

Athens-Clarke County and  
The City of Winterville

# **Community Assessment**

## **Chapter Three:**

### **Housing**

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# CHAPTER 3: HOUSING

## TABLE OF CONTENTS

CHAPTER 3: HOUSING.....	2
3.1 LIST OF TABLES.....	3
3.2 LIST OF MAPS.....	4
3.3 INTRODUCTION.....	5
3.3.1.1 Section 2.1.1 City of Winterville Housing Information and Analysis.....	5
3.4 HOUSING TYPES & MIX.....	7
3.4.1 Composition of Housing Stock.....	7
3.4.2 Recent Trends in types of Housing Provided.....	10
3.4.3 Evaluation of Mix of Housing Types.....	14
3.5 CONDITION AND OCCUPANCY.....	14
3.5.1 Age and Condition of Housing.....	14
3.5.2 Owner Occupied.....	16
3.5.3 Renter Occupied.....	17
3.5.3.1 Housing Tenure: Renter vs. Owner-Occupied.....	17
3.5.3.2 Rental Availability.....	18
3.5.3.3 University of Georgia.....	19
3.6 COST OF HOUSING.....	21
3.6.1 Median Property Value.....	23
3.6.2 Median Rent.....	24
3.6.3 Affordability For Residents And Workers.....	25
3.7 COST-BURDENED HOUSEHOLDS.....	27
3.7.1 Needs Of Cost Burdened Households.....	27
3.7.2 Relationship Of Cost To Socio-Economic Characteristics.....	27
3.8 SPECIAL HOUSING NEEDS.....	29
3.8.1 Elderly.....	30
Homeless.....	31
3.8.2 Victims of Domestic Violence.....	31
3.8.3 Migrant Farm Workers.....	31
3.8.4 Persons with Disabilities.....	31
3.8.5 Persons with HIV/AIDS.....	32
3.8.6 Persons Recovering from Substance Abuse.....	32
3.9 JOBS-HOUSING BALANCE.....	32
3.9.1 Cost Compared to Wages.....	32
3.9.2 Sufficient Supply of Affordable Housing.....	34

3.9.3	<i>Commuting Patterns</i> .....	35
3.9.4	<i>Barriers to Affordability</i> .....	37

### **3.1 List of Tables**

Table 1:	Population, Housing Units, Area, and Density: 2000 .....	5
Table 2:	Population and Housing Units Status for Selected Georgia Cities 2000 .....	6
Table 3:	Projected Supply and Demand of Housing.....	6
Table 4:	Household Size.....	7
Table 5:	Housing Units in Clarke County .....	8
Table 6:	Trends in Types of Housing 1970 - 2000.....	9
Table 7:	Percentage Change in Types of Housing.....	9
Table 8:	City of Winterville - Housing Units.....	10
Table 9:	Number of Permits Issued 2000 - 2005.....	11
Table 10:	Value Of Construction – Residential Permits 2000 – 2005 .....	11
Table 11:	Average Value of Each New Residential Project 2000- 2005.....	12
Table 12:	Average Value of Single Family New Construction in Athens-Clarke County 2000- 2005 .....	12
Table 13:	Number of Single Family Permits Issued in Athens-Clarke County .....	13
Table 14:	Forecast of Number of Residential Units Per Year.....	13
Table 15:	Age of Housing Clarke County.....	14
Table 16:	City of Winterville - Year Structure Built .....	15
Table 17:	Plumbing Facilities.....	15
Table 18:	Kitchen Facilities in Clarke County .....	16
Table 19:	City of Winterville - Houses lacking plumbing or kitchens .....	16
Table 20:	Comparison between Clarke County’s & other Cities’ Homeownership Rates .....	17
Table 21:	Number of Renter Households-1990 and 2000 Census .....	18
Table 22:	Vacancy Rates Owners and Renters 2000.....	19
Table 23:	Vacant Housing Units in Clarke County 2000.....	20
Table 24:	Characteristics of Vacant Housing in Clarke County 2000.....	20
Table 25:	Comparison between Clarke County & Other Cities Homeownership Rates	21
Table 26:	Population and Housing Units Status for Selected Georgia Cities.....	21
Table 27:	Homes Available for Sale by Type and Price 2002.....	22
Table 28:	Clarke County Mortgage Status and Selected Monthly Owner Costs .....	22
Table 29:	City Of Winterville - Mortgage Status and Selected Monthly Owner Costs....	23
Table 30:	Median Property Values Owner-Occupied in Clarke County .....	23
Table 31:	City of Winterville - Median Property Values Owner-Occupied .....	24
Table 32:	Contract Rent in Clarke County.....	24
Table 33:	Rents at Asking – Clarke County.....	25

Table 34: City of Winterville - Rents.....	25
Table 35: Gross Rent As A Percentage Of Household Income In 1999 .....	26
Table 36: Inclusion of Utilities in Rent - Clarke County .....	26
Table 37: Gross Rent As A Percentage Of Household Income In 1999 .....	27
Table 38: Mortgage Status By Selected Monthly Owner Costs As A Percentage Of Household Income In 1999 .....	28
Table 39: Population In Group Quarters 2000 .....	29
Table 40: Homeless Persons in Athens-Clarke County .....	31
Table 41: Homeless Adults Fleeing Domestic Violence .....	31
Table 42: Number of Homeless Adults with Addictions .....	32
Table 43: Rent and Income in Athens-Clarke County .....	32
Table 44: Clarke County - Selected Monthly Owner Costs As A Percentage Of Household Income In 1999 .....	33
Table 45: City of Winterville - Selected Monthly Owner Costs As A Percentage Of Household Income In 1999 .....	33
Table 46: Clarke County - Gross Rent As A Percentage Of Household Income In 1999	34
Table 47: City of Winterville - Gross Rent As A Percentage Of Household Income In 1999.....	34
Table 48: Poverty Status by Receipt of Social Security Income in 1999.....	35
Table 49: Commuting to Work – Clarke County .....	36
Table 50: Commuting Patterns - Employed Residents Of Clarke County .....	36

### **3.2 List of Maps**

Map 3-1 Homestead Exemption

### **3.3 Introduction**

This chapter will present an inventory and assessment of the existing housing stock, as well as projections of future housing needs. The inventory includes the total number of housing units, the types of housing, age and condition, occupancy and tenure, and the costs of housing units available in the community. The assessment includes a determination of the adequacy and suitability of the housing stock to serve current and future population and economic development needs. Projections of future housing demand are provided through the year 2028.

Clarke County has, according to the 2000 Census a housing stock of 42,126. Of those, the City of Winterville has 429; Athens-Clarke County has 41,644. This leaves 53 homes within the City of Bogart’s limits that fall within Clarke County.

#### **3.3.1.1 Section 2.1.1 City of Winterville Housing Information and Analysis**

It is important to note that the Census information regarding housing in Winterville is limited. Whatever Winterville statistics are found in the Census have been presented in this Chapter. For the most part, however, it is impossible to extract Winterville information from the countywide figures. Moreover, the City of Winterville does not possess the staff or the resources to maintain statistics of the city’s permits.

