the result of working with bankers who actually helped them with advertising and offered attractive loans as well as working with an insurance company that could offer good rates for customers. In addition, the Wymberly collaborated with the Chamber of Commerce, the Better Business Bureau, the Columbia County government, and the community at large. As a result there were no problems complying with zoning ordinances.

Contact: Pat Long, 706.863.2890

CREATIVE PARTNERSHIPS, CONSUMER EDUCATION AND OUTREACH
GOLD KIST AND UNITED COMMUNITY BANK OF GILMER COUNTY: ELLIJAY, GA

A large number of residents and workers in Gilmer County are recent immigrants from Guatemala. The Northeast Division of Gold Kist, a poultry processing plant, is the largest employer in the county with 1500 workers. Roughly 75% of the employees are Latino. Gold Kist created a position for a Community Outreach Coordinator, specifically to help Latino workers assimilate into the American culture and the Gilmer County community. In March, Gold Kist sponsored a housing fair for Latinos.

Project Description: The Community Outreach Coordinator works with all phases of the Latinos' lives to help them become part of the community. The first major project of the Community Outreach Coordinator was to organize a housing fair. All four local banks were invited to participate. The United Community Bank of Gilmer County was very receptive and consequently created a position specifically for a Spanish translator. Since the first housing fair Gold Kist and the United Community Bank have worked together to help the Latino community begin to create better economic opportunities for themselves and their families. In addition, Gold Kist has recently given a grant to University of Georgia Family and Consumer Sciences Cooperative Extension. The grant will be used to employ an Educational Program Specialist to work with the growing Latino population in Gilmer County.

Challenges: Language and cultural barriers make it difficult for Latino families new to Georgia to understand even basic banking services. Outreach efforts and education must involve building a working trust with these residents.

Key Actions for Success:

Partnerships: Gold Kist and the United Community Bank have worked side-by-side to educate not only the Gold Kist employees but also the entire Latino population in Gilmer County. The United Community Bank is beginning to work with USDA to provide construction loans. In an ongoing partnership Gold Kist is providing funds to University of Georgia Family and Consumer Sciences Extension to create a new Educational Programs Specialist position.

Outreach, consumer and housing education: The keys to success are identifying the needs of the Latino population and designing and delivering consumer and housing education that meets these needs. Word of mouth in this community is very important. Bank employees talk with many customers who come only because their brother said "there was a nice lady there to help." Building trust is the way to begin. Education regarding basic banking services and the home loan process is fundamental.

Results: Within the last six months Gold Kist and the United Community Bank of Gilmer have made progress in their efforts to help this population begin to fully assimilate into this culture and become part of the community. In July 2001, about 80 Latinos participated in an educational housing fair held by the United Community Bank of Gilmer. DCA, HUD, and USDA-RHS all attended this event. This local bank is now working with all three government agencies to offer federal and state housing programs which include DCA's Home Buyer and OwnHOME loans, HUD's FHA loans and USDA Rural Housing Service construction loans. Just in the last three months at least 10 loans have been made to families. These loans include refinancing, auto loans, and loans for manufactured and stick-built homes.

Contacts: Suzanne Taylor, Gold Kist (800.242.0557) or Christina Ortiz Stafford, United Community Bank of Gilmer County (706.635.5411)

SUBDIVISION DESIGN AND CONSTRUCTION
JACKSON SQUARE: BUTTS COUNTY, GA

Project Description: This housing subdivision, developed by Housing Resources Unlimited, Inc., includes 142 stick-built single-family homes that range from 1,150 to 1,275 square feet. Lot sizes vary between one-third to one-half acre each. The price ranges between $77,500 and $87,500. These new homes offer a traditional one-story ranch style design on concrete slabs or crawl spaces. The development is a perfect example of affordable housing for the workforce.

Residents include young couples, single parents, and senior adults with fixed or limited incomes who would still be renting without this opportunity.

The developers, two visionary and dynamic women, began by looking for seminars and conferences that could help them figure out how to build affordable housing and still make a profit. Ms. Mickie Williams learned about the USDA Direct Loan program for home buyers, which had a two-year waiting list. She took a chance and requested that USDA set aside one-million dollars for eligible applicants who wanted to buy at Jackson Square. USDA set the funding aside as a pilot program.

Applicants went to the local USDA office and were informed about this special project and the set aside. Soon after and without advertisement, Ms. Williams was seeing many interested home buyers including police officers, bus drivers, firefighters, and teachers among others. Word of mouth did the rest. USDA later increased the set aside and other partners such as the Georgia Department of Community Affairs made the home financing available.

The developer's next project will take place in Jasper County, where they will face an additional challenge: reaching the Latino population. Ms. Williams is already taking Spanish lessons.

Challenges: Building affordable housing in a rural area that could be eligible for several state and federal home buyer programs and still make a profit as a for-profit developer.

Key Actions for Success:

Financing: This is what the developer said was the key to a successful project. It took a combination of financing products:

- Construction loans - Developer obtained a regular construction loan from a local lender.
- Home buying loans - These included a combination of programs from DCA and USDA. The DCA Home Buyer Program was used to offer loans at 5.875% interest rate to eligible home buyers. In addition Ms. Williams had DCA's "OwnHome" program which helps eligible home buyers with closing costs and down payment assistance.

Housing and Consumer Counseling: Ms. Williams has a background in home financing and she utilized this expertise to help interested home buyers realize how they could participate in the various financing options for the project. The two things that she looked for in participants was sufficient income to qualify for the programs and a good credit history.

Careful Planning: The location of this community also contributed to its success. It is conveniently placed near county elementary, middle and high schools and away from traffic and congestion, yet only 40 miles southeast of downtown Atlanta. To build affordable homes and still make a profit, the builder controlled costs through careful construction management techniques. An example is the use of vinyl siding that requires little maintenance. Small lots also served to make the home affordable, practical, and easier for homeowners to maintain. The second most important aspect of making the project profitable and a reality was to *build on a* *calendar and within a budget,* while still building a good quality home. Ms Williams knew how long it would take to build each home as well as what it would take to build it. The budget was very detailed and thus she knew the exact amount of lumber and other materials needed for each house. Again, careful and detailed planning was part of being successful and making a profit.

Marketing: Highlighting the price ranges, the financing available, the energy efficiency (thus reduced energy bills), and quality construction could have been part of their marketing to young and old couples. However, it was the readily-available financing that really helped sell the houses.

Partnerships: The builder entered into a partnership with USDA and DCA to offer low-cost financing alternatives to its buyers. Some of the home buyer programs offered by these agencies included options that allowed qualified buyers to obtain low-interest rate loans with zero down payments and low monthly mortgage payments. Lenders do play a significant role as they make it possible for home buyers to take on a loan either guaranteed by USDA's Rural Development Guaranteed Loan Program or with a low interest rate resulting from DCA's Home Buyer Program.

Contact: Ms. Mickie Williams, 770.504.9622

EMPLOYER ASSISTED HOUSING AND NEIGHBORHOOD REDEVELOPMENT
EMPLOYER ASSISTED HOUSING PROGRAM, MACON, GA

Project Description: The Employer Assisted Housing Program began as a partnership between city government, Mercer University, and the Medical Center of Georgia, the three largest employers in the area, employing nearly 7,000 workers. The program has now been expanded to include employees of the Bibb County Board of Education, Macon Housing Authority, Macon Heritage Foundation, Knight-Rider Foundation, BB&T Bank and the Macon-Bibb Landmark Authority. The purpose of the program is to revitalize the decaying Central South neighborhood in Macon's Intown Historic District. The program is designed to help employees buy homes in Macon's inner-city neighborhoods, such as Central South, that are being redeveloped into mixed-income neighborhoods.

Challenges: Central South is currently a neighborhood with a 40% poverty rate (versus 24% in the city overall), a high crime rate, and deteriorated housing. Total anticipated cost of the project is estimated at $13.2 million.

Key Actions to Success:

Partnerships: Funding for this project is expected to be secured through partnerships with city government, the university, private funding sources, and local banks. It is estimated that $7.3 million will come from private funding sources and local banks. Mercer University, in partnership with the community, successfully developed and secured a $400,000 grant from the U.S. Department of Housing and Urban Development (HUD) to facilitate social, educational, and economic improvements for families in the neighborhoods. Eleven local community partners have committed in-kind services in support of the program. City of Macon support includes a city-created tax allocation district that will allow for the sale of bonds to raise $10 million for downtown redevelopment. The city also has renovated the Centreplex, a city-operated convention/sports/entertainment complex which generates $55 million a year in revenues for the city coffers.

Results: The results of redevelopment within city neighborhoods are decreased crime, revitalization of neighborhood and community, and affordable housing. Mercer University is committed to working with inner-city neighborhoods to facilitate social, educational, and economic improvement for families in the targeted area. Mercer's Community Outreach Partnership Center, which is supported by a three-year HUD grant, is charged with community building strategies such as organization development, leadership training, neighborhood matching grants, a community oral history project, neighborhood clean-up, and coordinated community policing initiatives. Educational opportunities such as tutoring, mentoring, and leadership training are also part of the community development strategy.

A comprehensive approach to housing redevelopment is also included within the scope of services provided by the Community Outreach Partnership Center. The housing redevelopment plan includes: formation of a community development corporation, property-status mapping and creation of a database, a residential marketing plan, a commercial redevelopment plan, and down payment assistance to qualified individuals.

Contact: Macon Housing Authority, 478.752.5000

AFFORDABLE RENTAL HOUSING
SOUTHFORK APARTMENTS: CAMILLA, GA

Project Description: Southfork Apartments is a multi-family rental housing community that was completed in 1999. This is a $5 million, 80-unit apartment complex for low- to moderate-income residents in Camilla, Georgia. Rents range from $325 to $330 a month for two-bedroom units and from $400 to $430 for three-bedroom units. These two-story garden style apartments were built with energy-efficiency features and include dishwashers, garbage disposals, ceiling fans, washer/dryer connections, walk-in closets and balconies. Amenities include a swimming pool, playground, basketball court, gazebo, and picnic areas. This is a great example of affordable multi-family units for the workforce. Financing was arranged through the Georgia Affordable Housing Corporation (GAHC) with the help of the Georgia Department of Community Affairs and housing tax credits.

Challenges: The greatest challenge was financing the construction of this multi-family project to make it affordable and also offer quality construction.

Key Actions for Success:

Financing Strategy: Developers obtained loans from GAHC and DCA and the equity from the sale of housing tax credits allocated to the development by DCA.

Partnerships: Public/private partnerships made this possible. The GAHC, a nonprofit organization, provided $850,000 in permanent loan financing to build the apartments. DCA'a loan of $1,575,000 was made at 1% interest. GAHC operates as a lending consortium with a pool of more than 80 Georgia financial institutions and provides permanent loans and technical assistance to developers of affordable housing in rural communities. Partners include many banks, the Federal Home Loan Bank of Atlanta, the Department of Community Affairs, and other community organizations.

Contact: Robert McMaster, Owner/Developer, 770.772.4885

VI. RESEARCH CONCLUSIONS AND KEY FINDINGS

Georgia's housing industry is clearly a significant economic sector. The state's remarkable economic and demographic growth has fueled not only housing construction, but also the many other facets of the housing industry such as home furnishings, carpet, appliances, home improvement stores, landscaping, and of course real estate and insurance. Collectively these industries provide thousands of jobs across the state. Georgia's strong housing market is one of the chief reasons why the state has experienced relatively low unemployment rates and rapid population growth. The high cost of utilities, however, will directly impact housing costs, especially among the state's low-income population and the elderly who live on fixed incomes.

All of the components of the study suggest that there is a significant resource mismatch in what is commonly referred to as workforce housing in rural Georgia. The current supply of housing does not offer adequate alternatives for employees to choose housing to match their needs, their preferences, or their resources. The workforce is too often forced to “make do,” by living with relatives, commuting long distances, or settling for housing of marginal quality.

The mix and availability of workforce housing are influenced by multiple factors, including creditworthiness, low profit margins, weak real estate markets, and inappropriate development codes. Even though there is an unmet demand for both rental and owner-occupied housing, the relatively small size of local housing markets combined with other factors appear to be insufficient to attract appropriate private development. Funds available to existing programs that are designed to assist with the development of single-family and multi-family housing are insufficient to meet current and future demand. Consumers are not aware of choices and what is needed to participate in the housing market. Neither the private sector nor government can address the problem alone; broad-based partnerships are needed.

Economic development in rural Georgia is suffering because of an inadequate supply of workforce housing. Absent a state-level strategy to positively address workforce housing, the prospects for a qualitative and quantitative improvement in the housing stock of rural Georgia appear to be bleak. A key element of the strategy is an ongoing research effort that will identify needs, trends, and possible innovations in a timely fashion.

Following are the key findings from the data analysis, town hall meetings, a survey of GEDA members, and an industry employee survey of three representative companies in Georgia:

SECONDARY DEMOGRAPHIC AND ECONOMIC DATA ANALYSIS

- Most (60%) of Georgia’s households earn between minimum wage and $60,000 annually, the definition of workforce income used in this report. At the low end of the income range, a home costing no more than $25,000 is affordable and at the high end, the maximum affordable price is $150,000. In most areas of the state, it is nearly impossible to buy a new or existing home for $25,000 or less and it may be difficult to find one for less than $150,000 in the Atlanta area.

- Georgia has followed national trends with respect to both a decrease in the average size of households combined with a sharp increase in the actual number of households. These demographic trends have important implications for both the type and overall demand for housing. In 1940 there were 4.1 persons per household, and by the year 2000 the number had decreased to 2.7 persons per household. Conversely, the number of households in Georgia has increased by 639,000 (or 27%) just since 1990.

- A larger portion of the future demand for housing will come from individuals and households under age 35 and over age 65, the two groups growing at the fastest rates. These are also two groups that tend to have lower incomes. The under-35 age group comprises the leading edge of future workforce housing needs.

- In non-metropolitan areas of the state a worker must earn at least $8.35 an hour to afford fair market rent; in Georgia, metro and non-metro, he or she must earn over $11 an hour. This translates to annual gross salaries of $17,000 and $23,000 respectively.

- Manufactured housing is an increasing proportion of Georgia's housing stock, especially in the Southern and East Central regions of the state. The significant percentage increase in manufactured housing in those regions likely is reflective of its initial cost, its availability and the convenience of the financing.

- There are not enough suitable rental units in rural areas and few new multi-family units are being built. Seventy-five Georgia counties issued no multi-family building permits in 1999. The number of counties that did not issue multi-family building permits has been relatively stable over the last five years. Counties experiencing population growth were more likely to issue building permits.

WORKFORCE HOUSING TOWN HALL MEETINGS

- In general, there are not enough housing options in rural Georgia and, as a result, consumers' housing choices are severely limited.

