

Element 3 Housing

Inventory	2
Total Units.....	2
Housing Type	3
Occupancy Characteristics	5
Age and Conditions	8
Housing Costs	9
Jobs – Housing Balance	11
Analysis	12
Assessment of Current and Future Needs	12

List of Tables

Table 1	Existing Housing Units And Projected Housing Units.....	2
Table 2	Housing Unit Types By Number Of Units And Percentage Of Total Units.....	3
Table 3	Total Single Family Units, 1980, 1990 and 2000.....	3
Table 4	Multi-Family Units, 1980, 1990 and 2000.....	4
Table 5	Manufactured Housing Units, 1980, 1990 and 2000.....	4
Table 6	Occupancy Characteristics, 2000	6
Table 7	Occupancy Characteristics, 1990.....	6
Table 8	Occupancy Characteristics, 1980.....	7
Table 9	Vacancy Rates, 2000.....	7
Table 10	Age of Housing, 2000.....	8
Table 11	Condition of Housing Units, 1980, 1990 and 2000.....	8
Table 12	Median Property Values, 1980, 1990, 2000.....	9
Table 13	New and Existing Home Sales, 2000.....	9
Table 14	Median Contract Rent, 1980, 1990, 2000.....	10
Table 15	Average Amount Of Household Income Spent On Housing For Owners.....	10
Table 16	Average Amount Of Household Income Spent On Housing For Renters.....	10
Table 17	Special Housing Needs For Harris County, 2000.....	11
Table 18	Jobs - Housing Balance	11
Table 19	Harris County Existing Housing Supply Condition.....	12
Table 20	Harris County, Harris County Housing Supply Condition, 2030.....	12

The basic human need of housing is an issue that is significant to local governments. As such, both the present and future trends in housing must be observed by the local government. Adequate housing is an aspect of life that must be addressed and affects the local community, the County, the State, and Federal levels of government. No one entity can handle the issue, but all must work to insure that housing is safe, affordable, available, and adequate to meet the needs of the public. An inventory and assessment of the housing within Harris County and its municipalities has been conducted. The potential concerns, opportunities, and problems have been identified.

Inventory

Total Units

The inventory of Harris County's existing housing stock and assessment of housing needs demonstrates strengths and weaknesses concerning housing. The subsequent issues, in housing, that arise are observed and illustrated by the inventory. Harris County and the municipalities of Hamilton, Pine Mountain, Shiloh, and Waverly Hall are projected to have increases in population. This factor insures that housing will continue to be a prevalent issue facing the area. Current available housing units and projected housing needs are shown in the following chart.

Table 1
Existing Housing Units And Projected Housing Units

Jurisdiction	Total Housing Units			Projected Housing Units						
	1980	1990	2000	2005	2008	2010	2015	2020	2025	2030
Harris County	5,996	7,814	10,288	12,573	13,397	14,137	15,987	17,837	19,687	21,537
--Hamilton	226	179	191*	210	221	255	340	425	510	537
--Pine Mountain	439	461	892	1,015	1,032	1,040	1,127	1,214	1,301	1,388
--Shiloh	153	135	172	174	177	182	195	207	218	227
--Waverly Hall	317	275	240	203	205	255	320	385	450	522

Source: U.S. Census Bureau, Census 1980, 1990 and 2000
Lower Chattahoochee RDC 2005-2030

*Housing number adjusted to reflect Census 2000 under count

The 2000 census reports that there are a total of 10,288 housing units in Harris County. As shown in the table above, the total number of units in the county increased by 4,292 units or an average of 215 units per year from 1980-2000. The housing stock has grown by 72 percent over the past two decades or an average of 3.58 percent per year.

The growth in housing units between 1990 and 2000 was greater than the growth in housing units between 1980 and 1990. There were 1,818 units added between 1980 and 1990 and 2,474 units added between 1990 and 2000.