**Table 1: Population, Housing Units, Area, and Density: 2000**

	Population	Housing Units	Area in Square Miles			Density per square mile of land area	
			Total Area	Water Area	Land Area	Population	Housing
Clarke County	101,489	42,126	121.28	0.49	120.79	840.2	348.8
Georgia	8,186,453	3,281,737	59,424.77	1,518.63	57,906.14	141.4	56.7

*Source: U.S. Census Bureau, Census 2000*

**Table 2: Population and Housing Units Status for Selected Georgia Cities 2000**

	Population	Housing Units	Ratio Number of Persons per house
Savannah	131,510	57,437	2.29
Macon	76,939	44,341	1.74
Albany	97,255	32,062	3.03
Averages	<b>101,901</b>	<b>44,613</b>	<b>2.28</b>
Clarke County	<b>101,489</b>	<b>42,126</b>	<b>2.41</b>

*Source: U.S. Census Bureau, Census 2000*

**Table 3: Projected Supply and Demand of Housing**

Year	Population occupying Households	Projected Household Size	Projected Housing Units Required	Projected Available based on Census (2000) and then Building Permits	Five-year increase based on Linear Projection of Building Permits	Additional Housing Units Needed**	5.7% Vacancy Rate	Additional Units Needed with a 5.7% Vacancy Rate
2000*	92,125	2.35	39202	41644		-2442	2374	-68
2005	99155	2.33	42556	49362	7718	-6806	2814	-3993
2010	105061	2.3	45679	56748	7386	-11069	3235	-7834
2015	110967	2.28	48670	60438	8253	-11768	3445	-8323
2020	116874	2.26	51714	69558	9120	-17843	3965	-13879
2028	123,229	2.26	54526	85953	16395	-31427	4899	-26527
% Change 2000-2020	26.86%	-3.83%						

*\*U.S. Census Bureau, Census 2000  
Source: Athens-Clarke County Planning Department*

The projections in Table 3: Projected Supply and Demand of Housing represent the housing supply and demand if the current trend continues. However, it is obvious that the housing trends will respond to the market and that the supply will correct itself. More sophisticated analysis of the housing market in Clarke County is needed.

The 2000 Census reports Clarke County's total population at 101,489 with 93,309 or 91.9% occupying households. The following characteristics of Clarke County Households were depicted by the 2000 Census.

**Table 4: Household Size**

Household Size		Households		Population	
Total Clarke County Housing Units	42,126				
Clarke County Households	39,706				
Average household size	2.35	Owner	Renter	Owner	Renter
Households with 1-2 persons	25,847	10,450	15,397	16,865	23,021
Households with 3-4 persons	36,765	4,972	6,193	17,043	21,071
Households with 5 or more persons	2,694	1,259	1,435	7,026	8,283
Totals		16,681	23,025	40,934	52,375
<i>Source: U.S. Census Bureau, Census 2000</i>					

### **3.4 Housing Types & Mix**

Census 2000 gives the number of housing units in Clarke County as 42,126; of these, 20,942 (49%) are single-family (both detached and attached units).

#### **3.4.1 Composition of Housing Stock**

The largest group of housing units in Clarke County is single-family detached, accounting for 45% of the occupied housing stock. Multifamily follows with 34% of the housing stock.

Census 2000 gives a breakdown of housing units by types as follows:

**Table 5: Housing Units in Clarke County**

	Percent of Total	Numbers
<b>Total:</b>		<b>42,126</b>
Single Family		
Single Family, detached	45%	19,121
Single Family, attached	4%	1,821
<i>Subtotal</i>	50%	20,942
Multifamily		
Duplex	9%	3,956
3 or 4 Units per building	8%	3,210
5 to 9 Units per building	8%	3,384
10 to 19 Units per building	8%	3,447
20 to 49 Units per building	6%	2,320
50 or more Units per building	5%	2,056
<i>Subtotal</i>	34%	18,373
Other	0%	
Mobile home	7%	2,753
Boat, RV, van, etc.	0%	58
<i>Subtotal</i>	7%	2,811
<i>U.S. Census Bureau: Census 2000</i>		
<i>Note: The Census Bureau defines a housing unit as a "dwelling".</i>		
<i>This should not be confused with the Athens-Clarke County Code's definition of a bedroom as a multifamily unit for the purposes of determining allowed density in some zones.</i>		

According to the Tax Assessor's data, the average home size in Clarke County is six (6) rooms, with three (3) bedrooms and two (2) baths. The Census information does not distinguish between bedrooms and rooms. According to that data, the median number of rooms in Clarke County is 4.8.



**Table 6: Trends in Types of Housing 1970 - 2000**

Housing Characteristic	1970	1980	1990	2000
Total Number of Units	20,554	27,566	35,971	42,126
Occupied Units	19,487	26,587	33,169	39,706
Single Family Units	11,108	14,808	16,715	20,942
Multi-Family Units	6,394	10,230	13,784	18,373
Mobile Homes	1,985	1,549	2,373	2,753
Other	n/a	n/a	297	58

*Source: U.S. Census, 1970, 1980, 1990, 2000*

**Table 7: Percentage Change in Types of Housing**

Housing Characteristic	Percent Change 1970 - 1980	Percent Change 1980 - 1990	Percent Change 1990 - 2000
Total Number of Units	34.12%	30.49%	14.6%
Occupied Units	36.43%	24.76%	16.5%
Single Family Units	33.31%	12.88%	20.2%
Multi-Family Units	59.99%	34.74%	25.0%
Mobile Homes	-21.96%	53.20%	13.8%

*Source: U.S. Bureau of the Census, 1970, 1980, 1990, 2000*

The housing in the City of Winterville is 93.9% single family detached. Duplexes comprise the next largest category with 2.1% (9 units).

**Table 8: City of Winterville - Housing Units**

	Percent	Number
Total housing units	100%	429
UNITS IN STRUCTURE		
Single Family, detached	93.9%	403
Single Family, attached	1.6%	7
<i>Subtotal</i>	95.5%	410
2 units (duplex)	2.1%	9
3 or 4 units	0.7%	3
5 to 9 units	0%	0
10 to 19 units	0%	0
20 or more units	0%	0
Mobile home	1.6%	7
Boat, RV, van, etc.	0%	0
<i>Source: U.S. Census, 1970, 1980, 1990, 2000</i>		

### 3.4.2 Recent Trends in types of Housing Provided

The Athens-Clarke County Building Permits and Inspection department maintains information on permits issued in Athens-Clarke County. The figures in Table 9: Number of Permits Issued,

Table 12: Average Value of Single Family New Construction in Athens-Clarke County 2000- 2005, and Table 1: Population, Housing Units, Area, and Density: 2000 are for Athens-Clarke County and do not include information for the City of Winterville.