- One-half of the participants in the town hall meetings believed their community lacked a supply of affordable, quality housing sufficient to attract new industry. Town hall meeting participants suggested that the most critical housing needs in their communities were: (i) an increase in the supply of starter single-family homes; (ii) an increase in the supply of rental housing units; (iii) an increase in the supply of housing suitable for elderly persons; and (iv) an improvement in the quality of existing housing.

- Many teachers and upper management employed by industry do not reside in the county of their employment.

- Several factors inhibit housing development. The infrastructure needed in many communities to support housing development or redevelopment does not exist or is inadequate. Available land that is suitable for housing development is frequently not readily available. Because profit margins are low and the market size is limited, developers have insufficient incentives to build workforce housing.

- Manufactured housing is and will continue to be an important part of the affordable housing equation in rural Georgia. However, these was some resistance to adding manufactured housing units locally.

- Well planned, appropriately sited and attractive housing development creates a positive community image and is a useful economic development tool. The most commonly suggested ways the state could help with the housing problem were: (i) to provide incentives to builders and developers to build affordable housing; (ii) to provide education and outreach to community leaders and officials as well as to home buyers; and (iii) to provide financial assistance to home buyers.

- Persons in the workforce who are potentially eligible know little about available housing programs including first-time home buyer programs.

- Abandoned and dilapidated homes are a blight to the countryside and towns. These decaying structures impart a negative message to residents and visitors to these communities.

- Creditworthiness is the leading reason individuals do not qualify for traditional mortgage financing.

SURVEY OF GEORGIA ECONOMIC DEVELOPERS ASSOCIATION MEMBERSHIP

- Forty percent of respondents indicated that workforce housing was a major selling point for attracting new industry to their community. Twenty-eight (28%) said that workforce housing will have little effect in attracting new industry and about one-fourth (24%) said it will be a major roadblock. However, respondents appeared to be referring to housing in general rather than to housing in their local community.

- Members were asked their opinion about the top three barriers and top three incentives for businesses locating in their communities. Almost 50% said the availability and quality of existing workforce was a barrier for businesses locating in their communities. However, more than one-third said this was an incentive in their communities. The supply of decent, affordable housing was also seen as a barrier by more than 40% of participants.

- More than one-half of respondents said transportation (highway) infrastructure and the local attitude toward development were incentives for businesses to locate in their community. Approximately 40% indicated the availability of tax incentives was an incentive also. The availability and capacity of water/sewer infrastructure, the availability of existing industrial buildings, and the quality of local schools were all seen by more than one-third of the respondents as a barrier and by more than one-third of the respondents as an incentive.

- The most commonly cited barrier in the development of workforce housing was the availability of creditworthy home buyers. The cost and availability of land were seen both as a barrier and an incentive by many respondents. Other barriers mentioned frequently were the availability of affordable housing builders/developers and low profit margins.

- Almost 65% of respondents said there were not enough single-family houses for rent in their community. The supply of starter homes was also seen as inadequate, and more than 40% of survey respondents said the supply of migrant housing, adaptive reuse, duplexes, and multi-family complexes were lacking.

- When asked to describe the availability of financing for housing in their community, ninety-one (91%) said conventional financing was available and most (80%) said it was generally available. In addition, 80% said self-help housing programs were available; but 60% said their availability was limited. Almost 30% (28.6%) of respondents said that local government homeownership programs were not available in their communities. In general, with the exception of conventional financing and self-help housing programs, members indicated not knowing about the availability of different housing finance practices; nearly one-half did not know about builder-assisted loans or lease purchase programs.

- Members were asked whether incentives (for example, loan guarantees or a land bank) were used in their community to create affordable housing. A high percentage of respondents indicated they did not know, about 35% on average. Approximately 50% of respondents indicated their communities did not use each of these incentives. However, a little more than one-fourth of the respondents said their community did use loan guarantees or payment assistance (27%) and special zoning (26%).

- Members were asked the top three incentives that could promote workforce housing in their community. Loan guarantees or payment assistance (57%) and providing for streets or sewers for developments (51%) were the most commonly cited. More than one-third of respondents indicated that public grants and donated land could also help.

CASE STUDIES OF INDUSTRY EMPLOYEE HOUSING

- Employees expressed a higher than expected level of dissatisfaction with their housing. Traditionally, housing satisfaction studies have found that most people say they are satisfied with their housing regardless of the true condition of the structure. When asked how satisfied they were with their housing, 35% of employees from Company B, 24% from Company A, and 9% from Company C said they were not satisfied with their present housing situation. The workforce of Company C had a high proportion of recent immigrants who have very poor housing experiences and therefore lower expectations.

- Employees were mobile. Twenty-four percent of all employees surveyed planned to move within the next year. Responses reflected the underlying culture of the American dream; 31% said they were seeking a single-family detached home compared to 23% who were seeking an apartment.

- More than one-half of the single-family detached homes in which surveyed employees lived were more than 20 years old while 43% of manufactured homes were less than five years old. Forty-nine percent of single-family detached homes were rented compared to 23% of manufactured homes. Those living in manufactured homes were less likely to report major problems with plumbing and heating systems than those in single-family detached homes but more likely to report major problems with electricity and that the exterior of the unit needed major repairs.

- Homeowners were more likely than renters to live in manufactured homes and to live in older housing but less likely to report plumbing, heating, and electricity problems and that the exterior of their home needed major repairs. However, owners and renters were equally likely to report they were satisfied with their housing.

- The highest paid employees were more likely to own their homes than to rent and preferred single-family detached housing.

- Latinos were less likely (14% compared to 37%) than others to live in manufactured housing, more likely (92% compared to 73%) to report satisfaction with their housing, but no more likely to report problems with their housing.

- Employees working for companies offering the lowest wages commuted the farthest to their place of employment. Only 45% of Company A (lowest wage rate) employees lived in the county where the plant was located while over 80% of Company B and C employees lived in the same county as their place of employment. The majority of employees drove their own car to work.

- An overwhelming percentage (86%) of surveyed workers indicated that they had no knowledge of housing related government assisted programs.

- The household size of employees from Company C was larger than for employees at Companies A and B. Forty-three percent of Company C employees reported that they were sharing a household with five or more individuals and 35% said that four or more of the household members were employed. Only 9% of Company C employees said that they lived with a spouse or significant other. This company's workforce was 73% Latino.

- The annual household incomes of employees from all three companies were at or below the state median income. One half of the employees surveyed reported a total annual income of less than $24,000. All employees from Companies A and B were high school graduates or held GED's compared with only 24% of Company C employees. The gender of the employees surveyed was almost equally divided between males and females.

WORKFORCE HOUSING SUCCESS STORIES IN GEORGIA

Housing success stories in Georgia, and in other states, are numerous. This section of the report highlights the following Housing Success Stories in Georgia: Homeownership Program, Flint Area Consolidated Housing Authority, Montezuma; Well Planned Manufactured Housing Subdivision, The Wymberly, Columbia County; Creative Partnerships, Consumer Education and Outreach, Gold Kist and United Community Bank, Ellijay; Subdivision Design and Construction, Jackson Square, Butts County; Employer Assisted Housing and Neighborhood Redevelopment, Employer Assisted Housing Program, Macon; and Affordable Rental Housing, Southfork Apartments, Camilla.

VII. POLICY OPTIONS

The following five sets of policy options seek to address workforce housing needs as identified in the summary findings listed above.

I. Georgia must increase the supply of quality, low- to moderate-income rental housing. Options include:

A. Establish a development fund to supplement existing public and private resources for the development and redevelopment of workforce housing in rural areas of the state. The fund should provide a very flexible source of financing and subsidy to offer incentives for the development, redevelopment, and rehabilitation of low- and moderate-income rental housing. Eligible project activities could include infrastructure development/redevelopment needed to support expanded rental housing opportunities.

B. Encourage the Georgia Congressional delegation to co-sponsor federal legislation that would enhance the use of the Low Income Housing Tax Credit in rural Georgia by widening the income eligibility requirement for qualified tenants (HR 951/S.677).

C. Encourage the preservation of the existing rental housing stock through the local enforcement of building codes. To provide incentives to local governments to enforce such codes the state should consider establishing a matching grant program for local code enforcement.

D. Amend the Qualified Allocation Plan for the administration of the Housing Tax Credit to provide incentives for projects that preserve and rehabilitate existing rental housing.

II. Georgia must increase the supply of quality, low- to moderate-income owner-occupied single-family housing. Options include:

A. Establish a development fund to supplement existing public and private resources for the development and redevelopment of workforce single-family housing in rural areas of the State. The funds would provide a very flexible source of financing and subsidy to provide incentives for the development of new low- to moderate-income owner-occupied housing. Incentives must also be created for the redevelopment, rehabilitation, and adaptive reuse of structures for low- and moderate-income owner-occupied housing. Eligible project activities could also include infrastructure development/redevelopment needed to support expanded owner occupied housing opportunities.

B. Encourage employer-assisted homebuyer programs through the creation of a state down payment tax credit and by providing state matching down payment assistance funds.

C. Establish a public-private consortium of manufactured housing representatives, state and local officials, lenders, developers and others to create a strategy to encourage the development of well-planned manufactured housing developments and to develop recommendations regarding the removal and recycling of dilapidated and abandoned manufactured housing units.

III. Georgia must foster locally-based housing solutions. Options include:

A. Establish a technical assistance program at the Department of Community Affairs that will provide on-site technical expertise to local leaders and employers in the identification and development of local plans and partnerships to address housing needs in their community. Such partnerships should include employers, city, county, and public school officials, business and civic leaders, non-profit housing organizations, Habitat for Humanity Chapters, other charitable groups, and for-profit builders, developers, and lenders. The program would be modeled on the Department of Community Affairs' Better Hometown Program.

B. Urge local entities such as housing authorities, city and county governments, downtown development authorities, and others to publicize creative efforts to address housing issues in their communities that could serve as models for others.

IV. Georgia must increase the consumer literacy of its workforce. Options include:

A. Create a coordinated statewide network to provide homebuyer pre-purchase education, one-on-one credit counseling, and post-purchase homeowner skills training. This network will build upon the many existing but unlinked programs and ensure their availability in rural areas. Provide funding assistance to insure adequate statewide consumer credit counseling services.

B. Educate the workforce and community leadership regarding existing housing programs. Statewide marketing campaigns can raise awareness but should also encourage action. Employers should establish ongoing programs that link employees with local housing resources.

C. Establish in all public and private schools course work that offers students the opportunity to complete a curriculum in consumer education prior to graduation. Components of the course would include budgeting, savings, investing, credit management and consumer rights and responsibilities in the marketplace. Similar programs already exist in a number of states including Illinois and New York.

D. Expand awareness and capacity of the existing Landlord-Tenant Hotline Program to increase public awareness, expand renter and landlord education programs, and dispute resolution. Establish a Spanish language version of the Landlord-Tenant Hotline and market through Spanish language electronic and print media. Investigate the need for similar service in other languages.

V. Georgia must enhance housing leadership at the local level. Options include:

A. Expand and refine an annual statewide housing conference that will provide a venue for housing professionals and interested community leaders and officials to meet and share information about successful housing models and methods. The conference will also provide a forum for recognizing and publicizing individual and organizational housing success stories.

B. Expand, refine and broaden housing issues training for local elected officials and community leaders. Such training should include housing data, the interrelation of housing in economic development, case studies, code enforcement, planning and zoning, subdivision regulation, forming local partnerships that include local school officials, housing rehabilitation and preservation. Employers of the workforce and school officials should be central to this effort.

C. Develop a "how to" tool kit to guide employers in the implementation of employer promoted workforce housing programs.

D. Encourage local housing professionals (community development officials, builders, housing authority staff, nonprofit housing organization officials, real estate professionals, builders, credit counselors, and others) to participate in local and regional leadership training programs. Such training should include principles of economic and community development.

E. Involve public and private groups in identifying local barriers to the production of workforce housing, including the effects of planning, zoning, and codes on the availability of affordable housing.

VI. Georgia should develop an ongoing capacity to research, analyze, and develop policy and programmatic recommendations related for housing. Options include:

A. Create a statewide clearinghouse for housing data managed by the Housing and Demographics Research Center at the University of Georgia in collaboration with other research centers in the state. The Center, one of 13 federally designated housing centers, currently operates as an ad-hoc unit of the UGA Department of Housing and Consumer Economics and must collect data for each project it completes. A comprehensive housing database would increase the efficiency and quality of answers to housing-related questions from both the private and public sectors.

B. Develop a multi year work plan to conduct housing research that will support the development and modification of a state housing policy, as well as future housing program development that will promote and support the housing industry in Georgia. Future housing research studies might include housing for the elderly and those with special needs, manufactured housing distribution and financing, and the relationship between housing and economic development.