The growth in the number of housing units can be attributed primarily to three factors. First is the growth in the number of jobs in the Harris County area, especially Columbus and LaGrange, which resulted in people coming to this area and choosing Harris County as a place to live. Second, Harris County has a quality school system which is attractive to parents. Finally, Harris County is probably the most attractive county in this area in which to live. All the cities, with the exception of Pine Mountain, had a considerable decline in the number of housing units from 1980-2000. The total

number of housing units should increase for each city as their year round populations grow. Pine Mountain's housing unit estimate exceeds what is needed to house the year round population. This difference can be attributed to the construction of vacation homes.

Housing Type

The predominant type of housing for both Harris County and its municipalities is a single-family housing unit. Approximately 81 percent of the existing housing stock in Harris County is single-family; while the City of Hamilton is 54 percent, Pine Mountain is 76 percent, Shiloh is 59 percent and Waverly Hall is 87 percent.

Manufactured housing units are prevalent in the county, comprising 15.6 percent of the existing housing stock. Harris County's housing stock has a larger percentage of single-family and manufactured housing units than the State of Georgia's housing stock for this type of units.

Currently, Harris County is below the State average of multi-family units, at 3.5 percent. The percentage of multi-family housing is higher in Hamilton and Pine Mountain due to availability of a public sewer system allowing for higher density housing.

The tables below show the percentage of housing unit types by number of units from 1980 to 2000 for Harris County and its municipalities.

Table 2
Housing Unit Types
By Number Of Units And Percentage Of Total Units
2000

Jurisdiction	Number of Units	Percent of Single Family	Percent of Multi-Family	Percent of Manufactured Housing
Harris County	10,288	81%	3%	16%
Hamilton	191*	74%	24%	2%
Pine Mountain	892	76%	23%	1%
Shiloh	172	59%	0	41%
Waverly Hall	240	87%	4%	9%
Region	102,111	68%	22%	10%
Georgia	3,281,737	67%	21%	12%

Source: U.S. Census Bureau, Census 2000, LCRDC Regional Plan

*Housing number adjusted to reflect Census 2000 under count

Table 3
Total Single Family Units
1980, 1990 and 2000

Jurisdiction	Single Family Units					
	1980		1990		2000	
	Number of Units	Percent of Units	Number of Units	Percent of Units	Number of Units	Percent of Units
Harris Co.	4,961	83%	5,691	73%	8,325	81%
--Hamilton	186	82%	129	72%	141*	74%
--Pine Mountain	331	75%	274	59%	681	76%
--Shiloh	123	80%	88	65%	101	59%
--Waverly Hall	281	89%	220	80%	209	87%

Source: U.S. Census Bureau, Census 1980, 1990 and 2000

*Housing number adjusted to reflect Census 2000 under count

The presence of multi-family units is limited; this trend can be observed by the number of building permits issued in 2008. According to Harris County 2008 permit data, the number of single family permits issued through December 2008 totaled 144, while no permits were issued for multi-family units. The following two charts detail current numbers of multi-family units and manufactured housing units in the county.

**Table 4
Multi-Family Units
1980, 1990 and 2000**

Jurisdiction	Multi Family Housing Units					
	1980 Number of Units	Percent of Units	1990 Number of Units	Percent of Units	2000 Number of Units	Percent of Units
Harris Co.	282	5%	401	5%	363	4%
--Hamilton	7	3%	41	23%	46*	24%
--Pine Mountain	89	20%	149	32%	203	23%
--Shiloh	7	5%	0	0	0	0
--Waverly Hall	14	4%	12	4%	10	4%

Source: U.S. Census Bureau, Census 1980, 1990 and 2000

*Housing number adjusted to reflect Census 2000 under count

**Table 5
Manufactured Housing Units
1980, 1990 and 2000**

Jurisdiction	Manufactured Housing Units					
	1980 Number of Units	Percent of Units	1990 Number of Units	Percent of Units	2000 Number of Units	Percent of Units
Harris Co.	748	13%	1,611	21%	1,600	16%
--Hamilton	33	15%	5	3%	4*	2%
--Pine Mountain	19	4%	12	3%	8	1%
--Shiloh	23	15%	40	30%	71	41%
--Waverly Hall	22	7%	36	13%	21	9%