The projected increase in single family housing between 2000 and 2005, according to Table 3: Projected Supply and Demand of Housing was 2,992; the number of units (single family, duplex and apartment/condominium) actually issued for the same period is 7,659 according to Table 9: Number of Permits Issued 2000 - 2005. Put another way, there were 255.98% more units constructed in the five-year period 2000-2005 than projections anticipated were necessary.

**Table 9: Number of Permits Issued 2000 - 2005**

Year	Single Family	Duplex		Apartments / Condominiums		Total Units
		Permits	Units	Permits	Units	
2005	714	16	35	425		
2004	855	1	98	462		
2003	717	0	88	680		
2002	676	15	72	1031		
2001	504	74	72	454		
2000	529	61	31	337		
<b>Total Units</b>	<b>3995</b>	<b>334</b>		<b>3389</b>		<b>3389</b>

*Source: Athens-Clarke County Building Inspection Department 2005*

The value of apartment and condominium construction as a percentage of all new residential construction in Clarke County over the past five years was highest in 2002 at 44%. Averages found single family residential comprising 68% of total construction value, duplexes being 3% and apartments and condominiums averaging 29%.

**Table 10: Value Of Construction – Residential Permits 2000 – 2005**

Year	Single Family		Duplex		Apartments / Condominiums		All Residential New Construction
	Total Value	%	Total Value	%	Total Value	%	Total Value
2005	\$65,385,662	78%	\$1,667,004	2%	\$16,925,257	20%	\$83,977,923
2004	\$84,821,351	77%	\$106,354	0%	\$24,560,950	22%	\$109,488,655
2003	\$72,929,693	66%	\$0	0%	\$36,772,375	34%	\$109,702,068
2002	\$61,462,302	54%	\$1,587,007	1%	\$50,325,588	44%	\$113,374,897
2001	\$45,769,781	62%	\$6,977,320	10%	\$20,537,439	28%	\$73,284,540
2000	\$45,120,851	75%	\$5,370,804	9%	\$9,769,254	16%	\$60,260,909
<b>5 Year Total</b>	<b>\$375,489,640</b>	<b>68%</b>	<b>\$15,708,489</b>	<b>3%</b>	<b>\$158,890,863</b>	<b>29%</b>	<b>\$550,088,992</b>

*Source: Athens-Clarke County Building Inspection Department 2005*

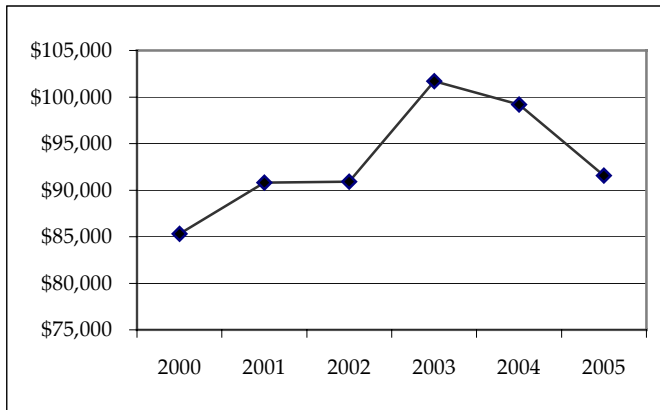
Single Family new construction in 2005 was valued at a little more than \$6,000 more than a Single Family house in 2000. However, 2005 averages were down \$10,000 from 2003.

**Table 11: Average Value of Each New Residential Project 2000- 2005**

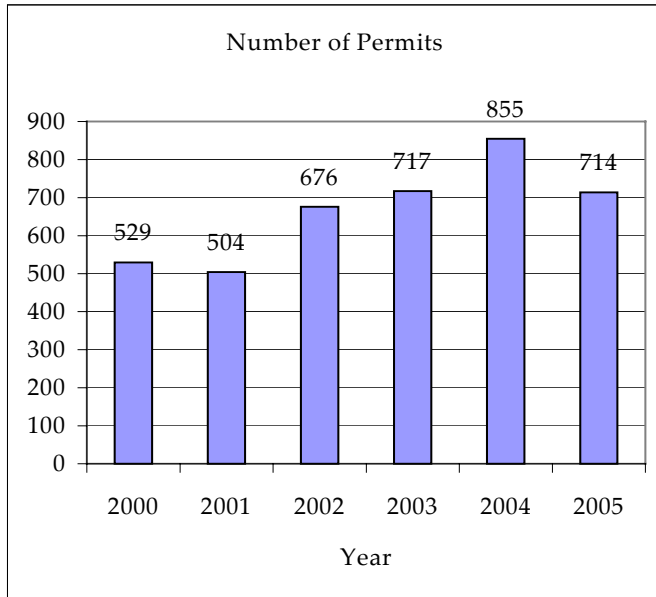
Year	Single Family	Duplex	Apartments / Condominiums
2005	\$91,577	\$104,188	\$483,579
2004	\$99,206	\$106,354	\$250,622
2003	\$101,715	n/a	\$417,868
2002	\$90,921	\$105,800	\$698,967
2001	\$90,813	\$94,288	\$285,242
2000	\$85,295	\$88,046	\$315,137

*Source: Athens-Clarke County Building Inspection Department 2005  
Value refers to improvements only, not the value of the land*

**Table 12: Average Value of Single Family New Construction in Athens-Clarke County 2000- 2005**



**Table 13: Number of Single Family Permits Issued in Athens-Clarke County**



If residential construction trends established since 2000 continue over the next 20 years, we can expect to see the following number of units constructed each year.

**Table 14: Forecast of Number of Residential Units Per Year**

	Year	Number of Units Per Year
Projections	2228	2171
	2225	2067
	2020	1893
	2019	1859
	2018	1824
	2010	1546
	2008	1477
Actual Numbers	<b>2005</b>	<b>1171</b>
	<b>2004</b>	<b>1319</b>
	<b>2003</b>	<b>1397</b>
	<b>2002</b>	<b>1737</b>
	<b>2001</b>	<b>1106</b>
	<b>2000</b>	<b>988</b>
<i>A linear best-fit trend forecast based on permits issued by the Athens-Clarke County Building Permits Office - 2000 – 2005</i>		

### 3.4.3 Evaluation of Mix of Housing Types

The 2000 Census reports Clarke County's total population at 101,489 with 93,309 or 91.9% occupying households. (The remaining 8% are institutionalized occupants.) An interpretation of this data is that 92% of the total population occupies 94.3% or 39,706 of the total number of housing units within the county. Of the 93,309 persons that occupy households, 40,934 or 43.9% are owner occupants and 52,375 or 56.1% are renters. The majority of persons living within these households are grouped within 1-2 and 3-5 persons per household with the average household size reported at 2.35.

There are 15,400 one- or two-person renter households, corresponding to over 23,000 individual renters. There are 7,600 renter households of more than 3 persons, corresponding to over 29,350 individuals. This indicates that over 56% of the renter population requires a dwelling with more than 2 bedrooms.