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APPENDIX A

Eligible Activities for Housing Programs in Georgia

Program	Activities										
	Nonprofit Capacity Building	Affordable SF Acquisition	Affordable SF New Construction	Market- Rate SF New Construction	Affordable SF Rehabilitation	Lease – Purchase Housing	Affordable Rental Housing (>12 units) Construction/ Rehabilitation	Affordable Rental Housing (<12 units) Construction/ Rehabilitation	Market Rate Rental Housing Construction/ Rehabilitation	Rental Assistance	Special Needs Housing
Home Buyer		✓									
OwnHOME		✓									
Federal LITC							✓				
GA Tax Credit							✓				
HOME Rental Housing Loan							✓				
HOME CHDO Loan							✓				
HOME CHDO Predevelopment Loan	✓										
Permanent Supportive Housing Loan											✓
Section 8 Rental Assistance											✓
CHIP		✓	✓		✓		✓	✓			
CDBG		✓			✓		✓ **(Rehab Only)**	✓ **(Rehab Only)**			
Section 502 Direct Loan		✓									
Section 502 Guaranteed Rural Housing Loan		✓									
Section 504 Home Improvement and Repair Loan and Grant					✓						
Section 514 Farm Labor Housing											✓
Section 515 Rural Rental Housing Loan							✓				
Section 521 Rental Assistance										✓	
Section 523 & 524 Rural Housing Site Loans			✓								
Section 533 Housing Preservation Grant							✓				
Section 538 Rural Rental Housing Guaranteed Loan							✓				
Rural Community Development Initiative	✓										
Section 202 Supportive Housing for the Elderly											✓
Section 811 Supportive Housing for Persons with Disabilities											✓
Rural Housing & Economic Development	✓	✓	✓		✓	✓					✓
Empowerment Zone/Enterprise Community	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FHLB Affordable Housing Program		✓	✓		✓	✓					✓
FHLB First-time Home Buyer Program		✓									

Source: Georgia Department of Community Affairs

APPENDIX B

Counties by Region (Table 2)	
Atlanta	Barrow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding, and Walton
Central	Baldwin, Ben Hill, Bibb, Bleckley, Crawford, Dodge, Dooly, Houston, Irwin, Jasper, Jones,Lamar, Laurens, Macon, Monroe, Montgomery, Peach, Pike, Pulaski, Putnam, Taylor, Telfair, Treutlen, Twiggs, Upson, Wheeler, Wilcox, and Wilkinson
Coastal	Brantley, Bryan, Camden, Chatham, Effingham, Glynn, Liberty, and McIntosh
East Central	Burke, Columbia, Emanuel, Glascock, Greene, Hancock, Jefferson, Jenkins, Johnson, Lincoln, McDuffie, Richmond, Taliaferro, Warren, Washington, and Wilkes
Northeast	Banks, Clarke, Dawson, Elbert, Fannin, Franklin, Habersham, Hall, Hart, Jackson, Lumpkin, Madison, Morgan, Oconee, Oglethorpe, Rabun, Stephens, Towns, Union, and White
Northwest	Bartow, Catoosa, Chattooga, Dade, Floyd, Gilmer, Gordon, Haralson, Murray, Polk, Walker, and Whitfield
Southeast	Appling, Atkinson, Bacon, Bulloch, Candler, Charlton, Clinch, Coffee, Evans, Jeff Davis, Long, Pierce, Screven, Tattnall, Toombs, Ware, and Wayne
Southwest	Baker, Berrien, Brooks, Calhoun, Clay, Colquitt, Cook, Crisp, Decatur, Dougherty, Early, Echols, Grady, Lanier, Lee, Lowndes, Miller, Mitchell, Quitman, Randolph, Schley, Seminole, Sumter, Terrell, Thomas, Tift, Turner, and Worth
West Central	Chattahoochee, Harris, Heard, Marion, Meriwether, Muscogee, Stewart, Talbot, Troup, and Webster

Counties by State Delivery Regions (Map 13/Table 7)	
Region One	Bartow, Catoosa, Chattooga, Dade, Fannin, Floyd, Gilmer, Gordon, Haralson, Murray, Paulding, Pickens, Polk, Walker, and Whitfield
Region Two	Banks, Dawson, Forsyth, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, and White
Region Three	Cherokee, Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, and Rockdale
Region Four	Butts, Carroll, Coweta, Heard, Lamar, Meriwether, Pike, Spalding, and Upson
Region Five	Athens-Clarke, Barrow, Elbert, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton
Region Six	Baldwin, Bibb, Crawford, Houston, Monroe, Jones, Peach, Pulaski, Putnam, Twiggs, and Wilkinson
Region Seven	Augusta/Richmond, Burke, Columbia, Glascock, Hancock, Jefferson, Jenkins, Lincoln, McDuffie, Screven, Taliaferro, Warren, Washington, and Wilkes
Region Eight	Chattahooochee, Clay, Columbus/Muscogee, Crisp, Dooly, Harris, Macon, Marion, Quitman, Randolph, Schley, Stewart,Sumter, Talbot, Taylor, and Webster
Region Nine	Appling, Bleckley, Candler, Dodge, Emanuel, Evans, Jeff Davis, Johnson, Laurens, Montgomery, Tattnall, Telfair, Toombs, Treutlen, Wayne, Wheeler, and Wilcox
Region Ten	Baker, Calhoun, Colquitt, Decatur, Dougherty, Early, Grady, Lee, Miller, Mitchell, Seminole, Terrell, Thomas, and Worth
Region Eleven	Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Charlton, Clinch, Coffee, Cook, Echols, Irwin, Lanier, Lowndes, Pierce, Tift, Turner, and Ware
Region Twelve	Bryan, Bulloch, Camden, Chatham, Effingham, Glynn, Liberty, Long, and McIntosh

APPENDIX C

Town Hall Survey (N=245)

II: Affiliation		
All regions	Number	Percent
Housing Authority	23	9%
School Official	12	5%
Chamber of Commerce	39	16%
Real Estate Professional	12	5%
Lender	32	13%
Builder/Developer	15	6%
Non-Profit org	48	20%
Resident	77	31%
Public Official	59	24%
Employer	16	7%
Other	57	23%

V. How would you describe the supply of adequate and affordable housing in your community? Would you say it..

	Selling point		Little effect		Roadblock		Don't know		Total
	N	%	N	%	N	%	N	%	
R 1	1	11.1	5	55.6	4	44.4	0	0.0	9
R 2	7	21.9	7	21.9	13	40.6	5	15.6	32
R 3	9	45.0	5	25.0	6	30.0	0	0.0	20
R 4	8	47.1	1	6.9	8	47.1	0	0.0	17
R 5	1	16.7	1	16.7	3	50.0	1	16.7	6
R 6	7	31.8	4	18.2	9	40.9	2	9.1	22
R 7	7	24.1	6	20.7	16	55.2	0	0.0	29
R 8	7	21.9	6	18.8	19	59.4	0	0.0	32
R 9	4	17.4	7	30.4	10	43.5	2	8.7	23
R 10	1	4.5	4	18.2	15	68.2	2	9.1	22
R 11	5	29.4	1	5.9	11	64.7	0	0.0	17
R 12	4	36.4	1	9.0	6	54.5	0	0.0	11
State	62	25.8	48	20.0	118	49.2	12	5.0	240
11 Regions	53	24.1	43	19.5	112	50.9	12	5.5	220

III. In your opinion, is there an adequate supply of decent (i.e., safe, livable) housing of the following types in your community?

	More than enough		Just enough		Not enough		Don't know		Total
	N	%	N	%	N	%	N	%	N
Region 1									
Single family houses for rent	0	0.0%	3	30.0%	6	60.0%	1	10.0%	10
Starter homes	1	10.0%	3	30.0%	6	60.0%	0	0.0%	10
Duplexes for rent	0	0.0%	2	22.2%	4	44.4%	3	33.3%	9
Small apt	0	0.0%	3	30.0%	6	60.0%	1	10.0%	10
Larger apt	0	0.0%	4	44.4%	4	44.4%	1	11.1%	9
Townhouse complex	0	0.0%	1	10.0%	7	70.0%	2	20.0%	10
Other multi-family	0	0.0%	1	10.0%	5	50.0%	4	40.0%	10
Planned manufactured comm	4	40.0%	4	40.0%	1	10.0%	1	10.0%	10
Prefabricated	3	30.0%	3	30.0%	1	10.0%	3	30.0%	10
Adaptive reuse	1	10.0%	2	20.0%	6	60.0%	1	10.0%	10
Migrant housing	0	0.0%	2	20.0%	4	40.0%	4	40.0%	10
Public housing	1	10.0%	2	20.0%	5	50.0%	2	20.0%	10
Alternatives for elderly	0	0.0%	2	20.0%	7	70.0%	1	10.0%	10
Region 2									
Single family houses for rent	1	3.1%	5	15.6%	24	75.0%	2	6.3%	32
Starter homes	1	2.9%	1	2.9%	31	91.2%	1	2.9%	34
Duplexes for rent	1	3.3%	6	20.0%	20	66.7%	3	10.0%	30
Small apt	1	2.9%	8	23.5%	25	73.5%	0	0.0%	34
Larger apt	2	5.9%	4	11.8%	26	76.5%	2	5.9%	34
Townhouse complex	1	2.9%	12	35.3%	15	44.1%	6	17.6%	34
Other multi-family	3	9.1%	6	18.2%	20	60.6%	4	12.1%	33
Planned manufactured comm	15	42.9%	10	28.6%	7	20.0%	3	8.6%	35
Prefabricated	8	24.2%	10	30.3%	7	21.2%	8	24.2%	33
Adaptive reuse	0	0.0%	2	6.3%	14	43.8%	16	50.0%	32
Migrant housing	2	6.1%	7	21.2%	11	33.3%	13	39.4%	33
Public housing	6	18.2%	15	45.5%	9	27.3%	3	9.1%	33
Alternatives for elderly	0	0.0%	5	15.2%	26	78.8%	2	6.1%	33

	More than enough		Just enough		Not enough		Don't know		Total
	N	%	N	%	N	%	N	%	N
Region 3									
Single family houses for rent	3	15.8%	1	5.3%	14	73.7%	1	5.3%	19
Starter homes	2	10.0%	1	5.0%	16	80.0%	1	5.0%	20
Duplexes for rent	2	10.5%	4	21.1%	11	57.9%	2	10.5%	19
Small apt	3	15.0%	5	25.0%	11	55.0%	1	5.0%	20
Larger apt	3	15.8%	3	15.8%	12	63.2%	1	5.3%	19
Townhouse complex	3	15.0%	7	35.0%	4	20.0%	6	30.0%	20
Other multi-family	3	15.8%	5	26.3%	7	36.8%	4	21.1%	19
Planned manufactured comm	7	36.8%	3	15.8%	3	15.8%	6	31.6%	19
Prefabricated	1	5.3%	3	15.8%	2	10.5%	13	68.4%	19
Adaptive reuse	0	0.0%	0	0.0%	10	50.0%	10	50.0%	20
Migrant housing	0	0.0%	2	10.0%	8	40.0%	10	50.0%	20
Public housing	3	15.0%	3	15.0%	11	55.0%	3	15.0%	20
Alternatives for elderly	0	0.0%	1	5.0%	17	85.0%	2	10.0%	20
Region 4									
Single family houses for rent	0	0.0%	1	5.9%	16	94.1%	0	0.0%	17
Starter homes	0	0.0%	2	11.8%	15	88.2%	0	0.0%	17
Duplexes for rent	0	0.0%	2	12.5%	10	62.5%	4	25.0%	16
Small apt	3	17.6%	2	11.8%	11	64.7%	1	5.9%	17
Larger apt	3	17.6%	3	17.6%	9	52.9%	2	11.8%	17
Townhouse complex	1	5.9%	3	17.6%	11	64.7%	2	11.8%	17
Other multi-family	1	6.7%	2	13.3%	6	40.0%	6	40.0%	15
Planned manufactured comm	5	29.4%	2	11.8%	8	47.1%	2	11.8%	17
Prefabricated	3	18.8%	4	25.0%	5	31.3%	4	25.0%	16
Adaptive reuse	0	0.0%	2	11.8%	14	82.4%	1	5.9%	17
Migrant housing	1	6.3%	2	12.5%	8	50.0%	5	31.3%	16
Public housing	3	17.6%	1	5.9%	8	47.1%	5	29.4%	17
Alternatives for elderly	0	0.0%	0	0.0%	15	88.2%	2	11.8%	17
Region 5									
Single family houses for rent	2	33.3%	0	0.0%	3	50.0%	1	16.7%	6

	More than enough		Just enough		Not enough		Don't know		Total
	N	%	N	%	N	%	N	%	N
Starter homes	0	0.0%	1	16.7%	5	83.3%	0	0.0%	6
Duplexes for rent	3	50.0%	0	0.0%	3	50.0%	0	0.0%	6
Small apt	3	50.0%	0	0.0%	3	50.0%	0	0.0%	6
Larger apt	3	50.0%	0	0.0%	3	50.0%	0	0.0%	6
Townhouse complex	1	16.7%	2	33.3%	2	33.3%	1	16.7%	6
Other multi-family	3	50.0%	0	0.0%	2	33.3%	1	16.7%	6
Planned manufactured comm	1	16.7%	1	16.7%	3	50.0%	1	16.7%	6
Prefabricated	0	0.0%	0	0.0%	1	16.7%	5	83.3%	6
Adaptive reuse	0	0.0%	2	33.3%	2	33.3%	2	33.3%	6
Migrant housing	0	0.0%	0	0.0%	3	50.0%	3	50.0%	6
Public housing	0	0.0%	3	50.0%	2	33.3%	1	16.7%	6
Alternatives for elderly	0	0.0%	0	0.0%	5	83.3%	1	16.7%	6
Region 6									
Single family houses for rent	1	4.8%	2	9.5%	16	76.2%	2	9.5%	21
Starter homes	1	5.0%	2	10.0%	17	85.0%	0	0.0%	20
Duplexes for rent	0	0.0%	3	15.0%	7	35.0%	10	50.0%	20
Small apt	4	18.2%	5	22.7%	11	50.0%	2	9.1%	22
Larger apt	2	9.1%	4	18.2%	14	63.6%	2	9.1%	22
Townhouse complex	0	0.0%	2	9.5%	13	61.9%	6	28.6%	21
Other multi-family	1	5.0%	5	25.0%	7	35.0%	7	35.0%	20
Planned manufactured comm	11	50.0%	5	22.7%	3	13.6%	3	13.6%	22
Prefabricated	5	22.7%	5	22.7%	3	13.6%	9	40.9%	22
Adaptive reuse	0	0.0%	2	9.1%	7	31.8%	13	59.1%	22
Migrant housing	0	0.0%	1	4.8%	9	42.9%	11	52.4%	21
Public housing	4	18.2%	3	13.6%	12	54.5%	3	13.6%	22
Alternatives for elderly	1	4.5%	3	13.6%	17	77.3%	1	4.5%	22
Region 7									
Single family houses for rent	0	0.0%	5	17.2%	23	79.3%	1	3.4%	29
Starter homes	2	6.9%	3	10.3%	23	79.3%	1	3.4%	29
Duplexes for rent	0	0.0%	6	22.2%	18	66.7%	3	11.1%	27

	More than enough		Just enough		Not enough		Don't know		Total
	N	%	N	%	N	%	N	%	N
Small apt	2	7.1%	2	7.1%	22	78.6%	2	7.1%	28
Larger apt	0	0.0%	3	10.3%	22	75.9%	4	13.8%	29
Townhouse complex	0	0.0%	5	17.9%	20	71.4%	3	10.7%	28
Other multi-family	0	0.0%	8	27.6%	16	55.2%	5	17.2%	29
Planned manufactured comm	15	51.7%	3	10.3%	6	20.7%	5	17.2%	29
Prefabricated	6	20.7%	5	17.2%	8	27.6%	10	34.5%	29
Adaptive reuse	3	10.7%	1	3.6%	16	57.1%	8	28.6%	28
Migrant housing	0	0.0%	6	21.4%	6	21.4%	16	57.1%	28
Public housing	4	13.8%	8	27.6%	12	41.4%	5	17.2%	29
Alternatives for elderly	0	0.0%	2	6.9%	22	75.9%	5	17.2%	29
Region 8									
Single family houses for rent	0	0.0%	2	6.3%	28	87.5%	2	6.3%	32
Starter homes	0	0.0%	2	6.3%	27	84.4%	3	9.4%	32
Duplexes for rent	0	0.0%	4	12.5%	21	65.6%	7	21.9%	32
Small apt	1	3.1%	9	28.1%	18	56.3%	4	12.5%	32
Larger apt	0	0.0%	5	15.6%	20	62.5%	7	21.9%	32
Townhouse complex	1	3.2%	2	6.5%	17	54.8%	11	35.5%	31
Other multi-family	1	3.2%	4	12.9%	19	61.3%	7	22.6%	31
Planned manufactured comm	13	40.6%	6	18.8%	11	34.4%	2	6.3%	32
Prefabricated	2	6.7%	7	23.3%	10	33.3%	11	36.7%	30
Adaptive reuse	0	0.0%	2	6.5%	18	58.1%	11	35.5%	31
Migrant housing	0	0.0%	2	6.5%	26	83.9%	3	9.7%	31
Public housing	6	18.8%	12	37.5%	13	40.6%	1	3.1%	32
Alternatives for elderly	1	3.1%	3	9.4%	25	78.1%	3	9.4%	32
Region 9									
Single family houses for rent	0	0.0%	3	12.5%	21	87.5%	0	0.0%	24
Starter homes	0	0.0%	1	4.2%	21	87.5%	2	8.3%	24
Duplexes for rent	0	0.0%	3	12.5%	18	75.0%	3	12.5%	24
Small apt	1	4.2%	5	20.8%	18	75.0%	0	0.0%	24
Larger apt	1	4.2%	2	8.3%	16	66.7%	5	20.8%	24