Source: U.S. Census Bureau, Census 1980, 1990 and 2000

*Housing number adjusted to reflect Census 2000 under count

Over the years manufactured housing units have represented an average of 16 percent of the housing stock in Harris County. Hamilton and Pine Mountain's number of manufactured housing units have averaged 3 percent and 1 percent respectively of the total housing stock. Shiloh and Waverly Hall posted higher manufactured housing unit averages over the last 20 years with Shiloh averaging 41 percent and Waverly Hall posting a 9 percent average of total housing stock.

Occupancy Characteristics

The percentage of owner-occupied and rental units is an important housing characteristic because the proportion of owner occupied units generally reflects the extent and depth of economic vitality. The table below provides a breakdown of owner to renter occupied units for 2000. In Harris County, the percent of homes which are owner-occupied increased from 79 percent in 1980 to 82 percent in 1990, with a small increase to 86 percent in 2000. Over the last 20 years Harris County's percentage of home ownership has increased by 7 percent. The cities of Harris County, on average, have a similar percentage of owner-occupied housing units. Two of the cities, Hamilton and Pine Mountain have a declining percentage of home ownership while Shiloh and Waverly Hall have an increasing percentage of home ownership. Hamilton's percent of home ownership in 1980 was 74 percent, in 1990, 63 percent and in 2000, 60 percent. Pine Mountain's percent of home ownerships in 1980 was 61 percent, in 1990 52 percent and in 2000 50 percent. Shiloh's percent of home ownership in 1980 was 64 percent and 74 percent in 2000. In 1980, 78 percent of homes in Waverly Hall were owner occupied. In 2000, 83 percent were owner occupied.

The number of renter occupied units in Harris County and its municipalities has not changed much in 20 years. In 1980 Harris County had 1,099 renter occupied units. In 2000 Harris County had 1,222 renter occupied units, or a gain of 123 units, or 6 units per year. Hamilton has lost one renter unit since 1980 (from 50 to 49); Pine Mountain has added 106 units since 1980 (from 157 to 263). Shiloh and Waverly Hall combined lost 24 renter occupied units from 1980 to 2000. Pine Mountain is carrying the load in Harris County as far as renter occupied units. Here again most of the rentals are attributed to the presence of Callaway Gardens.

The owner and renter vacancy rates in Harris County for the year 2000 were 2.29 percent (owner) and 11.29 percent (renter). Hamilton had the highest owner vacancy rates at 10.71 percent and the lowest renter vacancy rate at 0 percent. Shiloh had the highest renter vacancy rate at 12.77 percent and the lowest owner vacancy rate at 0 percent. Pine Mountain's owner and renter vacancy rates were only slightly different with an owner vacancy rate at 2.83 percent and a renter vacancy rate of 2.46 percent. Waverly Hall was obviously the place to live in 2000 with 0 percent owner and renter vacancy rates.

The vacancy rates in Harris County in 2000 are higher than the State's overall rates for owner occupied housing and higher for renter occupied housing. The statewide vacancy for owner-occupied units is 2.24 percent while the county's rate is 2.29 percent. The statewide vacancy rate for rental units is 8.46 percent; while the county's rate is 11.29 percent. The 2000 Census reports 1,466 vacant units in Harris County.

Shiloh and Waverly Hall have lower owner occupancy vacancy rates than the State; Pine Mountain and Hamilton have a higher rate. On the renter side Hamilton, Pine Mountain and Waverly Hall have lower renter vacancy rates while Shiloh's is higher.

County occupancy rates indicate that the current available housing units will provide sufficient opportunities for growth. Renter occupancy rates tend to support a similar view. Rental unit vacancy rates are higher. This is an understood expectation for this sector. The following table indicates the levels for each segment.