### 3.5 Condition and Occupancy

Clarke County does not have a complete survey of housing within its boundaries. A housing survey would provide much-needed information on local housing stock.

#### 3.5.1 Age and Condition of Housing

Data from Table 15: Age of Housing reveals that 36% of the total housing stock in Clarke County was built prior to 1969 and 23% was constructed within the last 10 years. The majority of construction, 41% took place over a 20-year span between 1970 and 1989. The median property age is approximately 26 years.

**Table 15: Age of Housing Clarke County**

Year Structures Built	Number	Percent
1999 to March 2000	1,225	2.9%
1995 – 1998	4,263	10.1%
1990 – 1994	4,251	10.1%
1980 – 1989	7,600	18.0%
1970 – 1979	9,667	22.9%
1960 – 1969	6,661	15.8%
1940 – 1959	5,501	13.1%
1939 and earlier	2,958	7.0%
Total	42,126	99.9%

*Source: U.S. Census Bureau, Census 2000*

**Table 16: City of Winterville - Year Structure Built**

	Number	Percent
1999 to March 2000	3	0.7%
1995 to 1998	28	6.5%
1990 to 1994	76	17.7%
1980 to 1989	113	26.3%
1970 to 1979	71	16.6%
1960 to 1969	50	11.7%
1940 to 1959	43	10%
1939 or earlier	45	10.5%
Total	429	

*Source: U.S. Census Bureau, Census 2000*

The actual condition of properties can only be determined by a physical assessment of the properties. While a complete survey of the condition of housing in Athens-Clarke County has not been completed to date, Census 2000 data reports that the numbers of structures that are without basic and necessary utilities are as follows:

**Table 17: Plumbing Facilities**

Clarke County Total # of Occupied Units:	39,706
Owner occupied:	16,716
Complete plumbing facilities:	16,660
1.00 or less occupants per room	16,262
1.01 to 1.50 occupants per room	267
1.51 or more occupants per room	131
Lacking complete plumbing facilities:	56
1.00 or less occupants per room	47
1.01 to 1.50 occupants per room	9
1.51 or more occupants per room	0
Renter occupied:	22,990
Complete plumbing facilities:	22,871
1.00 or less occupants per room	21,310
1.01 to 1.50 occupants per room	867
1.51 or more occupants per room	694
Lacking complete plumbing facilities:	119
1.00 or less occupants per room	54
1.01 to 1.50 occupants per room	20
1.51 or more occupants per room	45

*Source: U.S. Census Bureau, Census 2000*

**Table 18: Kitchen Facilities in Clarke County**

<b>Total:</b>	<b>39,706</b>
Owner occupied:	16,716
Complete kitchen facilities	16,684
Lacking complete kitchen facilities	32
Renter occupied:	22,990
Complete kitchen facilities	22,867
Lacking complete kitchen facilities	123
<i>Source: U.S. Census Bureau, Census 2000</i>	

- Less than 1% (0.44%) of dwellings in Clarke County are without plumbing facilities
- Less than 1% (0.39%) of dwellings in Clarke County are without complete kitchen facilities

The number of houses in the City of Winterville without complete plumbing facilities numbered, at the time of the Census, two.

**Table 19: City of Winterville - Houses lacking plumbing or kitchens**

	<b>Number</b>	<b>Percent</b>
Lacking complete plumbing facilities	2	0.5%
Lacking complete kitchen facilities	0	0%
<i>Source: U.S. Census Bureau, Census 2000</i>		

### 3.5.2 Owner Occupied

Clarke County’s owner occupancy rate is considerably below the average of the comparable cities’ rate, making renter occupancy considerably higher. The average household size is smaller than that of the comparable cities’. Both characteristics most likely flow from the large university population in Clarke County (approximately 33,600 students).

Map 3-1 Homestead Exemption illustrates the distribution of home-ownership based upon those owners who filed for the homestead exemption with the Tax Commissioner in Clarke County. Single Family residential uses without Homestead Exemptions found on this map were identified by the Current Land Use survey and the LBCS.



**Table 20: Comparison between Clarke County's & other Cities' Homeownership Rates**

Cities	Owner-Occupied		Renter-Occupied		Average Household Size
	Units	Percentage	Units	Percentage	
Albany	13,556	47.4%	15,064	52.6%	2.54
Macon	19,257	50.1%	19,187	49.9%	2.46
Savannah	25,842	50.3%	25,533	49.7%	2.45
Average	19,552	49.27%	19,928	50.73%	2.48
Clarke County	16,681	42%	23,025	58%	2.35

*Source: U.S. Census Bureau, Census 2000*

### 3.5.3 Renter Occupied

#### 3.5.3.1 Housing Tenure: Renter vs. Owner-Occupied

Census 2000 indicates that the total number of occupied housing units is 39,706. Of these housing units, 23,025 (58%) are rental and 16,681 (42%) are owner-occupied. Again 5.7% of all housing units in Clarke County are vacant.

Of the 16,681 owner-occupied units, 64% of the occupants are over 45 years old. This suggests that owner-occupants represent a more mature, less transient segment of the population. Family households account for 70.2% of all owner-occupied units. Half of these families are married couples. Less than one third (29.8%) of the owner-occupied housing units consist of non-family households.

Of the 23,025 renter-occupied units 68% of the occupants are between the ages of 15-34. Family households make up only 34% of this household type. Non-family households compose 65.4% of the rental units. This suggests that renters are younger, not related, and probably of the student population.

Table 21: Number of Renter Households-1990 and 2000 Census provides useful insight into the percentage change of Number of Renter Households between Clarke County and the State of Georgia from 1990 to 2000. Clarke County renter households increased nearly 25% compared to the State's rate of 17%.

**Table 21: Number of Renter Households-1990 and 2000 Census**

Location	Number of Renter Households		
	1990	2000	Increase in Rental Households 1990-2000
Georgia	829,823	977,215	17.76%
Clarke County	18,507	23,025	4,518 or 24.41%
<i>Source: U.S. Census Bureau, Census 1990 and 2000</i>			

Census 2000 reports that 37% of all households have resided in their current location for less than 2 years. An additional 29% have resided in their current location for 3 to 5 years. Only 34% of all households have resided in their current location for more than 5 years. This demonstrates the relatively high mobility of the local population. As such, rental property may be a more appropriate housing option for such a highly transient population than mortgaged housing.

### 3.5.3.2 Rental Availability

On December 31, 2001, Athens-Clarke County’s Human and Economic Development Department staff conducted an informal point in time survey of advertised rents in the Athens Banner Herald. Rents were found for ten one-bedroom apartments, sixteen two-bedroom apartments, and three three-bedroom apartments. All rents per unit were averaged. The only four-bedroom units advertised were rented using individual leases and were therefore excluded from the analysis. Individual lease agreements are a relatively new development designed specifically to capture the student renter market. The analysis revealed that the average rents were very close to the HUD Fair Market Rents for the community. (HUD’s Fair Market Rents for Athens Clarke-County are discussed later in this report.)