	More than enough		Just enough		Not enough		Don't know		Total
	N	%	N	%	N	%	N	%	N
Townhouse complex	0	0.0%	5	20.8%	13	54.2%	6	25.0%	24
Other multi-family	1	4.3%	3	13.0%	13	56.5%	6	26.1%	23
Planned manufactured comm	4	16.7%	4	16.7%	12	50.0%	4	16.7%	24
Prefabricated	2	8.3%	3	12.5%	11	45.8%	8	33.3%	24
Adaptive reuse	0	0.0%	1	4.2%	13	54.2%	10	41.7%	24
Migrant housing	0	0.0%	0	0.0%	18	75.0%	6	25.0%	24
Public housing	0	0.0%	11	45.8%	11	45.8%	2	8.3%	24
Alternatives for elderly	0	0.0%	2	8.3%	22	91.7%	0	0.0%	24
Region 10									
Single family houses for rent	0	0.0%	3	14.3%	14	66.7%	4	19.0%	21
Starter homes	0	0.0%	0	0.0%	21	100.0%	0	0.0%	21
Duplexes for rent	0	0.0%	7	33.3%	10	47.6%	4	19.0%	21
Small apt	0	0.0%	5	23.8%	13	61.9%	3	14.3%	21
Larger apt	0	0.0%	5	25.0%	11	55.0%	4	20.0%	20
Townhouse complex	1	4.8%	4	19.0%	10	47.6%	6	28.6%	21
Other multi-family	1	5.0%	6	30.0%	8	40.0%	5	25.0%	20
Planned manufactured comm	9	42.9%	5	23.8%	2	9.5%	5	23.8%	21
Prefabricated	2	9.5%	2	9.5%	3	14.3%	14	66.7%	21
Adaptive reuse	0	0.0%	1	4.8%	6	28.6%	14	66.7%	21
Migrant housing	0	0.0%	1	4.8%	13	61.9%	7	33.3%	21
Public housing	2	9.5%	7	33.3%	6	28.6%	6	28.6%	21
Alternatives for elderly	0	0.0%	4	19.0%	13	61.9%	4	19.0%	21
Region 11									
Single family houses for rent	1	5.6%	2	11.1%	14	77.8%	1	5.6%	18
Starter homes	0	0.0%	1	5.6%	17	94.4%	0	0.0%	18
Duplexes for rent	0	0.0%	4	22.2%	12	66.7%	2	11.1%	18
Small apt	2	11.1%	7	38.9%	8	44.4%	1	5.6%	18
Larger apt	4	22.2%	2	11.1%	8	44.4%	4	22.2%	18
Townhouse complex	1	5.6%	4	22.2%	9	50.0%	4	22.2%	18
Other multi-family	1	5.6%	3	16.7%	6	33.3%	8	44.4%	18

	More than enough		Just enough		Not enough		Don't know		Total
	N	%	N	%	N	%	N	%	N
Planned manufactured comm	5	27.8%	2	11.1%	8	44.4%	3	16.7%	18
Prefabricated	3	16.7%	3	16.7%	4	22.2%	8	44.4%	18
Adaptive reuse	1	5.6%	1	5.6%	7	38.9%	9	50.0%	18
Migrant housing	1	5.6%	1	5.6%	10	55.6%	6	33.3%	18
Public housing	5	29.4%	6	35.3%	2	11.8%	4	23.5%	17
Alternatives for elderly	0	0.0%	4	22.2%	8	44.4%	6	33.3%	18
Region 12									
Single family houses for rent	3	27.3%	2	18.2%	6	54.5%	0	0.0%	11
Starter homes	4	36.4%	0	0.0%	7	63.6%	0	0.0%	11
Duplexes for rent	1	9.1%	2	18.2%	7	63.6%	1	9.1%	11
Small apt	1	9.1%	4	36.4%	4	36.4%	2	18.2%	11
Larger apt	0	0.0%	4	36.4%	5	45.5%	2	18.2%	11
Townhouse complex	0	0.0%	5	50.0%	4	40.0%	1	10.0%	10
Other multi-family	1	9.1%	1	9.1%	7	63.6%	2	18.2%	11
Planned manufactured comm	7	63.6%	0	0.0%	2	18.2%	2	18.2%	11
Prefabricated	1	9.1%	0	0.0%	5	45.5%	5	45.5%	11
Adaptive reuse	0	0.0%	2	18.2%	5	45.5%	4	36.4%	11
Migrant housing	0	0.0%	1	9.1%	3	27.3%	7	63.6%	11
Public housing	0	0.0%	6	54.5%	4	36.4%	1	9.1%	11
Alternatives for elderly	1	9.1%	2	18.2%	6	54.5%	2	18.2%	11

IV. Indicate the degree to which you think the following situations "restrict" or "promote" working individuals and families in obtaining housing in your community.

	Greatly Restricts	Restricts	G. Restricts and Restricts	Neither		Promotes	Greatly Promotes	Promotes and G. Promotes	Don't know		Total
	N	N	%	N	%	N	N	%	N	%	N
Region 1											
S of Affordable rental housing	2	6	80.0%	2	20.0%	0	0	0.0%	0	0.0%	10
S of Affordable housing for sale	2	5	70.0%	2	20.0%	0	1	10.0%	0	0.0%	10

	Greatly Restricts	Restricts	G. Restricts and Restricts	Neither		Promotes	Greatly Promotes	Promotes and G. Promotes	Don't know		Total
	N	N	%	N	%	N	N	%	N	%	N
Quality of existing housing	1	4	50.0%	1	10.0%	3	1	40.0%	0	0.0%	10
Availability of gov assisted housing programs	0	2	20.0%	3	30.0%	2	1	30.0%	2	20.0%	10
Availability of financing for home buyers	0	1	10.0%	2	20.0%	3	3	60.0%	1	10.0%	10
Availability of financing for home construction	0	0	0.0%	2	20.0%	4	3	70.0%	1	10.0%	10
Building codes	1	1	20.0%	0	0.0%	4	2	60.0%	2	20.0%	10
Enforcement of building codes	2	0	20.0%	0	0.0%	3	3	60.0%	2	20.0%	10
Enforcement of zoning regs	1	1	20.0%	1	10.0%	3	2	50.0%	2	20.0%	10
Zoning codes that reg housing types	1	1	25.0%	2	25.0%	1	2	37.5%	1	12.5%	8
Zoning regs that permit nonstandard spacing	0	1	11.1%	3	33.3%	2	0	22.2%	3	33.3%	9
Region 2											
S of Affordable rental housing	6	17	67.6%	4	11.8%	5	1	17.6%	1	2.9%	34
S of Affordable housing for sale	6	19	75.8%	1	3.0%	4	3	21.2%	0	0.0%	33
Quality of existing housing	1	13	42.4%	6	18.2%	10	2	36.4%	1	3.0%	33
Availability of gov assisted housing programs	3	6	26.5%	6	17.6%	10	5	44.1%	4	11.8%	34
Availability of financing for home buyers	2	5	21.2%	4	12.1%	14	8	66.7%	0	0.0%	33
Availability of financing for home construction	0	7	20.6%	5	14.7%	15	6	61.8%	1	2.9%	34
Building codes	0	4	12.1%	17	51.5%	6	5	33.3%	1	3.0%	33
Enforcement of building codes	0	5	14.7%	18	52.9%	7	2	26.5%	2	5.9%	34
Enforcement of zoning regs	1	6	22.6%	13	41.9%	4	4	25.8%	3	9.7%	31
Zoning codes that reg housing types	2	7	29.0%	12	38.7%	5	4	29.0%	1	3.2%	31
Zoning regs that permit nonstandard spacing	1	5	19.4%	14	45.2%	4	3	22.6%	4	12.9%	31
Region 3											
S of Affordable rental housing	3	11	70.0%	5	25.0%	1	0	5.0%	0	0.0%	20
S of Affordable housing for sale	5	8	65.0%	4	20.0%	2	1	15.0%	0	0.0%	20
Quality of existing housing	1	5	30.0%	7	35.0%	4	1	25.0%	2	10.0%	20
Availability of gov assisted housing programs	5	6	55.0%	3	15.0%	3	0	15.0%	3	15.0%	20
Availability of financing for home buyers	1	4	27.8%	1	5.6%	9	2	61.1%	1	5.6%	18
Availability of financing for home construction	1	3	21.1%	0	0.0%	10	2	63.2%	3	15.8%	19

	Greatly Restricts	Restricts	G. Restricts and Restricts	Neither		Promotes	Greatly Promotes	Promotes and G. Promotes	Don't know		Total
	N	N	%	N	%	N	N	%	N	%	N
Building codes	0	10	50.0%	3	15.0%	0	2	10.0%	5	25.0%	20
Enforcement of building codes	1	4	26.3%	6	31.6%	0	2	10.5%	6	31.6%	19
Enforcement of zoning regs	0	5	25.0%	6	30.0%	3	1	20.0%	5	25.0%	20
Zoning codes that reg housing types	2	10	60.0%	2	10.0%	1	0	5.0%	5	25.0%	20
Zoning regs that permit nonstandard spacing	0	5	25.0%	1	5.0%	4	2	30.0%	8	40.0%	20
Region 4											
S of Affordable rental housing	5	6	68.8%	1	6.3%	2	2	25.0%	0	0.0%	16
S of Affordable housing for sale	4	4	53.3%	0	0.0%	5	2	46.7%	0	0.0%	15
Quality of existing housing	2	6	47.1%	2	11.8%	4	2	35.3%	1	5.9%	17
Availability of gov assisted housing programs	0	5	31.3%	2	12.5%	6	1	43.8%	2	12.5%	16
Availability of financing for home buyers	2	3	31.3%	1	6.3%	3	6	56.3%	1	6.3%	16
Availability of financing for home construction	2	2	25.0%	1	6.3%	2	6	50.0%	3	18.8%	16
Building codes	0	1	6.7%	6	40.0%	6	2	53.3%	0	0.0%	15
Enforcement of building codes	0	1	6.3%	6	37.5%	7	2	56.3%	0	0.0%	16
Enforcement of zoning regs	0	1	6.3%	6	37.5%	7	2	56.3%	0	0.0%	16
Zoning codes that reg housing types	0	3	17.6%	5	29.4%	6	3	52.9%	0	0.0%	17
Zoning regs that permit nonstandard spacing	2	6	50.0%	2	12.5%	1	1	12.5%	4	25.0%	16
Region 5											
S of Affordable rental housing	2	1	50.0%	1	16.7%	1	1	33.3%	0	0.0%	6
S of Affordable housing for sale	2	2	66.7%	0	0.0%	2	0	33.3%	0	0.0%	6
Quality of existing housing	0	2	33.3%	0	0.0%	4	0	66.7%	0	0.0%	6
Availability of gov assisted housing programs	2	0	33.3%	2	33.3%	2	0	33.3%	0	0.0%	6
Availability of financing for home buyers	0	1	16.7%	2	33.3%	2	0	33.3%	1	16.7%	6
Availability of financing for home construction	0	0	0.0%	3	50.0%	2	0	33.3%	1	16.7%	6
Building codes	1	2	50.0%	1	16.7%	1	0	16.7%	1	16.7%	6
Enforcement of building codes	0	2	33.3%	2	33.3%	1	1	33.3%	0	0.0%	6
Enforcement of zoning regs	2	1	50.0%	0	0.0%	2	1	50.0%	0	0.0%	6
Zoning codes that reg housing types	1	2	50.0%	0	0.0%	2	1	50.0%	0	0.0%	6

	Greatly Restricts	Restricts	G. Restricts and Restricts	Neither		Promotes	Greatly Promotes	Promotes and G. Promotes	Don't know		Total
	N	N	%	N	%	N	N	%	N	%	N
Zoning regs that permit nonstandard spacing	0	1	16.7%	2	33.3%	2	0	33.3%	1	16.7%	6
Region 6											
S of Affordable rental housing	4	13	77.3%	1	4.5%	4	0	18.2%	0	0.0%	22
S of Affordable housing for sale	6	7	59.1%	1	4.5%	5	2	31.8%	1	4.5%	22
Quality of existing housing	1	8	40.9%	3	13.6%	6	3	40.9%	1	4.5%	22
Availability of gov assisted housing programs	4	5	40.9%	2	9.1%	8	0	36.4%	3	13.6%	22
Availability of financing for home buyers	3	5	36.4%	2	9.1%	6	4	45.5%	2	9.1%	22
Availability of financing for home construction	1	6	31.8%	3	13.6%	8	3	50.0%	1	4.5%	22
Building codes	0	1	4.5%	14	63.6%	2	1	13.6%	4	18.2%	22
Enforcement of building codes	0	1	4.8%	12	57.1%	5	1	28.6%	2	9.5%	21
Enforcement of zoning regs	1	3	18.2%	9	40.9%	6	1	31.8%	2	9.1%	22
Zoning codes that reg housing types	1	5	27.3%	6	27.3%	5	1	27.3%	4	18.2%	22
Zoning regs that permit nonstandard spacing	0	2	9.1%	7	31.8%	6	0	27.3%	7	31.8%	22
Region 7											
S of Affordable rental housing	5	15	69.0%	5	17.2%	2	1	10.3%	1	3.4%	29
S of Affordable housing for sale	6	14	69.0%	2	6.9%	4	2	20.7%	1	3.4%	29
Quality of existing housing	5	11	55.2%	6	20.7%	5	1	20.7%	1	3.4%	29
Availability of gov assisted housing programs	3	6	31.0%	10	34.5%	6	1	24.1%	3	10.3%	29
Availability of financing for home buyers	2	9	37.9%	8	27.6%	1	5	20.7%	4	13.8%	29
Availability of financing for home construction	3	7	34.5%	7	24.1%	3	4	24.1%	5	17.2%	29
Building codes	0	3	10.3%	16	55.2%	4	1	17.2%	5	17.2%	29
Enforcement of building codes	0	4	13.8%	15	51.7%	5	1	20.7%	4	13.8%	29
Enforcement of zoning regs	0	5	17.2%	15	51.7%	6	0	20.7%	3	10.3%	29
Zoning codes that reg housing types	0	5	17.2%	13	44.8%	7	0	24.1%	4	13.8%	29
Zoning regs that permit nonstandard spacing	1	5	20.7%	16	55.2%	2	0	6.9%	5	17.2%	29
Region 8											
S of Affordable rental housing	11	10	67.7%	3	9.7%	4	1	16.1%	2	6.5%	31
S of Affordable housing for sale	10	8	58.1%	3	9.7%	8	0	25.8%	2	6.5%	31