**Table 6
Occupancy Characteristics
2000**

Jurisdiction	Owner Occupied Units	Percent Of Occupied Housing	Renter Occupied Units	Percent Of Occupied Housing	Total Occupied Units	Vacant Units	Percent of Total Housing Units	Owner Vacancy Rate	Renter Vacancy Rate
Harris Co.	7,596	86%	1,226	14%	8,822	1466	14%	2.29%	11.29%
--Hamilton	103*	60%	69*	40%	172	19*	10%	10.71%	0
--Pine Mountain	240	50%	238	50%	478	414	46%	2.83%	2.46%
--Shiloh	114	74%	41	26%	155	17	10%	0	12.77%
--Waverly Hall	198	83%	42	17%	240	0	0%	0	0
--LCRDC Region	55,186	60%	36,235	40%	91,421	10,690	11%	2.71%	9.25%
--State of Georgia	2,029,293	67%	977,076	33%	3,006,369	275,368	8%	2.24%	8.46%

Source: U.S. Census Bureau.

*Housing number adjusted to reflect Census 2000 under count

**Table 7
Occupancy Characteristics
1990**

Jurisdiction	Owner Occupied Units	Percent Of Occupied Units	Renter Occupied Units	Percent Of Occupied Units	Total Occupied Units	Vacant Units	Percent of Total Housing Units	Owner Vacancy Rate	Renter Vacancy Rate
Harris County	5,315	82%	1,139	18%	6,454	1,360	17%	2.3%	27.3%
--Hamilton	101	63%	59	37%	160	19	11%	1.9%	14.5%
--Pine Mountain	197	52%	182	48%	379	82	18%	2.5%	19.5%
--Shiloh	93	84%	18	16%	111	24	18%	2.1%	25.0%
--Waverly Hall	193	77%	59	23%	252	23	8%	2.5%	25.0%
-- LCRDC Region	47,923	57%	36,482	43%	84,405	8,377	9%	N/A	N/A
-- State of Georgia	1,536,759	65%	829,856	35%	2,366,615	271,803	10%	2.36%	12.36%

Source: U.S. Census Bureau, Census 1990
LCRDC Regional Plan

**Table 8
Occupancy Characteristics
1980**

Jurisdiction	Owner Occupied Units	Percent of Occupied Units	Renter Occupied Units	Percent Of Occupied Units	Total Occupied Units	Vacant Units	Percent of Total Housing	Owner Vacancy Rate	Renter Vacancy Rate
Harris County	4,137	79%	1,099	21%	5,236	760	13%	NA*	NA*
--Hamilton	142	74%	50	26%	192	34	15%	NA*	NA*
--Pine Mountain	241	61%	157	39%	398	41	9%	NA*	NA*
--Shiloh	84	64%	47	36%	131	22	14%	NA*	NA*
--Waverly Hall	221	78%	64	22%	285	32	10%	NA*	NA*
-- LCRDC Region	44,459	58	31,829	42	76,288	NA*	NA*	NA*	NA*
-- State of Georgia	1,216,432	65%	655,220	35%	1,871,652	142,187	7%	NA*	NA*

Source: U.S. Census Bureau, Census 1980, LCRDC Regional Plan
* NA - Not Available

In 2000, of the 1,466 vacant units in Harris County; 16 percent were for rent or sale; 4.4 percent were rented or sold but not occupied; and 59.1 percent were vacant for seasonal occupation including migrant workers. The remaining 20.5 percent of vacant units were defined as “other”.

In comparison, the State of Georgia’s vacant units, 275,368, 45.6 percent were for rent or sale, 7.4 were rented or sold but not occupied; 18.6 percent were for seasonal including migrant workers, and 28.6 percent classified as “other”.