From January 2, 2002 through February 14, 2002 staff performed a telephone survey of 71 apartment managers with units located in Athens-Clarke County. In the survey, staff sought answers to questions concerning the number of units managed, the average rate of occupancy, the number of bedrooms available, and the rents for those units. Those 71 properties contain 9,044 units.

### 3.5.3.3 *University of Georgia*

The student population of the University of Georgia affects the local housing market. University students number around 33,600 as of the fall of 2005. This number represents 33% of the general population (101,489). According to the University of Georgia's Office of Institutional Research and Planning, of UGA undergraduates, approximately 73% live off campus. UGA freshmen are required to live on campus unless they reside with a family member or other special circumstance. The student population drives the rental housing market in Clarke County with as many as 33,600 students potentially living within the local general housing market. The numbers are not exact, as the University does not maintain information on the numbers of students living outside Clarke County and commuting. The University of Georgia's Physical Master Plan adopted in 1998, included strategies for the addition of approximately 3,000 to 4,000 new student-housing units over a 10 year period bringing the total of student housing on campus to about 9,000. To date, 1,500 of those beds have been added. The next phase, Phase II, will add only 30 beds.

**Table 22: Vacancy Rates Owners and Renters 2000**

<b>Clarke County, Georgia</b>	
Total:	42,126
Occupied	39,706
Vacant	2,420
<i>Source: U.S. Census Bureau, Census 2000</i>	

Census 2000 reports 42,126 total housing units in Clarke County. Of these total-housing units 39,706 (94.3%) are occupied households leaving 2,420 (5.7%) of the units vacant and available for occupancy provided the units are in safe, decent, and sanitary living conditions.

As indicated in Table 23: Vacant Housing Units in Clarke County 2000, 1,175 (49%) of the 2,420 vacant units are for rent. The number of vacant units for sale is 267 or 11%. The remaining 978 units are categorized as follows: a) units rented or sold but not occupied, b) units used seasonally, and c) others vacant with less than 1% utilized by migratory workers.

**Table 23: Vacant Housing Units in Clarke County 2000**

	Number	Percent
<b>OCCUPANCY STATUS</b>		
Total housing units	42,126	100%
Occupied housing units	39,706	94.3%
Vacant housing units	2,420	5.7%
<b>VACANCY STATUS</b>		
Vacant housing units	2,420	100%
For rent	1,175	48.6%
For sale only	267	11.0%
Rented or sold, not occupied	172	7.1%
For seasonal, recreational, or occasional use	153	6.3%
For migratory workers	14	0.6%
Other vacant	639	26.4%
<i>Source: U.S. Census Bureau, Census 2000</i>		

**Table 24: Characteristics of Vacant Housing in Clarke County 2000**

	Number	Percent
Total:	2,420	100%
Single Family, detached	847	35%
Single Family, attached	101	4%
Duplex	386	16%
3 or 4 Units per building	164	7%
5 to 9 Units per building	148	6%
10 to 19 Units per building	285	12%
20 to 49 Units per building	156	6%
50 or more Units per building	21	1%
Mobile home	288	12%
Boat, RV, van, etc.	24	1%
<i>Source: U.S. Census Bureau, Census 2000</i>		

**Table 25: Comparison between Clarke County & Other Cities Homeownership Rates**

Cities	Owner-Occupied		Renter-Occupied		Average Household Size
	Count	Percentage	Count	Percentage	
Albany	13,556	47.4%	15,064	52.6%	2.54
Macon	19,257	50.1%	19,187	49.9%	2.46
Savannah	25,842	50.3%	25,533	49.7%	2.45
Average	19,552	49.27%	19,928	50.73%	2.48
Clarke County	16,681	42%	23,025	58%	2.35

*Source: U.S. Census Bureau, Census 2000*

Clarke County’s owner occupancy rate is considerably below the average of the comparable cities’ rate, making renter occupancy considerably higher. The average household size is smaller than that of the comparable cities.

When compared to cities of similar size regarding homeownership and rental occupancy rates, Clarke County is found to have the lowest owner-occupied rate at 42% and with the highest renter-occupied rate at 58%.

**Table 26: Population and Housing Units Status for Selected Georgia Cities**

	Housing Occupancy Rate	Vacancy Rate
Savannah	89.4	10.6
Macon	86.7	13.3
Albany	89.3	10.7
Averages	88.47	11.53
Clarke County	94.3	5.7

*Source: U.S. Census Bureau, Census 2000*

The vacancy rate in Clarke County according to the Census is half that of the comparable cities – 5.7%

### **3.6 Cost of Housing**

A review of the August 6, 2002 Multiple Listing Services (MLS) found that there were a total of 103 single family, 50 townhouses and condominiums, and 7 mobile homes considered to be starter homes (low end & moderately higher priced starter homes) priced between \$45,000.00-\$130,000.00. Table 27: Homes Available for Sale by Type and Price 2002 displays a breakdown of the number of homes available for sale by housing type and price range.

**Table 27: Homes Available for Sale by Type and Price 2002**

Price Range(s)	Single Family	Townhouses	Mobile Homes	Projected Mortgage*
\$45,000-\$65,000	7	3	2	\$299-\$432
\$65,000-\$85,000	8	1	2	\$432-\$565
\$85,000-\$105,000	22	26	2	\$565-\$698
\$105,000-\$130,000	66	20	1	\$698-\$864
Totals	103	50	7	

*Source: Multiple Listing Service August 6, 2002*

\* Projected Mortgage Payments include principal and interest payments only at a rate of 7% amortized over 360 months.

**Table 28: Clarke County Mortgage Status and Selected Monthly Owner Costs<sup>1</sup>**

	Number	Percent
With a mortgage	9,491	68%
Less than \$300	118	0%
\$300 to \$499	568	4%
\$500 to \$699	1,505	10%
\$700 to \$999	3,239	23%
\$1,000 to \$1,499	2,652	19%
\$1,500 to \$1,999	863	6%
\$2,000 or more	546	3%
<b>Median (dollars)</b>	<b>\$935</b>	
Not mortgaged	4,355	31%
<b>Median (dollars)</b>	<b>\$279</b>	

*Source: U.S. Census Bureau, Census 2000*

<sup>1</sup> The term selected Monthly Owner Costs is used throughout this chapter. From the Census Bureau: "Selected Monthly Owner Costs Definition: The data on selected monthly owner costs were obtained from answers to long-form questionnaire Items 45a-d, 47b, 48b, 49, 50, 52, and 53b, which were asked on a sample basis at owner-occupied housing units. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fees or mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees). Selected monthly owner costs were tabulated separately for all owner-occupied units, specified owner-occupied units, and owner-occupied mobile homes and, usually, are shown separately for units "with a mortgage" and for units "not mortgaged."