	Greatly Restricts	Restricts	G. Restricts and Restricts	Neither		Promotes	Greatly Promotes	Promotes and G. Promotes	Don't know		Total
	N	N	%	N	%	N	N	%	N	%	N
Quality of existing housing	7	16	76.7%	0	0.0%	5	1	20.0%	1	3.3%	30
Availability of gov assisted housing programs	8	7	48.4%	1	3.2%	11	1	38.7%	3	9.7%	31
Availability of financing for home buyers	5	8	41.9%	6	19.4%	7	3	32.3%	2	6.5%	31
Availability of financing for home construction	6	5	36.7%	6	20.0%	6	3	30.0%	4	13.3%	30
Building codes	2	2	12.9%	12	38.7%	7	3	32.3%	5	16.1%	31
Enforcement of building codes	0	4	13.3%	15	50.0%	5	1	20.0%	5	16.7%	30
Enforcement of zoning regs	0	3	9.7%	12	38.7%	9	4	41.9%	3	9.7%	31
Zoning codes that reg housing types	1	5	19.4%	7	22.6%	8	5	41.9%	5	16.1%	31
Zoning regs that permit nonstandard spacing	2	6	26.7%	9	30.0%	4	0	13.3%	9	30.0%	30
Region 9											
S of Affordable rental housing	4	9	56.5%	1	4.3%	3	3	26.1%	3	13.0%	23
S of Affordable housing for sale	4	12	66.7%	4	16.7%	1	2	12.5%	1	4.2%	24
Quality of existing housing	3	11	60.9%	2	8.7%	4	3	30.4%	0	0.0%	23
Availability of gov assisted housing programs	4	7	45.8%	4	16.7%	3	2	20.8%	4	16.7%	24
Availability of financing for home buyers	3	10	54.2%	4	16.7%	2	3	20.8%	2	8.3%	24
Availability of financing for home construction	2	6	33.3%	7	29.2%	3	2	20.8%	4	16.7%	24
Building codes	0	2	8.3%	9	37.5%	9	1	41.7%	3	12.5%	24
Enforcement of building codes	0	3	12.5%	13	54.2%	6	0	25.0%	2	8.3%	24
Enforcement of zoning regs	0	1	4.2%	12	50.0%	7	3	41.7%	1	4.2%	24
Zoning codes that reg housing types	1	2	12.5%	13	54.2%	5	2	29.2%	1	4.2%	24
Zoning regs that permit nonstandard spacing	0	5	20.8%	11	45.8%	2	2	16.7%	4	16.7%	24
Region 10											
S of Affordable rental housing	4	7	55.0%	4	20.0%	2	2	20.0%	1	5.0%	20
S of Affordable housing for sale	7	7	66.7%	1	4.8%	3	2	23.8%	1	4.8%	21
Quality of existing housing	1	7	38.1%	5	23.8%	5	3	38.1%	0	0.0%	21
Availability of gov assisted housing programs	1	2	15.0%	8	40.0%	6	1	35.0%	2	10.0%	20
Availability of financing for home buyers	3	1	21.1%	2	10.5%	8	5	68.4%	0	0.0%	19
Availability of financing for home construction	2	2	21.1%	2	10.5%	9	4	68.4%	0	0.0%	19

	Greatly Restricts	Restricts	G. Restricts and Restricts	Neither		Promotes	Greatly Promotes	Promotes and G. Promotes	Don't know		Total
	N	N	%	N	%	N	N	%	N	%	N
Building codes	1	4	25.0%	10	50.0%	4	1	25.0%	0	0.0%	20
Enforcement of building codes	1	4	25.0%	8	40.0%	6	1	35.0%	0	0.0%	20
Enforcement of zoning regs	0	6	30.0%	7	35.0%	6	1	35.0%	0	0.0%	20
Zoning codes that reg housing types	0	4	20.0%	8	40.0%	5	0	25.0%	3	15.0%	20
Zoning regs that permit nonstandard spacing	0	3	14.3%	7	33.3%	5	0	23.8%	6	28.6%	21
Region 11											
S of Affordable rental housing	1	11	66.7%	0	0.0%	2	2	22.2%	2	11.1%	18
S of Affordable housing for sale	4	9	72.2%	0	0.0%	2	2	22.2%	1	5.6%	18
Quality of existing housing	1	8	50.0%	3	16.7%	2	3	27.8%	1	5.6%	18
Availability of gov assisted housing programs	1	3	22.2%	3	16.7%	5	1	33.3%	5	27.8%	18
Availability of financing for home buyers	1	4	27.8%	1	5.6%	5	5	55.6%	2	11.1%	18
Availability of financing for home construction	1	4	27.8%	0	0.0%	6	5	61.1%	2	11.1%	18
Building codes	1	3	22.2%	6	33.3%	5	2	38.9%	1	5.6%	18
Enforcement of building codes	1	3	22.2%	5	27.8%	6	1	38.9%	2	11.1%	18
Enforcement of zoning regs	3	5	44.4%	5	27.8%	3	1	22.2%	1	5.6%	18
Zoning codes that reg housing types	2	4	33.3%	5	27.8%	4	1	27.8%	2	11.1%	18
Zoning regs that permit nonstandard spacing	1	4	27.8%	2	11.1%	7	0	38.9%	4	22.2%	18
Region 12											
S of Affordable rental housing	2	4	54.5%	1	9.1%	4	0	36.4%	0	0.0%	11
S of Affordable housing for sale	1	4	45.5%	1	9.1%	4	0	36.4%	1	9.1%	11
Quality of existing housing	2	3	45.5%	1	9.1%	4	0	36.4%	1	9.1%	11
Availability of gov assisted housing programs	1	4	45.5%	1	9.1%	3	0	27.3%	2	18.2%	11
Availability of financing for home buyers	1	4	45.5%	0	0.0%	4	0	36.4%	2	18.2%	11
Availability of financing for home construction	1	4	45.5%	0	0.0%	4	0	36.4%	2	18.2%	11
Building codes	0	1	10.0%	3	30.0%	6	0	60.0%	0	0.0%	10
Enforcement of building codes	0	2	18.2%	3	27.3%	6	0	54.5%	0	0.0%	11
Enforcement of zoning regs	0	2	18.2%	3	27.3%	6	0	54.5%	0	0.0%	11
Zoning codes that reg housing types	0	1	10.0%	2	20.0%	6	0	60.0%	1	10.0%	10

	Greatly Restricts	Restricts	G. Restricts and Restricts	Neither		Promotes	Greatly Promotes	Promotes and G. Promotes	Don't know		Total
	N	N	%	N	%	N	N	%	N	%	N
Zoning regs that permit nonstandard spacing	0	1	10.0%	4	40.0%	3	0	30.0%	2	20.0%	10

APPENDIX D

Survey of Georgia Economic Developers Association (n=108)

Number of Respondents by Region/Area	**Number of Respondents by Affiliation** (Note: They can have as many affiliations as they choose.)
Local: 63	Local Development Authorities: 28
	Chamber of Commerce: 25
	Local Government: 12
	Other: Nonprofit Organization: 7, Local Builder Developer: 2, State Builder Developer: 1, Real Estate Professional: 4, Electric Utilities: 4, Consultant: 4, State Agency: 5, Regional Agency: 1, Public Official: 3, Other: 6
Regional: 27	State or Regional Agency: 19
	Other: Real Estate Professional: 2, Local Builder Developer: 1, State Builder Developer: 1, Electric Utilities: 2, Consultant: 5, Government Relations: 1, NonProfit Organization: 1, Local Development Authorities: 2, Chamber of Commerce: 4
State: 18	State Agency: 8
	Electric Utilities: 5
	Other: Chamber of Commerce: 4, Real Estate Professional: 1, Local Builder Developer: 1 State Builder Developer: 3, Nonprofit Organization: 1, Consultant: 3, Lender: 1, Federal Government, Local Government: 1
Total: 108	

	North Regions 1,2,4,5 (n=29)		***South Regions 6,7,8,9,10,11,12 (n=41)***		***North & South Regions (n=70)***		***Atlanta: Region 3 (n=20)***		***State (n=18)***	
III 1a. Relationship between workforce housing and economic development. Housing is:	*n*	*%*	*n*	*%*	*n*	*%*	*n*	*%*	*n*	*%*
is a major selling point	11	37.9	17	41.5	28	40	12	60.0	7	38.9
will have little effect	8	27.6	12	29.3	20	28.6	5	25.0	7	38.9
will be a major roadblock	8	27.6	9	22.0	17	24.3	2	10.0	4	22.2
don't know	2	6.9	3	7.3	5	7.1	1	5.0	1	5.6

III 2. Top 3 barriers and top 3 incentives for businesses locating in your community	***North (n=29)***	***South (n=41)***	***North & South (n=70)***	***Atlanta (n=20)***	***State (n=18)***
Availability water/sewer infrastructure INC	13	21	34	8	*0*
Availability water/sewer infrastructure BAR	11	19	30	**9**	9
Transportation highway infrastructure INC	**16**	20	**36**	13	**10**
Transportation highway infrastructure BAR	9	14	23	7	4
Supply of decent, affordable housing INC	*3*	*5*	*8*	9	*3*
Supply of decent, affordable housing BAR	10	20	30	*3*	6
Availability of existing industrial buildings INC	6	17	23	**16**	7
Availability of existing industrial buildings BAR	**15**	16	31	5	*3*
Availability and quality of existing workforce INC	9	14	23	8	6
Availability and quality of existing workforce BAR	10	**23**	**33**	8	**10**
Availability of tax incentives INC	13	15	28	*6*	5
Availability of tax incentives BAR	6	10	16	*3*	*3*
Local attitude toward development INC	14	**22**	**36**	*6*	3
Local attitude toward development BAR	*6*	6	*12*	8	6
Quality of local schools INC	12	11	23	10	2
Quality of local schools BAR	10	17	27	8	8
III 3. Top 3 barriers and top 3 incentives in developing workforce housing (single-family or multi-family) in your community	***North (n=29)***	***South (n=41)***	***North & South (n=70)***	***Atlanta (n=20)***	***State (n=18)***
Availability of land INC	**14**	16	**30**	3	**9**
Availability of land BAR	5	14	19	10	3
Cost of land INC	13	13	26	2	4
Cost of land BAR	8	**17**	25	**16**	3
Availability of labor INC	6	10	16	8	1
Availability of labor BAR	5	9	14	1	2
Cost of labor INC	3	9	12	2	4
Cost of labor BAR	2	4	6	1	2
Available financing INC	12	13	25	7	5
Available financing BAR	4	11	15	*0*	5
Interest rates INC	10	**18**	28	6	7
Interest rates BAR	1	2	3	1	*0*

Availability of building materials INC	6	6	12	2	1
Availability of building materials BAR	*0*	2	*2*	*0*	*0*
Cost of building materials INC	3	2	5	1	*0*
Cost of building materials BAR	3	5	8	1	*0*
Profit margins INC	2	*1*	*3*	3	*0*
Profit margins BAR	7	10	17	3	**6**
Environmental regulations INC	4	3	7	*0*	1
Environmental regulations BAR	3	8	11	4	3
Building codes INC	3	3	6	2	1
Building codes BAR	4	*1*	5	1	2
Zoning regulations INC	2	5	7	2	3
Zoning regulations BAR	8	4	12	10	2
Availability of affordable housing building/developers INC	1	8	9	4	2
Availability of affordable housing building/developers BAR	9	12	21	7	5
Availability of creditworthy home buyers INC	1	2	3	3	*0*
Availability of creditworthy home buyers BAR	**16**	16	**32**	1	4
Attitude of local officials INC	5	9	14	3	1
Attitude of local officials BAR	7	4	11	3	3
Attitude of local residents INC	*0*	3	*3*	1	1
Attitude of local residents BAR	10	6	16	6	5
Market demand INC	8	4	12	**13**	3
Market demand BAR	7	8	15	1	4
VII. What are the top 3 incentives, if available, that could promote workforce housing in your community	***North (n=29)***	***South (n=41)***	***North & South (n=70)***	***Atlanta (n=20)***	
Free or reduced building fees	8	11	19	9	
A land bank	5	11	16	4	
Provide streets or sewers for developments	**18**	18	36	9	
Loan guarantees or payment assistance	15	**25**	**40**	**12**	
Condemnation and acquisition	7	*3*	10	2	
Forgiveness of back taxes	*1*	5	*6*	*1*	
Donated land	10	16	26	**12**	
Public grants	11	18	29	3	
Special zoning	8	8	16	3	

North Regions 1,2,4,5 (n=29)

IV. Is there enough decent housing of the following types in your community?	*More Than Enough*		*Just Enough*		*Not Enough*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*	*%*	
Single family houses for rent	2	6.9	6	20.7	**19**	**65.5**	2	6.9	29
Starter homes	5	17.2	7	24.1	17	58.6	*0*	*0.0*	29
Duplexes for rent	5	17.2	9	31.0	11	37.9	4	13.8	29
Small apartments	7	24.1	5	17.2	14	48.3	3	10.3	29
Larger apartments	2	6.9	7	24.1	16	55.2	4	13.8	29
Townhouse Complex	*0*	*0.0*	8	28.6	17	60.7	3	10.7	28
Other multi-unit housing complex	4	14.0	8	28.6	10	35.7	6	21.4	28
Planned manufactured (mobile home) community or subdivision	**13**	**44.8**	**10**	**34.5**	*4*	*13.8*	2	6.9	29
Prefabricated, modular or kit-house	8	27.6	**10**	**34.5**	5	17.2	6	20.7	29
Adaptive Reuse	1	3.6	4	14.3	15	53.6	8	28.6	28
Migrant housing	2	7.1	*3*	*10.7*	13	46.4	10	35.7	28
Public housing	9	32.1	**10**	**35.7**	5	17.9	4	14.3	28
Alternatives for the elderly	3	10.3%	6	20.7%	16	55.2%	4	13.8%	29