**Table 9
Vacancy Rates
2000**

Jurisdiction	Total Number of Vacant Units	Percent For Rent or Sale	Percent For Rent or Sale, Not Occupied	Percent Seasonal including Migrant	Percent Other
Georgia	275,368	45.6%	7.4%	18.6%	28.6%
Harris County	1,466	16%	4.4%	59.1%	20.5%

Source: U.S. Census Bureau, Census 2000

Age and Conditions

Age and condition of housing units indicates the economic strengths and weaknesses of the County and communities. These factors are included in the overall health, tax base, and public perceptions of the community. At this time, the number of housing units that could be viewed as sub-standard and/or dilapidated is declining. Between 1990 and 2000, Harris County and its municipalities on average reduced the number of homes lacking complete plumbing by 64 percent. This average is better than the region and better than the State of Georgia over the same time period. State numbers actually increased from 1990 to 2000. When compared to the Georgia's average age of housing units, Harris County has a younger stock of housing units. Current statistics are included in the following tables.

**Table 10
Age of Housing
2000**

Jurisdiction	Number of Units	Percent 10 Years Old or Younger	Percent 11-20 Years Old	Percent 21-40 Years Old	Percent More than 40 years Old
Georgia	3,281,737	28%	22%	31%	19%
Harris County	10,288	37%	19%	28%	16%
Hamilton	140*	11%	21%	12%	56%
Pine Mountain	892	12%	13%	59%	16%
Shiloh	172	18%	23%	35%	24%
Waverly Hall	240	18%	15%	30%	37%

Source: U.S. Census Bureau, Census 2000

*Housing number not adjusted to reflect Census 2000 under count

**Table 11
Condition of Housing Units
1980, 1990 and 2000**

Jurisdiction	Lacking Complete Plumbing				
	1980	Percent Change	1990	Percent Change	2000
Harris County	731	-62%	281	-61%	110
--Hamilton	17	-100%	0	0	0
--Pine Mountain	26	-73%	7	-71%	2
--Shiloh	20	-70%	6	-100%	0
--Waverly Hall	57	-26%	42	-88%	5
--LC Region	NA	NA	1,465	-40%	878
--State of Georgia	35,769	-20%	28,462	3.79%	29,540

Source: U.S. Census Bureau, Census 1980, 1990, and 2000

Lower Chattahoochee Regional Plan, 2004

Housing Costs

Harris County property values have been rising steadily over the past twenty years. At the last Census (2000) the median value of property in Harris County was 13 percent higher than the State of Georgia's median property value. Each of the County's municipalities have experienced similar increases in value. The increase in property value is an indication that there is a considerable demand for property, and an indication that demand for property will continue in the immediate future.

Harris County's property value indicators lead the region and are either higher than the State of Georgia averages or are very comparable to Georgia numbers. The average value on single-family housing based on 2001 Harris County building permit information is \$190,891. The Lower Chattahoochee Regional Development Center Region average in 2001 was \$129,547. Georgia's average single-family unit building permit value was \$115,561. The average 2008 building permit value for Harris County single-family properties is \$227,176, which is a 19 percent increase from 2001.

Median home value which is a respondent's estimate of how much their property is worth if it were for sale is also higher than the State of Georgia median average and the Region. See table below.

Table 12
Median Property Values
1980, 1990, 2000

Median Property Value				
Jurisdiction	1980	1990	2000	Percent Of State Value
Harris County	\$31,300	\$65,000	\$122,700	113%
Hamilton	\$30,500	\$45,000	\$99,200	94%
Pine Mountain	\$33,000	\$53,800	\$89,800	75%
Shiloh	\$18,800	\$47,100	\$57,000	49%
Waverly Hall	\$18,900	\$42,500	\$80,000	68%
Georgia	\$32,700	\$70,700	\$111,200	-

Source: 1980, 1990, 2000 U.S. Census

Another property value indicator, as developed by the Georgia Department of Community Affairs; Housing Finance Division, is new and existing home sales by county for the year 2000. New home sales are those sold by a builder or developer, whereas existing home sales are those sold by an individual or bank.