**Table 29: City Of Winterville - Mortgage Status and Selected Monthly Owner Costs**

	<b>Number</b>	<b>Percent</b>
With a mortgage	237	78%
Less than \$300	0	0%
\$300 to \$499	21	6.9%
\$500 to \$699	47	15.5%
\$700 to \$999	103	33.9%
\$1,000 to \$1,499	51	16.8%
\$1,500 to \$1,999	13	4.3%
\$2,000 or more	2	0.7%
<b>Median (dollars)</b>	<b>\$813</b>	
Not mortgaged	67	22%
<b>Median (dollars)</b>	<b>\$238</b>	
<i>Source: U.S. Census Bureau, Census 2000</i>		

### 3.6.1 Median Property Value

**Table 30: Median Property Values Owner-Occupied in Clarke County**

	<b>Number</b>	<b>Percent</b>
<b>Specified owner-occupied units</b>	<b>13,846</b>	<b>100.0%</b>
<b>VALUE</b>		
Less than \$50,000	911	6.6%
\$50,000 to \$99,999	4,989	36.0%
\$100,000 to \$149,999	4,136	29.9%
\$150,000 to \$199,999	1,993	14.4%
\$200,000 to \$299,999	1,196	8.6%
\$300,000 to \$499,999	459	3.3%
\$500,000 to \$999,999	144	1.0%
\$1,000,000 or more	18	0.1%
<b>Median (dollars)</b>	<b>\$111,300</b>	
<i>Source: U.S. Census Bureau, Census 2000</i>		

**Table 31: City of Winterville - Median Property Values Owner-Occupied**

	Number	Percent
<b>Specified owner-occupied units</b>	<b>304</b>	<b>100%</b>
<b>VALUE</b>		
Less than \$50,000	1	0.3%
\$50,000 to \$99,999	184	60.5%
\$100,000 to \$149,999	82	27%
\$150,000 to \$199,999	21	6.9%
\$200,000 to \$299,999	13	4.3%
\$300,000 to \$499,999	3	1%
\$500,000 to \$999,999	0	0%
\$1,000,000 or more	0	0%
Median (dollars)	\$94,300	

*Source: U.S. Census Bureau, Census 2000*

### 3.6.2 Median Rent

According to the Census, the median contract rent in Clarke County is \$451; the lower contract rent quartile is \$341. The median rent in the City of Winterville is \$575

**Table 32: Contract Rent in Clarke County**

Total:	22,900		
With cash rent:	22,230		
Less than \$100	482	\$600 to \$649	1,155
\$100 to \$149	488	\$650 to \$699	1,128
\$150 to \$199	450	\$700 to \$749	580
\$200 to \$249	685	\$750 to \$799	611
\$250 to \$299	1,499	\$800 to \$899	658
\$300 to \$349	2,362	\$900 to \$999	380
\$350 to \$399	2,480	\$1,000 to \$1,249	522
\$400 to \$449	2,635	\$1,250 to \$1,499	244
\$450 to \$499	3,061	\$1,500 to \$1,999	14
\$500 to \$549	1,404	\$2,000 or more	0
\$550 to \$599	1,392	No cash rent	670

*Source: U.S. Census Bureau, Census 2000*



**Table 33: Rents at Asking – Clarke County**

Total:	1,316		
Less than \$100	12		
\$100 to \$149	8	\$600 to \$649	32
\$150 to \$199	9	\$650 to \$699	101
\$200 to \$249	12	\$700 to \$749	70
\$250 to \$299	38	\$750 to \$799	38
\$300 to \$349	122	\$800 to \$899	54
\$350 to \$399	46	\$900 to \$999	46
\$400 to \$449	239	\$1,000 to \$1,249	72
\$450 to \$499	141	\$1,250 to \$1,499	34
\$500 to \$549	120	\$1,500 to \$1,999	0
\$550 to \$599	122	\$2,000 or more	0
<i>U.S. Census Bureau: Census 2000</i>			

**Table 34: City of Winterville - Rents**

	Number	Percentage
Specified renter-occupied units	74	100%
<b>GROSS RENT</b>		
Less than \$200	3	4.1%
\$200 to \$299	7	9.5%
\$300 to \$499	14	18.9%
\$500 to \$749	37	50%
\$750 to \$999	10	13.5%
\$1,000 to \$1,499	0	0%
\$1,500 or more	0	0%
No cash rent	3	4.1%
Median (dollars)	\$575	
<i>Source: U.S. Census Bureau, Census 2000</i>		

### 3.6.3 Affordability For Residents And Workers

According to Federal Standards, affordable Housing for someone earning Federal minimum wage is \$268. Affordable Housing for someone receiving a Social Security payment of \$579 per month for disability is \$175 each month for housing.

According to the Census, the median contract rent in Clarke County is \$451. However, the lower contract rent quartile is \$341. According to the U.S. Census, 4.9% of homeowners in Clarke County pay 30%-34% of their Household Income for housing;

13.3% of homeowners spend more than 35% of their income on housing. For renters, 6% pay more than 30% of the household income to rent, 43.5% pay more than 35% of their income as rent.

**Table 35: Gross Rent As A Percentage Of Household Income In 1999<sup>2</sup>**

Total:	22,900	100%
Less than 10 percent	1,279	5.6%
10 to 14 percent	1,857	8.1%
15 to 19 percent	2,842	12.4%
20 to 24 percent	2,231	9.7%
25 to 29 percent	1,865	8.1%
30 to 34 percent	1,368	6.0%
35 to 39 percent	1,187	5.2%
40 to 49 percent	1,610	7.0%
50 percent or more	7,170	31.3%
Not computed	1,491	6.5%
<i>Source: U.S. Census Bureau, Census 2000</i>		

Based on the information in Table 35: Gross Rent As A Percentage Of Household Income In 1999, 43.99% of those renting pay less than 30% of their household income for housing. While the Census Bureau includes costs such as utilities in their definition of “Gross Rent” it is interesting to note that very few rental units include all utilities in their rent costs.

**Table 36: Inclusion of Utilities in Rent - Clarke County**

Total:	22,900
Pay extra for one or more utilities	20,533
No extra payment for any utilities	2,367
<i>U.S. Census Bureau 2000</i>	

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<sup>2</sup> The term “Gross Rent” is used throughout this chapter. The Census Bureau defines “Gross Rent” as “the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.”

### 3.7 Cost-Burdened Households

#### 3.7.1 Needs Of Cost Burdened Households

Neither Athens-Clarke County or the City of Winterville have official data on the needs of cost burdened households.