V. Housing finance: Indicate the extent to which you believe each is currently available in your community.	*General Availability*		*Limited Availability*		*Not available*		*Don't know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*	*%*	
Local government homeownership programs	5	17.2	5	17.2	**9**	**31.0**	10	34.5	29
Homeownership programs offered by nonprofits	*0*	*0.0*	14	50.0	6	21.4	8	28.6	28
State mortgage financing (DCA, GFHA)	9	32.1	9	32.1	2	7.1	8	28.6	28
Federal mortgage financing (USDA, RHS)	12	41.4	6	20.7	3	10.3	8	27.6	29
Builder assisted loans	4	13.8	7	24.1	4	13.8	14	48.3	29
Self-help housing programs (ex: Habitat, RHS)	3	10.3	**19**	**65.5**	2	6.9	5	17.2	29
Conventional financing	**25**	**86.2**	*2*	*6.9*	*0*	*0.0*	2	6.9	29
Lease purchase program	3	10.3	10	34.5	5	17.2	11	37.9	29
Government financing for affordable multi-family	2	6.9	13	44.8	4	13.8	10	34.5	29

VI. Use any of the following incentives to create affordable housing?	*Yes*		*No*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*
A land bank	1	3.4	16	55.2	12	41.4	29
Provide streets or sewers for developments	2	6.9	16	55.2	11	37.9	29
Loan guarantees or payment assistance	2	6.9	**20**	**69.0**	7	24.1	29
Condemnation and acquisition	4	13.8	15	51.7	10	34.5	29
Forgiveness of back taxes	2	6.9	15	51.7	12	41.4	29
Donated land	0	0.0	17	58.6	12	41.4	29
Public grants	3	10.3	17	58.6	9	31.0	29
Special zoning	**6**	**20.7**	16	55.2	7	24.1	29
Free of reduced building fees	3	10.3	17	58.6	9	31.0	29

South Regions 6,7,8,9,10,11,12 (n=40)

IV. Is there enough decent housing of the following types in your community?	*More Than Enough*		*Just Enough*		*Not Enough*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*	*%*	
Single family houses for rent	3	7.3	9	22.0	26	63.4	3	7.3	41
Starter homes	4	9.8	7	17.1	**27**	**65.9**	3	7.3	41
Duplexes for rent	2	4.9	13	31.7	17	41.5	9	22.0	41
Small apartments	6	15.0	14	35.0	18	45.0	2	5.0	40
Larger apartments	5	12.2	**15**	**36.6**	18	43.9	3	7.3	41
Townhouse Complex	*1*	*2.5*	13	32.5	15	37.5	11	27.5	40
Other multi-unit housing complex	5	12.5	10	25.0	13	32.5	12	30.0	40
Planned manufactured (mobile home) community or subdivisions	**22**	**53.7**	9	22.0	*6*	*14.6*	4	9.8	41
Prefabricated, modular or kit-house	14	34.1	*5*	*12.2*	*6*	*14.6*	16	39.0	41
Adaptive Reuse	4	9.8	8	19.5	12	29.3	17	41.5	41
Migrant housing	*1*	*2.4*	7	17.1	19	46.3	14	34.1	41
Public housing	13	31.7	**15**	**36.6**	*6*	*14.6*	7	17.1	41
Alternatives for the elderly	2	5.0	22	55.0	14	35.0	2	5.0	40

V. Housing finance: Indicate the extent to which you believe each is currently available in your community.	*General Availability*	*Limited Availability*	*Not Available*	*Don't Know*	*Total*

	n	*%*	*n*	*%*	*n*	*%*	*n*	*%*	
Local government homeownership programs	9	22.0	11	26.8	11	26.8	10	24.4	41
Homeownership programs offered by nonprofits	*3*	*7.7*	22	56.4	5	12.8	9	23.1	39
State mortgage financing (DCA, GFHA)	12	29.3	15	36.6	1	2.4	13	31.7	41
Federal mortgage financing (USDA, RHS)	23	56.1	8	19.5	1	2.4	9	22.0	41
Builder assisted loans	5	12.2	9	22.0	**8**	**19.5**	19	46.3	41
Self-help housing programs (ex: Habitat, RHS)	11	26.8	**23**	**56.1**	2	4.9	5	12.2	41
Conventional financing	**31**	**75.6**	*6*	*14.6*	*0*	*0.0*	4	9.8	41
Lease purchase program	5	12.2	12	29.3	5	12.2	19	46.3	41
Government financing for affordable multi-family	14	35.9	14	35.9	*0*	*0.0*	11	28.2	39

VI. Use any of the following incentives to create affordable housing?	*Yes*		*No*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*
A land bank	2	5.0	**25**	**62.5**	13	32.5	40
Provide streets or sewers for developments	4	10.0	19	47.5	17	42.5	40
Loan guarantees or payment assistance	**17**	**42.5**	16	40.0	7	17.5	40
Condemnation and acquisition	5	12.5	17	42.5	18	45.0	40
Forgiveness of back taxes	7	17.5	19	47.5	14	35.0	40
Donated land	*1*	*2.5*	22	55.0	17	42.5	40
Public grants	5	12.5	23	57.5	12	30.0	40
Special zoning	12	30.0	14	35.0	14	35.0	40
Free of reduced building fees	12	30.0	*12*	*30.0*	16	40.0	40

North and South Regions (n=69)

IV. Is there enough decent housing of the following types in your community?	*More Than Enough*		*Just Enough*		*Not Enough*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*	*%*	
Single family houses for rent	5	7.1	15	21.4	**45**	**64.3**	5	7.1	70
Starter homes	9	12.9	14	20.0	44	62.9	3	4.3	70
Duplexes for rent	7	10.0	22	31.4	28	40.0	13	18.6	70
Small apartments	13	18.8	19	27.5	32	46.4	5	7.2	69
Larger apartments	7	10.0	22	31.4	34	48.6	7	10.0	70
Townhouse Complex	*1*	*1.5*	21	30.9	32	47.1	14	20.6	68

Other multi-unit housing complex	9	13.2	18	26.5	23	33.8	18	26.5	68
Planned manufactured (mobile home) community or subdivision	**35**	**50.0**	19	27.1	*10*	*14.3*	6	8.6	70
Prefabricated, modular or kit-house	22	31.4	15	21.4	11	15.7	22	31.4	70
Adaptive Reuse	5	7.2	12	17.4	27	39.1	25	36.2	69
Migrant housing	3	4.3	*10*	*14.5*	32	46.4	24	34.8	69
Public housing	22	31.9	25	36.2	11	15.9	11	15.9	69
Alternatives for the elderly	5	7.2	**28**	**40.6**	30	43.5	6	8.7	69

V. Housing finance: Indicate the extent to which you believe each is currently available in your community.	*General Availability*		*Limited Availability*		*Not Available*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*	*%*	
Local government homeownership programs	14	20.0	16	22.9	**20**	**28.6**	20	28.6	70
Homeownership programs offered by nonprofits	*3*	*4.5*	36	53.7	11	16.4	17	25.4	67
State mortgage financing (DCA, GFHA)	21	30.4	24	34.8	3	4.3	21	30.4	69
Federal mortgage financing (USDA, RHS)	35	50.0	14	20.0	4	5.7	17	24.3	70
Builder assisted loans	9	12.9	16	22.9	12	17.1	33	47.1	70
Self-help housing programs (ex: Habitat, RHS)	14	20.0	**42**	**60.0**	4	5.7	10	14.3	70
Conventional financing	**56**	**80.0**	*8*	*11.4*	*0*	*0.0*	6	8.6	70
Lease purchase program	8	11.4	22	31.4	10	14.3	30	42.9	70
Government financing for affordable multi-family	16	23.5	27	39.7	4	5.9	21	30.9	68

VI. Use any of the following incentives to create affordable housing?	*Yes*		*No*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*
A land bank	3	4.3	**41**	**59.4**	25	36.2	69
Provide streets or sewers for developments	6	8.7	35	50.7	28	40.6	69
Loan guarantees or payment assistance	**19**	**27.5**	36	52.2	14	20.3	69
Condemnation and acquisition	9	13.0	32	46.4	28	40.6	69
Forgiveness of back taxes	9	13.0	34	49.3	26	37.7	69
Donated land	1	1.4	39	56.5	29	42.0	69
Public grants	8	11.6	40	58.0	21	30.4	69
Special zoning	18	26.1	30	43.5	21	30.4	69
Free of reduced building fees	15	21.7	29	42.0	25	36.2	69

Atlanta: Region 3 (n=21)

IV. Is there enough decent housing of the following types in your community?	*More Than Enough*		*Just Enough*		*Not Enough*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*	*%*	
Single family houses for rent	3	14.3	6	28.6	7	33.3	5	23.8	21
Starter homes	4	19.0	5	23.8	**12**	**57.1**	0	0.0	21
Duplexes for rent	1	4.8	4	19.0	7	33.3	9	42.9	21
Small apartments	**7**	**33.3**	**10**	**47.6**	3	14.3	1	4.8	21
Larger apartments	2	9.5	9	42.9	8	38.1	2	9.5	21
Townhouse Complex	1	4.8	9	42.9	9	42.9	2	9.5	21
Other multi-unit housing complex	3	15.0	7	35.0	5	25.0	5	25.0	20
Planned manufactured (mobile home) community or subdivision	6	30.0	*2*	*10.0*	*1*	*5.0*	11	55.0	20
Prefabricated, modular or kit-house	6	30.0	*2*	*10.0*	2	10.0	10	50.0	20
Adaptive Reuse	*0*	*0.0*	3	14.3	10	47.6	8	38.1	21
Migrant housing	*0*	*0.0*	2	9.5	3	14.3	16	76.2	21
Public housing	4	19.0	3	14.3	6	28.6	8	38.1	21
Alternatives for the elderly	1	4.8	7	33.3	9	42.9	4	19.0	21

V. Housing finance: Indicate the extent to which you believe each is currently available in your community.	*General Availability*		*Limited Availability*		*Not Available*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*	*%*	
Local government homeownership programs	*1*	*4.8*	8	38.1	**4**	**19.0**	8	19.0	21
Homeownership programs offered by nonprofits	*1*	*4.5*	11	50.0	2	9.1	8	9.1	22
State mortgage financing (DCA, GFHA)	2	9.5	11	52.4	*0*	*0.0*	8	0.0	21
Federal mortgage financing (USDA, RHS)	4	19.0	9	42.9	*0*	*0.0*	8	38.1	21
Builder assisted loans	5	23.8	3	14.3	1	4.8	12	57.1	21
Self-help housing programs (ex: Habitat, RHS)	3	14.3	**11**	**52.4**	1	4.8	6	28.6	21
Conventional financing	**18**	**85.7**	*1*	*4.8*	*0*	*0.0*	2	9.5	21
Lease purchase program	9	42.9	8	38.1	*0*	*0.0*	4	19.0	21
Government financing for affordable multi-family	3	14.3	8	38.1	1	4.8	9	42.9	21

VI. Use any of the following incentives to create affordable housing?	*Yes*		*No*		*Don't Know*		*Total*
	n	*%*	*n*	*%*	*n*	*%*	*n*
A land bank	*1*	*4.8*	7	33.3	13	61.9	21
Provide streets or sewers for developments	2	9.5	7	33.3	12	57.1	21
Loan guarantees or payment assistance	**8**	**42.1**	6	31.6	5	26.3	19
Condemnation and acquisition	*1*	*5.0*	8	40.0	11	55.0	20
Forgiveness of back taxes	5	25.0	6	30.0	9	45.0	20
Donated land	*1*	*5.0*	8	40.0	11	55.0	20
Public grants	*1*	*5.0*	**10**	**50.0**	9	45.0	20
Special zoning	**8**	**40.0**	*4*	*20.0*	8	40.0	20
Free of reduced building fees	4	20.0	7	35.0	9	45.0	20

APPENDIX E

Survey of Industry Employees

	Company A		*Company B*		*Company C*		*Total*	
Question	*N*	*%*	*N*	*%*	*N*	*%*	*N*	*%*
Q40: Gender	*94*		*88*		*105*		*287*	
Male	42	44.7	31	35.3	70	66.7	143	49.8
Female	52	55.3	57	64.8	35	33.3	144	50.2
Q41: Race	*93*		*86*		*94*		*273*	
African American	35	37.6	63	73.3	0	0.0	98	35.9
Caucasian	54	58.1	23	26.7	32	34.0	109	39.9
Other	4	4.3	0	0.0	62	66.0	66	24.2
Q42: Are you Hispanic/Latino	*91*		*79*		*102*		*272*	
Yes	2	2/2	2	2/5	85	83/5	80	29.0
Q39: Highest education level achieved	*88*		*86*		*101*		*275*	
No formal education	0	0.0	0	0.0	10	9.9	10	3.6
Elementary/Middle School	0	0.0	0	0.0	57	56.5	57	20.7
Some high school	0	0.0	0	0.0	8	7.9	8	2.9
High school grad/GED	19	21.6	52	60.5	7	6.9	90	32.7
Some college	45	51.1	26	30.2	7	6.9	78	28.4
Associate’s degree	6	6.8	5	5.8	0	0.0	11	4.0
Bachelor’s degree	18	20.5	3	3.5	0	0.0	21	7.7
Q38: Age	*95*		*88*		*106*		*289*	

	Company A		*Company B*		*Company C*		*Total*	
Question	*N*	%	*N*	%	*N*	%	*N*	%
18-24	45	47.4	16	18.2	32	30.2	93	32.2
25-34	29	30.5	31	35.2	36	34.0	96	33.2
35-44	10	10.5	23	26.1	17	16.0	50	17.3
45-54	11	11.6	13	14.8	12	11.3	36	12.5
55 and over	0	0.0	5	5.7	9	8.5	14	4.8
Q35: How those living with you are related	*94*		*75*		*94*		*263*	
Live alone	5	5.3	7	9.3	6	6.4	18	6.8
Live w/spouse or significant other	17	18.1	15	20.0	9	9.6	41	15.6
Live w/spouse or significant other and child	23	24.5	22	29.4	28	29.8	73	27.8
Live with child only	8	8.5	21	28.0	2	2.1	31	11.8
Live with relatives	30	31.9	9	12.0	33	35.1	72	27.4
Share with unrelated family	1	1.1	1	1.3	4	4.3	6	2.3
Live with unrelated adults	10	10.6	0	0.0	12	12.7	22	8.3
Q33: Number living in home	*97*		*90*		*106*		*293*	
One	7	7.2	10	11.1	6	5.7	23	7.8
Two	33	34.0	19	21.1	8	7.6	60	20.5
Three	24	24.7	19	21.1	16	15.1	59	20.1
Four	22	22.7	19	21.1	28	26.4	69	23.5
Five	4	4.2	15	16.7	20	18.9	39	13.3
Six	3	3.1	5	5.6	11	10.4	19	6.5
Seven	3	3.1	2	2.2	11	10.4	16	5.6