The average for new and existing homes is lower than the State's average price. The price for new homes in Harris equals to \$169,732, while the State's average price was \$177,594. Existing homes are listed at \$136,709, while the State's average price is \$150,625.

No matter how you "slice" it Harris County home prices far out pace the region, and in most cases the state.

Table 13
New and Existing Home Sales
2000

Jurisdiction	Average New Home Price	Average Existing Home Price
Georgia	\$177,594	\$150,625
Region	\$152,962	\$103,416
Harris County	\$169,732	\$136,709

Source: Georgia Department of Community Affairs, Housing Finance Division

The cost of rental housing, in Harris County, has risen along with property values. The largest increase was from 1980 to 1990 when median contract rent went from \$77 to \$311, an increase of approximately 300 percent. From 1990 to 2000 median contract rent increased by only 2.6 percent

from \$311 to \$319. There are very few rental properties in Harris County and demand for units seems to be high. If this pattern continues then one anticipates a continuing increase in the cost of rental housing over the years to come.

**Table 14
Median Contract Rent
1980, 1990, 2000**

Jurisdiction	1980	1990	2000
Harris County	\$77	\$311	\$319
Hamilton	\$110	\$277	\$210
Pine Mountain	\$105	\$317	\$343
Shiloh	\$56	\$136	\$276
Waverly Hall	\$49	\$264	\$279
Georgia	\$153	\$365	\$505

Source: 1980, 1990, 2000 U.S. Census

An additional cost of housing measure is the amount of household income used to pay for housing costs. Those paying 30 percent of their gross income for mortgage cost and utilities are considered cost burdened. Those paying 50 percent or more are considered severely cost burdened.

In Harris County, in 1999, 21.1 percent of homeowners used 30 percent or more of the household income for housing costs. The State of Georgia average equals 21.2 percent. This shows that the community is similar to the rest of the State when comparing owners' costs. Housing cost comparisons for renters have been done on two levels rather than one. For those renters' households that use 30-49 percent of the household income for housing costs, both the County and State averages were 18.9 percent and 8.6 percent for renters who spent 50 percent or more of their total household income. The State average was 16.5 percent of renters spending more than 50 percent of their household income on housing. Housing expenditures of County residents are equal to or less than those of the State.

**Table 15
Average Amount Of Household Income Spent On Housing For Owners**

Jurisdiction	30% or More	50% or More
Georgia	21.2%	N/A
Harris County	21.1%	N/A

Source: Georgia Department of Community Affairs, Housing Finance Division

**Table 16
Average Amount Of Household Income Spent On Housing For Renters**

Jurisdiction	30%-49%	50% or More
Georgia	18.9%	16.55%
Harris County	18.9%	8.6%

Source: Georgia Department of Community Affairs, Housing Finance Division

An additional aspect to be considered, when examining the housing needs of Harris County, is the amount of service required by the special needs residents of the county.

There were 20 cases of HIV/AIDS reported in Harris County from 1981 to 2000. In 2000, there were 184 police actions of domestic violence reported in Harris County. Also in 2000, 20 percent of the Harris County population five years of age and older had a disability. In 2001, 348 residents or 5.69 percent of the total adult population have or had substance abuse problems. Harris County does not have a measurable homeless population.

**Table 17
Special Housing Needs For Harris County, 2000**

Need	Number
Total Number Of HIV/AIDS Cases 1981-2000	20
Police Actions For Domestic Violence, 2000	184
Percent of 5 Years Old And Older, With A Disability, 2000	20%
Substance Abuse Problems, 2001	1,348 Or 5.69%
Homeless, 2000	N/A

Source: Georgia Department of Community Affairs, US Census Bureau, Census 2000
*N/A Not Available

Overall, the current housing stock is supporting the total special needs population. While the disabled and elderly populations increase, future housing to meet needs of the disabled and elderly populations will have to increase. The growth, of these two groups, is prevalent throughout the State and region.