#### 3.7.2 Relationship Of Cost To Socio-Economic Characteristics

**Table 37: Gross Rent As A Percentage Of Household Income In 1999**

Clarke County	White Alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Hispanic or Latino	Some other race alone	Two or more races
Total:	15,002	6,177	47	884	1150	487	303
Less than 10 percent	628	551	10	12	167	78	0
10 to 14 percent	1,077	572	1	114	118	74	19
15 to 19 percent	1,694	917	19	93	289	91	28
20 to 24 percent	1,333	714	0	65	121	86	33
25 to 29 percent	1,191	539	5	78	62	28	24
30 to 34 percent	796	391	0	95	70	54	32
35 to 39 percent	733	348	7	73	25	0	26
40 to 49 percent	1,085	419	0	66	71	21	19
50 percent or more	5,538	1,305	5	182	150	25	115
Not computed	927	421	0	106	77	30	7
There were no Native Hawaiian and Other Pacific Islander alone responding. <i>Source: U.S. Census Bureau Census 2000</i>							

**Table 38: Mortgage Status By Selected Monthly Owner Costs As A Percentage Of Household Income In 1999**

Clarke County, Georgia	White Alone	Black or African American alone	American Indian and Alaska Native alone	Asian alone	Hispanic or Latino alone	Some other race alone	Two or more races
Total:	10,487	2,990	17	230	219	59	63
Housing units with a mortgage:	7,110	2,072	8	191	210	59	51
Less than 10 percent	771	107	0	16	10	10	0
10 to 14 percent	1,572	282	0	29	14	0	15
15 to 19 percent	1,403	359	0	67	50	17	17
20 to 24 percent	1,172	387	8	34	37	14	14
25 to 29 percent	769	216	0	0	31	0	0
30 to 34 percent	429	140	0	5	10	0	0
35 to 39 percent	205	128	0	16	0	0	0
40 to 49 percent	261	149	0	0	33	0	5
50 percent or more	479	296	0	24	18	18	0
Not computed	49	8	0	0	7	0	0
Housing units without a mortgage:	3,377	918	9	39	9	0	12
Less than 10 percent	2,103	267	0	26	0	0	0
10 to 14 percent	494	230	3	8	9	0	0
15 to 19 percent	277	137	0	5	0	0	2
20 to 24 percent	156	77	0	0	0	0	10
25 to 29 percent	102	24	0	0	0	0	0
30 to 34 percent	65	36	0	0	0	0	0
35 to 39 percent	34	38	0	0	0	0	0
40 to 49 percent	41	22	6	0	0	0	0
50 percent or more	48	66	0	0	0	0	0
Not computed	57	21	0	0	0	0	0

There were no Native Hawaiian and Other Pacific Islander alone responding.

Source: U.S. Census Bureau Census 2000

### 3.8 Special Housing Needs

**Table 39: Population In Group Quarters 2000**

<b>Total:</b>	8,180
<b>Institutionalized population:</b>	1,179
Correctional institutions:	583
Federal prisons and detention centers	0
Halfway houses	0
Local jails and other confinement facilities (including police lockups)	583
Military disciplinary barracks	0
State prisons	0
Other types of correctional institutions	0
Nursing homes	567
Hospitals/wards, hospices, and schools for the handicapped:	0
Hospitals/wards and hospices for chronically ill:	0
Hospices or homes for chronically ill	0
Military hospitals or wards for chronically ill	0
Other hospitals or wards for chronically ill	0
Hospitals or wards for drug/alcohol abuse	0
Mental (Psychiatric) hospitals or wards	0
Schools, hospitals, or wards for the mentally retarded	0
Schools, hospitals, or wards for the physically handicapped:	0
Institutions for the deaf	0
Institutions for the blind	0
Orthopedic wards and institutions for the physically handicapped	0
Wards in general hospitals for patients who have no usual home elsewhere	0
Wards in military hospitals for patients who have no usual home elsewhere	0
Juvenile institutions:	29
Long-term care:	0
Homes for abused, dependent, and neglected children	0
Residential treatment centers for emotionally disturbed children	0
Training schools for juvenile delinquents	0
Short-term care, detention or diagnostic centers for delinquent children	29
Type of juvenile institution unknown	0
<b>Noninstitutionalized population:</b>	7,001
College dormitories (includes college quarters off campus)	6,594
Military quarters:	242

On base:	242
Barracks, unaccompanied personnel housing (UPH), (Enlisted/Officer), and similar group living quarters for military personnel	145
Transient quarters for temporary residents	97
Military ships	0
Group homes:	72
Homes or halfway houses for drug/alcohol abuse	67
Homes for the mentally ill	0
Homes for the mentally retarded	3
Homes for the physically handicapped	0
Other group homes	2
Religious group quarters	12
Dormitories:	0
Agriculture workers' dormitories on farms	0
Job Corps and vocational training facilities	0
Other workers' dormitories	0
Crews of maritime vessels	0
Other nonhousehold living situations	0
Other noninstitutional group quarters	81
<i>Source: U.S. Census Bureau, Census 2000</i>	

### 3.8.1 Elderly

According to the 2000 U.S. Census, there are 567 persons in Clarke County who reside in Nursing Homes, the clear majority of those being elderly.

## Homeless

**Table 40: Homeless Persons in Athens-Clarke County**

	Numbers	Percent
Homeless Adults	330	75.7%
Homeless Children (under 18)	106	24.3%
Total Homeless Persons	436	100.0%
Chronic Homeless Adults	136	41.2%
Unsheltered Homeless Adults	117	35.5%
Homeless with Addictions	176	53.3%
Homeless with Mental Illness	100	30.3%
Homeless Veterans	40	12.1%
Homeless Fleeing Domestic Violence	46	13.9%
<i>A Point-in-time county conducted in January 2005 by the Northeast Georgia Homeless Coalition and the Athens-Clarke County Human and Economic Development Department</i>		

### 3.8.2 Victims of Domestic Violence

**Table 41: Homeless Adults Fleeing Domestic Violence**

Homeless Fleeing Domestic Violence	46	13.9% of Adult Homeless
<i>A Point-in-time county conducted in January 2005 by the Northeast Georgia Homeless Coalition and the Athens-Clarke County Human and Economic Development Department</i>		

### 3.8.3 Migrant Farm Workers

Neither Athens-Clarke County or the City of Winterville have official data on the needs of migrant farm works, as Clarke County does not have a significant agricultural base.

### 3.8.4 Persons with Disabilities

Neither Athens-Clarke County or the City of Winterville have official data on the needs of persons with disabilities.

### 3.8.5 Persons with HIV/AIDS

Neither Athens-Clarke County or the City of Winterville have official data on the needs of persons with HIV/AIDS.

### 3.8.6 Persons Recovering from Substance Abuse

**Table 42: Number of Homeless Adults with Addictions**

Homeless with Addictions	176	53.3% of total Adult Homeless Population
<i>A Point-in-time county conducted in January 2005 by the Northeast Georgia Homeless Coalition and the Athens-Clarke County Human and Economic Development Department</i>		

## 3.9 Jobs-Housing Balance

### 3.9.1 Cost Compared to Wages

According to the Census and articulated in the Economic Development Chapter of this document, 10% of the families in Clarke County take in less than \$15,000 annually. \$15,000 would be approximately \$7.21 an hour. That would be less income than is needed to rent an efficiency apartment without some sort of assistance.