	Company A		*Company B*		*Company C*		*Total*	
Question	*N*	%	*N*	%	*N*	%	*N*	%
Eight or more	1	1.0	1	1.1	6	5.5	8	2.7
Q34: Number of people in household employed	*97*		*90*		*106*		*293*	
One	30	30.9	39	43.3	25	23.6	94	32.1
Two	47	48.5	43	47.8	28	26.5	118	40.3
Three	16	16.5	6	6.7	14	13.2	36	12.3
Four	4	4.1	2	2.2	12	11.3	18	6.1
Five or more	0	0.0	0	0.0	27	25.4	27	9.2
Q37: Last month's take home pay for household	*85*		*87*		*71*		*243*	
Less than $500	3	3.5	3	3.5	2	2.8	8	3.3
$501-$1,000	10	11.8	17	19.5	5	7.0	32	13.2
$1,001-$1,500	14	16.5	17	19.5	17	23.9	48	19.8
$1,501-$2,000	14	16.5	14	16.1	13	18.3	41	16.9
$2,001-$2,500	14	16.5	10	11.5	10	14.1	34	14.0
$2,501-$3,000	12	14.1	11	12.6	8	11.3	31	12.8
$3,001-$3,500	1	1.2	6	6.9	0	0.0	7	2.8
$3,501-$4,000	4	4.7	3	3.5	3	4.2	10	4.1
$4,001 or more	13	15.2	6	7.0	13	18.4	32	13.2
Q1: Live in county of employment	*99*		*91*		*106*		*296*	
Yes	45	45.5	73	80.2	94	88.7	212	71.6
Q1a: Moved to county because of job	*42*		*71*		*93*		*206*	
Yes	2	4.8	3	4.2	69	74.2	74	35.9

	Company A		*Company B*		*Company C*		*Total*	
Question	*N*	%	*N*	%	*N*	%	*N*	%
Q30: How far from work lives	*95*		*88*		*64*		*247*	
5 miles or less	28	29.5	35	39.8	35	54.7	98	39.7
6-10 miles	16	16.8	14	15.9	9	14.0	39	15.8
11-15 miles	13	13.7	9	10.2	9	14.0	31	12.6
16-20 miles	11	1.6	12	13.6	5	7.8	28	11.3
21 -35 miles	20	21.0	15	17.1	5	7.9	40	15.9
36-50 miles	7	7.4	2	2.3	0	0.0	9	3.6
Over 50 miles	0	0.0	1	1.1	1	1.6	2	0.8
Q31: How do you get to work	*94*		*87*		*104*		*285*	
Drive my car	90	95.7	81	93.1	51	49.0	222	77.9
Walk/bicycle	1	1.1	0	0.0	2	2.0	3	1.1
Ride with others	3	3.2	6	6.9	51	49.0	60	21.0
Q12: Which describes your current housing	*95*		*85*		*103*		*283*	
Single-family detached	35	36.8	31	36.5	47	45.6	113	39.9
Duplex/triplex	6	6.3	11	12.9	9	8.4	26	9.2
Apartment	9	9.5	5	5.9	23	22.3	37	13.1
Manufactured housing	34	35.8	36	42.4	21	20.4	91	32.2
Other	11	11.6	2	2.3	3	2.9	16	5.6
Q13: How long in current housing	*97*		*87*		*103*		*287*	
Less than 1 year	18	18.6	10	11.5	29	28.2	57	19.9
One to five years	50	51.5	40	45.9	60	52.2	150	52.3
Six to ten years	7	7.2	16	18.4	4	3.9	27	9.4

	Company A		*Company B*		*Company C*		*Total*	
Question	*N*	%	*N*	%	*N*	%	*N*	%
Eleven to 20 years	14	14.5	13	15.0	5	31.0	27	11.1
21 to 34 years	8	8.2	8	9.2	5	11.7	21	7.3
Q15: Do you own or rent?	*86*		*83*		*104*		*273*	
Own (paid for)	14	16.3	16	19.3	15	14.4	45	16.5
Own (mortgage)	35	40.7	50	60.2	17	16.4	102	37.4
Rent	37	43.0	17	20.5	72	69.2	126	46.1
Q16: Total monthly house or rent payment	*72*		*73*		*94*		*239*	
Less than $200	6	8.3	8	11.0	6	6.4	20	8.4
$201-$300	22	30.6	24	32.9	7	7.4	53	22.2
$301-$400	12	16.7	15	20.5	17	18.1	44	18.4
$401-$500	13	18.1	12	16.4	28	30.0	53	22.2
$501-$600	7	9.7	7	9.6	13	13.8	27	11.3
$601-$800	8	11.1	3	4.1	15	16.0	26	10.9
$801-$1,000	3	4.2	2	2.7	6	6.4	11	4.6
Greater than $1,000	1	1.4	2	2.7	2	2.1	5	2.1
Q14: Age of housing	*60*		*70*		*44*		*174*	
More than 40 years old	7	11.7	5	5.7	5	11.3	16	9.2
20 to 39 years old	18	30.0	15	21.4	10	22.8	43	24.7
10 to 19 years old	12	20.0	13	18.6	10	22.7	35	20.1
1 to 9 years old	20	33.3	37	54.3	18	40.9	76	43.7
New	3	5.0	0	0.0	1	2.3	4	2.3
Q22a Major problems with plumbing in last year	*90*		*85*		*99*		*274*	

	Company A		*Company B*		*Company C*		*Total*	
Question	*N*	*%*	*N*	*%*	*N*	*%*	*N*	*%*
Yes	18	20.0	16	18.8	16	16.2	50	18.2
Q23a: Major problems with heating system in last year	*77*		*69*		*91*		*237*	
Yes	9	11.7	6	8.7	12	13.2	27	11.4
Q24: Major problems with electricity in last year	*95*		*88*		*106*		*289*	
Yes	10	10.5	4	4.5	8	7.5	22	7.6
Q25: Does the exterior need major repair	*96*		*87*		*106*		*289*	
Yes	8	8.3	10	11.5	17	16.0	35	12.1
Q26: Are you satisfied with your present housing	*96*		*88*		*107*		*291*	
Yes	73	76.0	57	64.8	97	90.7	227	78.0
Q27: Do you plan to move within the year	*94*		*88*		*106*		*288*	
Yes	33	35.1	17	19.3	20	18.9	70	24.3
Q27b: If you move, which housing type would you look for?	*30*		*16*		*14*		*60*	
Single-family detached	9	30.0	4	25.0	6	42.9	19	31.7
Duplex/triplex	3	10.0	3	18.8	2	14.3	8	13.3
Apartment	10	33.3	1	6.2	3	21.4	14	23.3
Manufactured housing	1	3.3	3	18.8	0	0.0	4	6.7
Any decent affordable housing	4	13.3	2	12.5	2	14.3	8	13.3
Other	3	10.0	3	18.8	1	7.1	7	11.7
Q27c: If you move would you rent or buy?	*27*		*16*		*13*		*56*	
Rent	15	55.6	2	12.5	6	46.2	23	41.1
Buy	12	44.4	14	87.5	7	53.8	33	58.9
Q1b: If you moved to this county, how long did it take you to find a place to live?	*2*		*2*		*46*		*50*	

	Company A		*Company B*		*Company C*		*Total*	
Question	*N*	%	*N*	%	*N*	%	*N*	%
Less than 5	0	0.0	1	50.0	8	17.4	10	20.0
7 days	0	0.0	0	0.0	8	17.4	8	16.0
10 to 14 days	0	0.0	0.0	0.0	6	13.1	6	12.0
15 to 28 days	1	50.0	1	50.0	3	6.5	5	10.0
30 days	0	0.0	0	0.0	14	30.3	14	28.0
More than 30 days	1	50.0	0	0.0	7	15.3	7	14.0
Q3: What type of housing did you look for?	*6*		*5*		*26*		*37*	
Single-family detached	1	16.7	4	80.0	12	46.2	17	45.9
Duplex/Triplex	1	16.7	0	0.0	2	7.7	3	8.1
Apartment	0	0.0	0	0.0	8	30.7	8	21.6
Manufactured home	1	16.7	0	0.0	2	7.7	3	8.1
Anything decent and affordable	3	50.0	1	20.0	2	7.7	6	16.3
Q4: Was the housing good quality?	*5*		*5*		*22*		*32*	
Yes	4	80.0	4	80.10	12	54.5	20	62.5
Q5: Were you looking to rent or buy?	*6*		*5*		*27*		*38*	
Rent	2	33.3	1	20.0	22	81.5	25	65.8
Buy	4	66.7	4	80.0	5	18.5	13	34.2
Q6: How much were you planning to spent per month?	*6*		*5*		*26*		*37*	
Less than \$200	1	16.7	0	0.0	4	15.4	5	13.5
\$201-\$400	3	50.0	2	40.0	6	23.0	11	29.7
\$401-\$500	2	33.3	2	40.0	7	26.9	11	29.8
More than \$500	0	0.10	1	20.0	9	34.7	10	27.0

	Company A		*Company B*		*Company C*		*Total*	
Question	*N*	*%*	*N*	*%*	*N*	*%*	*N*	*%*
Q7: Did you find housing in your price range to buy?	*6*		*4*		*18*		*28*	
Yes	3	50.0	3	750	3	16.7	9	32.1
Q8: Did you find housing in your price range to rent?	*4*		*2*		*19*		*25*	
Yes	3	75.0	1	50.0	12	63.2	16	64.0
Q28: Do you know of any programs to help you rent/buy housing?	*96*		*79*		*80*		*255*	
Yes	12	12.5	18	22.8	5	6.3	35	13.7

15633

Georgia Workforce Housing Policy Study: Housing Practices Questionnaire

The purpose of this survey is to ask your opinion about the availability, affordability and quality of housing for workers in your community. This information will be used to help develop a comprehensive housing policy for the state.

I. Please define your "community" (the area you are most familiar with).
The following information pertains to:

County of ____________________

OR City of ____________________

II. Please indicate the basis for your perspective. (Please check all that apply)

- ☐ Housing Authority
- ☐ School Official
- ☐ Chamber of Commerce
- ☐ Real Estate Professional
- ☐ Lender
- ☐ Builder/Developer
- ☐ Non-profit organization
- ☐ Resident
- ☐ Public Official (specify): ____________________
- ☐ Employer
- ☐ Other (specify): ____________________

III. In your opinion, is there an adequate supply of decent (i.e., safe, livable) housing of the following types in your community? Please mark the appropriate box.

	More than Enough	**Just Enough**	**Not Enough**	**Don't Know**
1. Single family houses for rent	☐	☐	☐	☐
2. Starter homes (small relatively inexpensive homes for 1st time home buyers)	☐	☐	☐	☐
3. Duplexes for rent	☐	☐	☐	☐
4. Small apartments (1 & 2 bedroom)	☐	☐	☐	☐
5. Larger apartments (3 or more bedrooms)	☐	☐	☐	☐
6. Townhouse complex	☐	☐	☐	☐
7. Other multi-unit housing complex	☐	☐	☐	☐
8. Planned manufactured (mobile home) community or subdivision	☐	☐	☐	☐
9. Prefabricated, modular or kit-house	☐	☐	☐	☐
10. Adaptive reuse (e.g., church, school or commercial property converted to residential use)	☐	☐	☐	☐
11. Migrant housing	☐	☐	☐	☐
12. Public Housing units	☐	☐	☐	☐
13. Alternatives for elderly housing	☐	☐	☐	☐

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IV. Please indicate the degree to which you think the following housing situations "restrict" or "promote" working individuals and families in obtaining housing in your community. Please mark the appropriate box.

	Greatly Restricts	Restricts	Neither	Promotes	Greatly Promotes	Don't Know
1. Supply of affordable rental housing	☐	☐	☐	☐	☐	☐
2. Supply of affordable housing for sale	☐	☐	☐	☐	☐	☐
3. Quality of existing housing units	☐	☐	☐	☐	☐	☐
4. Availability of government assisted housing programs	☐	☐	☐	☐	☐	☐
5. Availability of financing for home buyers	☐	☐	☐	☐	☐	☐
6. Availability of financing for home construction	☐	☐	☐	☐	☐	☐
7. Building codes which regulate the construction of housing types	☐	☐	☐	☐	☐	☐
8. Local enforcement of building codes	☐	☐	☐	☐	☐	☐
9. Local enforcement of zoning regulations	☐	☐	☐	☐	☐	☐
10. Zoning codes which regulate housing types (e.g., multifamily, manufactured housing)	☐	☐	☐	☐	☐	☐
11. Zoning regulations which permit nonstandard spacing between homes (e.g., zero lot line)	☐	☐	☐	☐	☐	☐

V. 1. How would you describe the supply of adequate and affordable housing in this community? Would you say it (Choose one of the following):

☐ is a major selling point for attracting new industry?

☐ will have little effect on this community's ability to attract new industry?

☐ will be a major roadblock for attracting new industry?

☐ don't know.

2. What should the state do to help increase the supply of affordable housing for workers in your community? (Please explain)

____

____

____

3. Finally, please give us any other comments you have regarding housing for workers in your community.

____

____

____

Thank You

Georgia Workforce Housing Policy Study
Housing Availability and Location Decisions

The purpose of this survey is to assess the importance of the availability of workforce housing in plant location or expansion decisions. This information will be used to develop a comprehensive housing policy for Georgia.

This survey asks you to think about housing in your 'community'. Please provide information concerning a local community in Georgia if possible.

- **If you are a local community representative please answer ALL questions.**
- **If your perspective is regional or statewide in nature please answer sections II and III to provide an indication of the general situation across the territory.**

('Workforce housing' is defined as suitable single family and multifamily housing that is decent and affordable to individuals and families earning an annual income between minimum wage and $60,000.)

I. Please define your 'community' or geographic area.

- ○ Local (specify County and/or City): ______
- ○ Region (specify): ______
- ○ State

II. Please indicate the basis for your perspective. (Please check all that apply)

- ☐ Chamber of Commerce
- ☐ Local Development Authority
- ☐ Local Government
- ☐ Lender
- ☐ Real Estate Professional
- ☐ Housing Authority
- ☐ Local Builder/Developer
- ☐ State Builder/Developer
- ☐ Non-Profit Organization
- ☐ Electric utilities
- ☐ Consultant
- ☐ State agency (specify) ______
- ☐ Regional agency (specify) ______
- ☐ Public Official (specify) ______
- ☐ Other (specify) ______

III. 1a. What is the relationship between workforce housing and economic development in your community?

Would you say it... (Choose one of the following)

- ○ is a major selling point for attracting new industry?
- ○ will have little affect on this community's ability to attract new industry?
- ○ will be a major roadblock for attracting new industry?
- ○ don't know.

1b. Why?