Jobs – Housing Balance

Jobs-housing balance is a measure of the relationship between housing units and employment in a county, city or community. Jobs-housing balance is measured by a jobs/housing ratio, which is the number of jobs in geographic area (i.e. county, city, region) divided by the number of housing units in that geographic area. In 2000, the jobs-housing ratio for Harris County was .49 percent; in 2004 the ratio was .39 percent.

**Table 18
Jobs-Housing Balance
Harris County 2000, 2004**

	2000	2004
Jobs	5,073	4,681
Housing Units	10,288	12,116
Job-Housing Ratio	.49%	.39%

Source: Georgia Department of Labor, U.S. Census, Census 2000, LCRDC 2004 Housing Estimate

A low jobs-housing ratio indicates a bedroom community, while a high ratio indicates an area of employment opportunities. Harris County has a low jobs-housing ratio. The ratio is supported by 2000 U.S. Census commuting numbers in which 75 percent of those employed and living in Harris County work outside of their county of residence. The jobs-housing balance in Harris County should become more balanced over the next several years with the addition of jobs in Harris County due to job growth associated with the Kia Plant and Fort Benning expansion. Also, Harris County citizens are interested in expanding commercial development opportunities in Harris County as well, which with further balance jobs to housing in Harris County.

Analysis

Assessment of Current and Future Needs

The housing stock in Harris County has more than doubled over the past two decades. The majority of housing units in Harris County are located in the unincorporated area, particularly in the southern third of the county, which is also the fastest growing area of the county. Residential subdivisions in this area have accounted for much of the growth in housing stock since 1980. The most sparsely settled area of the county is in the north. In this area, the State of Georgia operates F.D. Roosevelt State Park, there more than five thousand acres of permanent preservation easements, and land is in large private holdings.

The predominant housing type in Harris County and its municipalities is the single family home on a lot one acre or larger. In 2000, 9,925 of the 10,288 housing units (96 percent) were single-family site built or manufactured housing units. The cities' single family detached composition ranged between 76 percent and 100 percent. The City of Hamilton and the Town of Pine Mountain have the most diverse housing with 76 percent and 77 percent being single-family homes, and 34 percent and 33 percent of the housing stock being multi-family units. Multi family homes are found primarily in the municipalities where sewage collection systems are in place to serve higher density development.

Since 1980, the unincorporated area of the County has experienced an increase of 152 percent in the number of manufactured housing units. In 2000, manufactured units provided more than 16 percent of the housing stock in Harris County. However, from 1990 to 2000, manufactured housing increased only by 3 percent from 1,553 units to 1,600 units and dropped from 20 percent of the housing stock to 16 percent of the housing stock. Given current land regulations requiring lot sizes of at least two acres, the trend of decreasing manufactured housing units should continue in Harris County.

The table below provides a look at the existing supply condition of housing for Harris County. Currently, housing supply appears to be meeting housing demand requirements. Based on 2008 population estimates, housing number estimates and persons per household estimates there appears to be a slight surplus of housing units (1,689) in Harris County. No matter the estimate the supply of housing is meeting the demand for housing.

**Table 19
Harris County Existing Housing Supply Condition**

2008 Population (Estimated)	26,649
Estimate Of Present Housing Requirements (28,727 / 2.62 Average Household Size)	10,964
Plus 6.79 Percent Vacancy Factor	744
Total 2008 Housing Requirement	11,708
2008 Housing Unit (Estimated)	13,397
Existing Supply Condition: Undersupply (Oversupply)	(1,689)

Source: Lower Chattahoochee RDC

**Table 20
2030 Harris County
Harris County Housing Supply Condition**

Projected Population 2030	56,227
Total Estimated Housing Units Required By 2030	21,537
Minus 2008 Housing Stock	13,397
Additional Housing Required By 2030	8,140
Required Per Year 2009-2030	388