**Table 43: Rent and Income in Athens-Clarke County**

	HUD Fair Market Rent for Athens-Clarke County	Hourly wage necessary in order for the Rent to be "Affordable" or 30% of income
Efficiency Apartment	\$445 per month	\$8.53 per hour
One Bedroom Unit	\$495 per month	\$9.50 per hour
Two Bedroom Unit	\$662 per month	\$11.93 per hour
Three Bedroom Unit	\$829 per month	\$15.90 per hour
Four Bedroom Unit	\$855 per month	\$16.40 per hour
<i>Source: Athens-Clarke County Human and Economic Development Department</i>		

As a rule of thumb, in order for housing to be affordable, it should not cost the owner more than 30% of their income. Approximately 18.2% of owners spend more than 30% a month on housing in Clarke County, according to the U.S. Census Bureau. One is not able to surmise the income levels of these homeowners from these figures, however, as



it is conceivable that property owners may choose to invest more than 30% of their income in their homes with sufficient income remaining to cover living expenses.

**Table 44: Clarke County - Selected Monthly Owner Costs As A Percentage Of Household Income In 1999**

	<b>Number</b>	<b>Percent</b>
Less than 15 percent	5,933	42.8%
15 to 19 percent	2,284	16.5%
20 to 24 percent	1,872	13.5%
25 to 29 percent	1,111	8.0%
30 to 34 percent	675	4.9%
35 percent or more	1,836	13.3%
Not computed	135	1.0%
<i>Source: U.S. Census Bureau, Census 2000</i>		

The City of Winterville has a similar number of property owners dedicating more than 30% of their income to housing costs (18.8%)

**Table 45: City of Winterville - Selected Monthly Owner Costs As A Percentage Of Household Income In 1999**

	<b>Number</b>	<b>Percent</b>
Less than 15 percent	113	37.2%
15 to 19 percent	66	21.7%
20 to 24 percent	37	12.2%
25 to 29 percent	25	8.2%
30 to 34 percent	16	5.3%
35 percent or more	41	13.5%
Not computed	6	2
<i>Source: U.S. Census Bureau, Census 2000</i>		

The number of households spending more than 30% of their household income is significant – 49%. It is not a stretch to assume that many of these households are comprised of University of Georgia Students, with little or no ‘income’ per se.

**Table 46: Clarke County - Gross Rent As A Percentage Of Household Income In 1999**

	Number	Percent
Less than 15 percent	3,136	13.7 %
15 to 19 percent	2,842	12.4%
20 to 24 percent	2,231	9.7%
25 to 29 percent	1,865	8.1%
30 to 34 percent	1,368	6.0%
35 percent or more	9,967	43.5%
Not computed	1,491	6.5%
<i>Source: U.S. Census Bureau</i>		

**Table 47: City of Winterville - Gross Rent As A Percentage Of Household Income In 1999**

	Number	Percentage
Less than 15 percent	17	23%
15 to 19 percent	12	16.2%
20 to 24 percent	20	27%
25 to 29 percent	8	10.8%
30 to 34 percent	2	2.7%
35 percent or more	12	16.2%
Not computed	3	4.1%
<i>Source: U.S. Census Bureau</i>		

### 3.9.2 Sufficient Supply of Affordable Housing

There appears to be contradictions between the Census-based data regarding affordable housing and housing supply in Clarke County and the anecdotal information. Representatives of the Athens Housing Authority state that the number of people on their waiting list for homes is at an all time high. However, Census information and building permits indicate that housing construction has outpaced population growth. More vacant housing should result in a decrease in the costs of housing. Again, due to Clarke County's complex housing market, due in part to the effect of the University of Georgia's student population, a more sophisticated analysis of housing would be beneficial.

**Table 48: Poverty Status by Receipt of Social Security Income in 1999**

Total:	39,706
Owner occupied:	16,716
Income in 1999 below poverty level:	1,376
With Social Security income	528
No Social Security income	848
Income in 1999 at or above poverty level:	15,340
With Social Security income	4,322
No Social Security income	11,018
Renter occupied:	22,990
Income in 1999 below poverty level:	9,456
With Social Security income	730
No Social Security income	8,726
Income in 1999 at or above poverty level:	13,534
With Social Security income	1,378
No Social Security income	12,156
<i>Source: U.S. Census Bureau, Census 2000</i>	

### 3.9.3 Commuting Patterns

Clarke County workers at 75.1% are closer to the national average of 75.7% who commute to work alone in a car, truck or van. This is 3.4% lower than the Georgia average of 77.5%. In Clarke County 4.3% of workers walked to work. That is 2.6% higher than the Georgia percentage of 1.7%; 1.4% higher than the average of 2.9% nationally. This speaks to the relatively close proximity of housing to work sites in Clarke County.

**Table 49: Commuting to Work – Clarke County**

	Clarke		Georgia		United States	
<b>Workers 16 years and over</b>	<b>48,241</b>	<b>100.0%</b>	<b>3,832,803</b>	<b>100.0%</b>	<b>128,279,228</b>	<b>100.0%</b>
Car, truck, or van -- drove alone	36,243	75.1%	2,968,910	77.5%	97,102,050	75.7%
Car, truck, or van -- carpooled	6,945	14.4%	557,062	14.5%	15,634,051	12.2%
Public transportation (including taxicab)	1,144	2.4%	90,030	2.3%	6,067,703	4.7%
Walked	2,069	4.3%	65,776	1.7%	3,758,982	2.9%
Other means	749	1.6%	42,039	1.1%	1,532,219	1.2%
Worked at home	1,091	2.3%	108,986	2.8%	4,184,223	3.3%
Mean travel time to work (minutes)	18.6		27.7		25.5	
<i>Source: U.S. Census Bureau, Census 2000</i>						

A little less than 20% of those living in Clarke County commute outside the county for work. A far greater number of those employed in Clarke County, reside outside the county jurisdiction (see the Economic Development Chapter of this document)

**Table 50: Commuting Patterns - Employed Residents Of Clarke County**

COUNTY WHERE EMPLOYED	NUMBER	PERCENT OF TOTAL
Clarke County GA	39,009	80.9%
Oconee County GA	1,975	4.1%
Jackson County GA	952	2.0%
Gwinnett County GA	932	1.9%
Fulton County GA	803	1.7%
Hall County GA	703	1.5%
Barrow County GA	660	1.4%
<i>Source: U.S. Census Bureau, Census 2000</i>		

### **3.9.4 Barriers to Affordability**

If the projections for housing demand are correct, as found in Table 3: Projected Supply and Demand of Housing, then Athens-Clarke County has built to date sufficient housing to supply demands, even with a 5.7% vacancy rate. With such a surplus, the barriers to housing are not the actual construction of housing units, but rather access to those dwelling units.