2. In your opinion, what are the top 3 barriers and top 3 incentives for businesses locating in your community?

(Please check **3** items in column one and **3** items in column two.)	(1) Barrier	(2) Incentive
Availability and capacity of water/sewer infrastructure	○	○
Transportation (highway) infrastructure	○	○
Supply of decent, safe affordable workforce housing	○	○
Availability of existing industrial buildings	○	○
Availability and quality of existing workforce	○	○
Availability of tax incentives	○	○
Local attitude toward development	○	○
Quality of local schools	○	○
Other:	○	○
Other:	○	○
Other:	○	○
Don't know	○	○

3. In your opinion, what are the top 3 barriers and top 3 incentives in developing workforce housing (single-family or multi-family) in your community?

(Please check **3** items in column one and **3** items in column two.)	(1) Barrier	(2) Incentive
Availability of land	○	○
Cost of land	○	○
Availability of labor	○	○
Cost of labor	○	○
Available financing	○	○
Interest rates	○	○
Availability of building materials	○	○
Cost of building materials	○	○
Profit margins	○	○
Environmental regulations	○	○
Building codes	○	○
Zoning regulations	○	○
Availability of affordable housing builders/developers	○	○
Availability of creditworthy home buyers	○	○
Attitude of local officials	○	○
Attitude of local residents	○	○
Market Demand	○	○
Other local policy: ______	○	○
Other: ______	○	○
Other: ______	○	○
Don't know	○	○

IV. **In your opinion, is there enough decent (i.e., safe, livable) housing of the following types in your community?**

	More Than Enough	Just Enough	Not Enough	Don't Know
Single family houses for rent	○	○	○	○
Starter homes (small relatively inexpensive homes for First-time home buyers)	○	○	○	○
Duplexes for rent	○	○	○	○
Small apartments (1 & 2 bedroom)	○	○	○	○
Larger apartments (3 or more bedrooms)	○	○	○	○
Townhouse complex	○	○	○	○
Other multi-unit housing complex	○	○	○	○
Planned manufactured (mobile home) community or subdivision	○	○	○	○
Prefabricated, modular or kit-house	○	○	○	○
Adaptive reuse (e.g., church, school or commercial property converted to residential use)	○	○	○	○
Migrant housing	○	○	○	○
Public housing units	○	○	○	○
Alternatives for elderly housing (assisted living facility)	○	○	○	○

V. **Please consider the following housing finance practices. Indicate the extent to which you believe each is currently available in this community.**

	General Availability	Limited Availability	Not Available	Don't Know
Local government homeownership programs	○	○	○	○
Homeownership programs offered by nonprofits	○	○	○	○
State mortgage financing (DCA, GHFA)	○	○	○	○
Federal mortgage financing (USDA, RHS)	○	○	○	○
Builder assisted loans	○	○	○	○
Self-help housing programs (ex. Habitat, RHS)	○	○	○	○
Conventional financing	○	○	○	○
Lease purchase program	○	○	○	○
Government financing for affordable multi-family rental housing development	○	○	○	○

VI. **Does your community use any of the following incentives to create affordable workforce housing?**

	Yes	No	Don't Know
Free or reduced building fees	○	○	○
A land bank	○	○	○
Provide streets or sewers for developments	○	○	○
Loan guarantees or payment assistance	○	○	○
Condemnation and acquisition	○	○	○
Forgiveness of back taxes	○	○	○
Donated land	○	○	○
Public grants	○	○	○
Special zoning	○	○	○

VII. **What would be the top 3 incentives, if available, that could promote workforce housing in your community?**

- ☐ Free or reduced building fees
- ☐ A land bank
- ☐ Provide streets or sewers for developments
- ☐ Loan guarantees or payment assistance
- ☐ Condemnation and acquisition
- ☐ Forgiveness of back taxes
- ☐ Donated land
- ☐ Public grants
- ☐ Special zoning

VIII. **Are you aware of any 'success stories' (model communities) related to increasing the supply of adequate and affordable workforce housing in Georgia (employer-assisted housing programs) ?**
If so, why was it successful?

To allow us to gather more information, please provide detailed contact information related to the program:

Contact Name(s): ________

Agency: ________

Location: ________

Phone Numbers: ________

Program or project name: ________

Why do you consider this program to be creative or successful?

IX. **Do you have any additional comments regarding Workforce Housing?**

Submit Survey

THANK YOU!

this site was created by the Family and Consumer Sciences webteam of the University of Georgia

EMPLOYEE SURVEY

The purpose of this survey is to learn how housing affects employment and commuting decisions in Georgia. This information will be used to develop a comprehensive housing policy for the state.

All the information you give will be strictly confidential. The interview is voluntary, and if you don't want to answer any particular question just skip to the next one. Please ask if you have any questions.

SECTION I. HOUSING AVAILABILITY IN COUNTY 1

1. Do you live in County 1?

1. ☐ **YES**

2. ☐_**NO**, I live in ________________________ County __**Skip to Question 2** (page 2)

1A. If yes (to Question 1), Did you move to County 1 *because* you got a job at Company A?

1. ☐ **YES**, I moved from:

City ___________________________

State____________________

Country___________________________

2. ☐ **NO**, I already lived in County 1. _ **Skip to Section II** (page 4)

1B. If yes to Question 1A, How long did it take you to find a place to live?

______________________ days

______________________ weeks

______________________ months

999999. ☐ Don't Know

[Code into days ________________] __**Skip to Question 3** (page 2)

2. If no (to Question 1) Did you look for housing in County 1 when you got a job at Company A?

1. ☐ YES, I looked for housing in County 1, but did not move there because:

____

____

____

2. ☐ NO, I did not look for housing in County 1 because:

____

____

____

_ **Skip to Section II** (page 4)

Please answer questions <u>3-9 if you looked for housing in County 1</u> when you became employed at Company A. If you were already living in County 1 or you did not look for housing skip to Section II.

3. What type of housing were you looking for in County 1? (Please check only one.)

1. ☐ A single family detached house
2. ☐ A house containing 1-3 units (e.g. duplex or triplex)
3. ☐ An apartment (building with 4 or more units)
4. ☐ A manufactured (mobile) home
5. ☐ Anything decent and affordable
6. ☐ Other, please describe ________________________________

____

4. Was the housing you looked at good quality housing (decent and safe)?

__ ☐ YES
__ ☐ NO
__ ☐_Don't Know

5. Were you looking to rent or buy?

1. ☐ Rent
2. ☐ Buy

6. How much were you planning to spend on your total **monthly** house or rent payment?

1. ☐ Less than $200	7. ☐ $701 - $800
2. ☐ $201 - $300	8. ☐ $801 - $1,000
3. ☐ $301 - $400	9. ☐ $1,001 - $1,200
4. ☐ $401 - $500	10. ☐ $1,201 - $1,400
5. ☐ $501 - $600	11. ☐ More than $1400
6. ☐ $601- $700	12. ☐_Don't Know

7. Did you find housing in this price range to *buy*?

1. ☐ YES
2. ☐ NO
3. ☐ Does Not Apply

8. Did you find housing in this price range to *rent*?

1. ☐ YES
2. ☐ NO
3. ☐ Does Not Apply

9.. Were you denied any rental housing?

1. ☐ YES
2. ☐ NO
3. ☐ Did not try to rent

9A **If yes to Question 9**, On what basis do you think you were denied rental housing?

(Check all that apply)

1. ☐ Race
2. ☐ Color
3. ☐ Religion
4. ☐ Familial status (presence of child under age of 18, and pregnant women)
5. ☐ Sex
6. ☐ National origin
7. ☐ Disability
8. ☐ Poor credit
9. ☐ Don't Know

10. Do you think you were treated unfairly in obtaining a home loan?

1. ☐ YES
2. ☐ NO
3. ☐ Did not try to get a loan

11. **If yes to Question 10**, On what basis do you think you were treated unfairly in obtaining a home loan?

(Check all that apply)

1. ☐ Race
2. ☐ Color
3. ☐ Religion
4. ☐ Familial status (presence of child under age of 18, and pregnant women)
5. ☐ Sex
6. ☐ National origin
7. ☐ Disability
8. ☐ Poor credit
9. ☐ Don’t Know

SECTION II. CURRENT HOUSING AND FUTURE HOUSING PLANS

12. Which of the following housing types best describes your current housing?

1. ☐ A single family detached house
2. ☐ A house containing 1-3 units (e.g. duplex or triplex)
3. ☐ An apartment building with 4 or more units
4. ☐ A manufactured (mobile) home
5. ☐ Other, please describe ________________________________
6. ☐ Don’t know

13. How long have you lived in your current house, apartment or mobile home?

(record 0 if less than 1 year)

_____ years

99. ☐_Don’t Know

14. About what year was your house, apartment, or mobile home built?

Year built ______

9999. ☐_Don't Know

15. Do you own or rent this house, apartment or mobile home?

1. ☐ Own (paid for)
2. ☐ Own (paying mortgage)
3. ☐ Rent
4. ☐ Other, please specify__________________

16. Please check the payment range that is closest to your **total <u>monthly</u> house or rent payment.**

1. ☐	Less than $200	7. ☐	$701 - $800
2. ☐	$201 - $300	8. ☐	$801 - $1,000
3. ☐	$301 - $400	9. ☐	$1,001 - $1,200
4. ☐	$401 - $500	10.☐	$1,201 - $1,400
5. ☐	$501 - $600	11.☐	More than $1400
6. ☐	$601- $700	12. ☐	Does not Apply: Home paid for

17. Does this monthly house or rent payment include utilities?

1. ☐ YES, What utilities does it include?________________________________

____

2. ☐ NO

18. How many rooms are there where you live? (don't count bathrooms, utility rooms)

__________ rooms

19. How many bedrooms are there where you live?

__________ bedrooms

20. How many complete *bathrooms* (toilet, sink and tub/shower) are there where you live?

__________ bathrooms

21. How many *half-bathrooms* (toilet and sink only) are there where you live?

___________ half-bathrooms

22. Do you have complete *plumbing* were you live?
(Hot and cold piped water, a flush toilet, and a bathtub or shower)

__ ☐ YES
__ ☐ NO **__Skip to Question 23**

22A. **If yes to Question 22**, have you had major problems with the plumbing within the last year?

__ ☐ YES
__ ☐ NO

23. Do you have a *central heating system* where you live?

__ ☐ YES
__ ☐ NO **__Skip to Question 24**

23A. If yes to Question 23, have you had major problems with the heating system within the last year?

__ ☐ YES
__ ☐ NO

24.. Have you had major problems with the *electricity* where you live within the last year?

__ ☐ YES
__ ☐ NO

25. Does the *exterior* need major repair where you live?
(e.g. the roof leaks, holes in the walls)

__ ☐ YES
__ ☐ NO

26. Are you satisfied with your present housing?

__ ☐ YES
__ ☐ NO, why not?____

____

____

27.. Do you plan to move within the next year?

__ ☐ YES
__ ☐ NO _ **Skip to Question 28**

27A **IF YES TO QUESTION 27,** Where do you plan to move?

City _______________

State____________

Country_______

☐ Don't know

27B **If yes to Question 27,** Which of the following housing types are you likely to look for?

1. ☐ A single family detached house
2. ☐ A house containing 1-3 units (e.g. duplex or triplex)
3. ☐ An apartment (building with 4 or more units)
4. ☐ A manufactured (mobile) home
5. ☐ Anything decent and affordable
6. ☐ Other, please describe ___________________________________
7. ☐ Don't know

27C **If yes to Question 27,** Do you plan to rent or buy?

1. ☐ Rent
2. ☐ Buy
3. ☐ Don't know

28. Do you know of any programs to help you buy/rent housing?

__ ☐ YES, What are they?____

____

__ ☐_ NO

29. Please indicate the degree to which you think the following housing situations "help" or "hinder" working individuals and families in obtaining housing in your community.

	Greatly Helps				Greatly Hinders	Don't Know
29A Availability of government assisted housing programs	1	2	3	4	5	9
29B Availability of financing for home buyers	1	2	3	4	5	9
29C. Availability of financing for home construction	1	2	3	4	5	9

30. About how far away from work do you live?

________________miles

31. How do you get to work?

1. ☐ Drive my car
2. ☐ Drive my motorcycle

__ 3. ☐ Walk/Bicycle

4. ☐ Ride with others
5. ☐ Use a bus service
6. ☐ Use a van service
7. ☐ Other, how? :____

32. About how much money do you spend each week to get to and from work?

__________ dollars

SECTION III. PERSONAL DATA: The following questions ask for information about you and the people you live with. This helps us to know if different people agree or disagree on housing issues. Your responses will be combined with others, and no one will know how *you* answered.

33. Including yourself, how many people live in this house, apartment or mobile home?

_______ people

34. Including yourself, how many people in your household are employed?
(include self-employment and paid employment which takes place in the home)

________ people

35. Please describe how those living with you are related to you.

1. ☐ Live alone
2. ☐ Live with spouse or significant other only
3. ☐ Live with spouse or significant other and at least one child
4. ☐ Live with child/children only; no other adult live in the household
5. ☐ Live with relatives (adult child, parent(s), adult siblings or cousins)
6. ☐ Share unit with another unrelated family (with or without children)
7. ☐ Live with other adult(s) who are not related (roommate sharing expenses)
8. ☐ Other, please specify ____

____

36. **Not including yourself**, please record the number of household members in each of the following age groups.

Age	**# in Household**	**Age**	**# in Household**
1. 0-5 years		6. 35-44 years . . .	
2. 6-13 years		7. 45-54 years . . .	
3. 14 -17 years . .		8. 55-64 years . . .	
4. 18-24 years . . .		9. 65-74 years . . .	
5. 25-34 years . . .		10. over 75 years	

37. About how much was the take-home pay for your **entire** household last month?

1. ☐ Less than $500
2. ☐ $501 - $1000
3. ☐ $1001 - $1500
4. ☐ $1501 - $2000
5. ☐ $2001 - $2500
6. ☐ $2501 - $3000
7. ☐ $3001 - $3500
8. ☐ $3501 - $4000
9. ☐ $4001 - $4500
10. ☐ $4501 - $5000
11. ☐ over $5000

38. Your age:

1. ☐ 18-24 years
2. ☐ 25-34 years
3. ☐ 35-44 years
4. ☐ 45-54 years
5. ☐_55-64 years
6. ☐_65-74 years
7. ☐_75 or over

39. **Highest** education level achieved:

1. ☐ No formal education
2. ☐ Elementary/Middle school
3. ☐ Some high school
4. ☐ High school graduate (including GED)
5. ☐ Some college, no degree
6. ☐ Associate degree
7. ☐ Bachelor's degree
8. ☐ Other, Please pecify______________

40. Your gender:

1. ☐ Male
2. ☐ Female

41. Your race:

1. ☐ African American (Black)
2. ☐ American Indian
3. ☐ Asian/Pacific Islander
4. ☐ Caucasian (White)
5. ☐ Other please specify____________________________________

42. Are you Hispanic/Latino?

1. ☐ YES
2. ☐ NO

That's all the questions we have for you. Thank you for taking the time to answer these questions for us. You've been very helpful.