Source: Lower Chattahoochee RDC

The above table provides a look at the future year 2030 housing requirements as far as the number of total units. Based on a 2030 population projection of 56,227 persons, Harris County will need an additional 8,140 housing units to accommodate an increasing population. If the percentage of single-family units (81%) to multi-family units (3%) stays the same as in 2000 then there would be a need for 6,593 single-family units and 244 more multi-family units. The need for multi-family housing will probably be greater than estimated given increasing single-family housing costs, and an aging population wishing to shift from high maintenance/lawn care responsibilities to less time and physically demanding housing responsibilities. Expect multi-family demand to be highest in the municipal areas with available sewer and other available community facilities. Currently, the Towns of Shiloh and Waverly Hall do not have public sewer systems thus putting more pressure on Pine Mountain and Hamilton, especially Hamilton given its proximity to Columbus to take on the lion's share of multi-family housing.

The condition of the housing stock in the County and the municipalities is improving. The number of houses without complete plumbing has dropped dramatically since 1970 as well as houses built prior to 1940. A 1992 visual survey by the Lower Chattahoochee Regional Development Center found that 12 percent of the housing stock in Harris County is in substandard or dilapidated condition. The majority of these units were in the unincorporated areas of the County. Since this study was conducted the number of substandard housing units has steadily decreased. In 2000, only 110 units lacked complete plumbing or were considered substandard.

While the condition of housing in Harris County has vastly improved, the cost of housing has increased substantially over the past 20 years. The median property value rose from \$65,000 in 1990 to \$113,000 (74 %) in 2000 according to the 2000 U.S. Census. The municipalities also showed increases in median property value: Hamilton (43%), Pine Mountain (62%), Shiloh (21%) and Waverly Hall (86%). The State of Georgia showed a 41 percent increase from 1990 to 2000. The average new home cost in Harris County was 96 percent of State Median in 2000 with the average cost of new homes at \$169,732. Based on Harris County building permit information, the average valuation of new homes in 2008 was \$227,176.

The monthly housing cost to income ratio, or the housing cost burden, is the most widely accepted indicator of housing affordability. The federal government considers a home affordable if the housing cost burden is 30 percent or less. Specifically, if a household pays more than 30 percent of their gross income for housing including utilities, they are said to be cost burdened and to have excessive shelter cost. According to the Georgia Department of Community Affairs Housing Finance Division 21.1 percent of homeowners in Harris County are cost burdened. From a rental standpoint 18.9 percent are cost burdened and 8.6 percent are severely cost burdened. Current numbers suggest that the numbers of households that are cost burdened are similar to the State as a whole. Those same numbers state that Harris County's severely cost burdened population is less than the State's average. These trends should continue in the near future. Here again the rise of housing costs will directly affect the residents.

Lot size ordinances will have effects on the retention and attraction of new residents to the County. At this time, the two-acre lot minimum limits the type and amount of housing by adding to the cost of housing. Based on an analysis of Harris County property sales through August of 2004 it is easy to see the impact of larger lots on the price of housing. The average price of properties sold that are 2 acres or more is \$217,926. The average price of properties sold between one quarter of an acre and two acres is \$193,039. The average price of property sold less than one quarter of an acre is \$122,603.

The housing stock will have to adjust to an increase in household size. Currently, the stock is able to adapt to the expected changes. Another sector of the population that is expected to pressure the housing stock of Harris County is the increase of retirement age persons. Special needs persons have been, and it appears will be, well addressed by the current and future housing stock.

As Harris County, continues to attract a more affluent population certain types of housing will be pressured. The lack of affordable housing, multi-family, or manufactured homes will define the total population of the County. These segments will need to be examined and some possible alternatives developed to begin to address the need of the less affluent. Housing costs appear to continue to rise and place pressure on the

population. With the projected increase of property values, the incomes of the population will need to keep pace. If this is possible the overall housing costs will be manageable, the alternative will suppress further growth and limit sufficient housing.