

Jackson County

Housing Assessment



Project Team



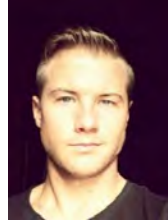
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**Director of Policy and
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What will we cover today?

- 1) Three main housing-related issues facing Jackson County:
 - a) Rapid growth rates
 - b) Housing mismatch between housing stock & demand
 - c) Policy that restricts varied housing types
- 2) Local context & values
 - a) Recent housing data & trends
 - b) Zoning ordinances & housing regulations
 - c) Geographical opportunities & limitations
- 3) Potential solutions
 - a) How can Jackson best advocate for growth management?
 - b) How can Jackson craft flexible policy that adds housing for everyone?
 - c) What are some tools to accomplish that?



Our Housing Context

How is Georgia changing? Why is housing important?



How is our state changing?

How is our state changing?

~4 million

People added to GA since 1990

People coming to GA through 2050

Atlanta Region

+1.72 million

North GA

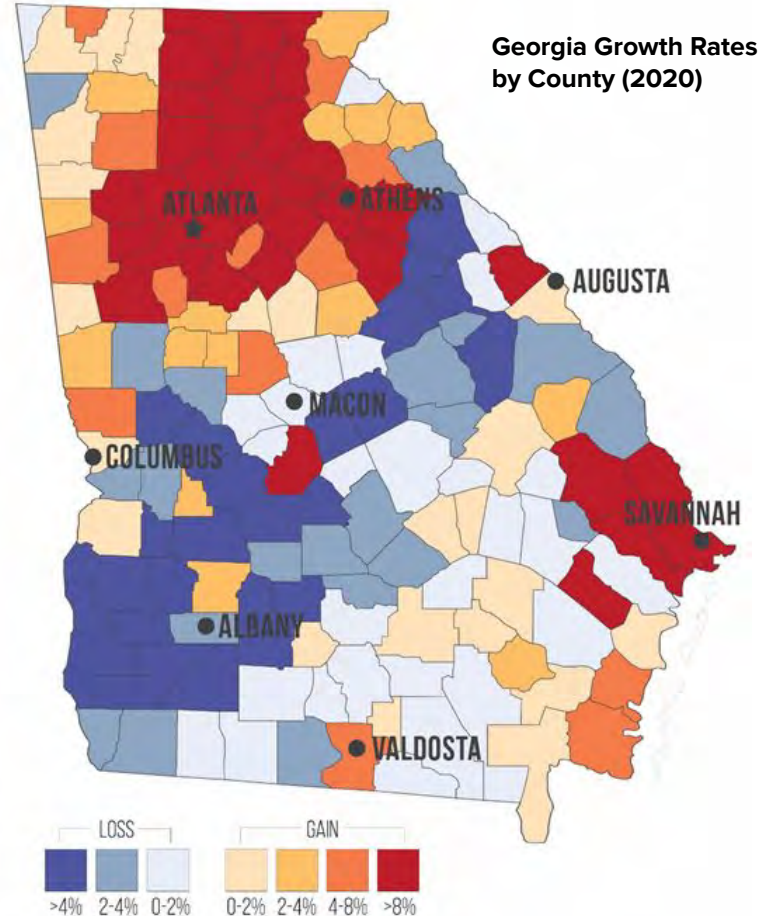
+750,000

How is our state changing?

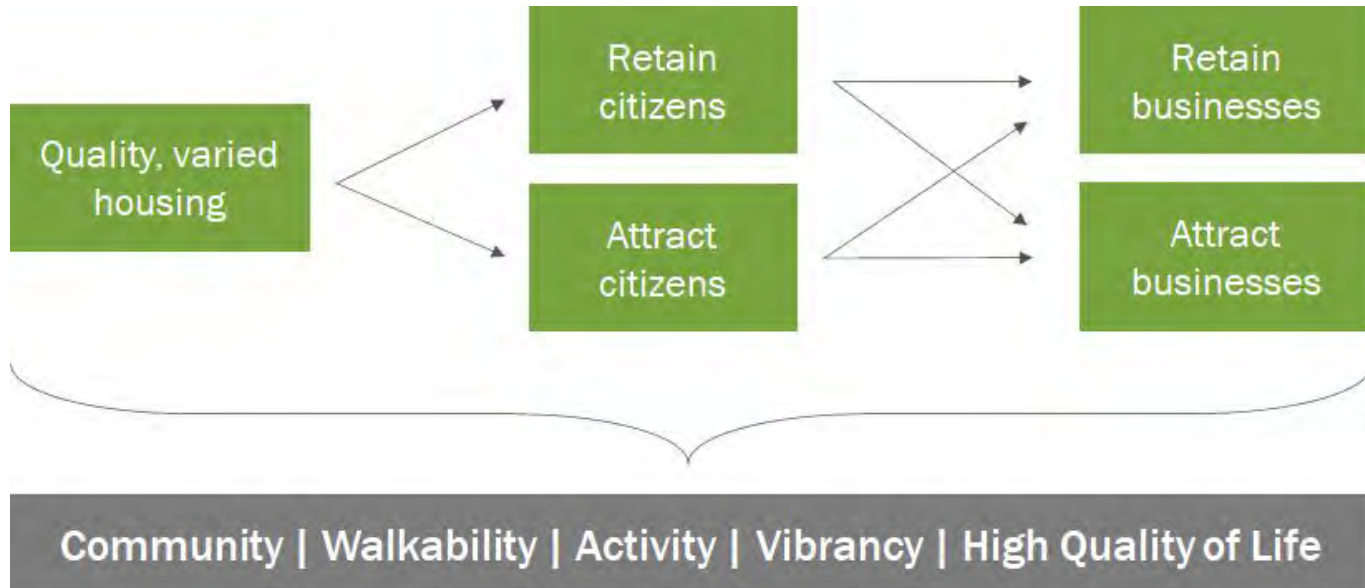
What we need our land to support:

- Jobs & employment
- Housing & people
- Utilities & infrastructure
- Ecological services & habitat
- Outdoor recreation & natural resources

Intentional and thoughtful decisions about land put our communities in greatest control of their future economic resilience.

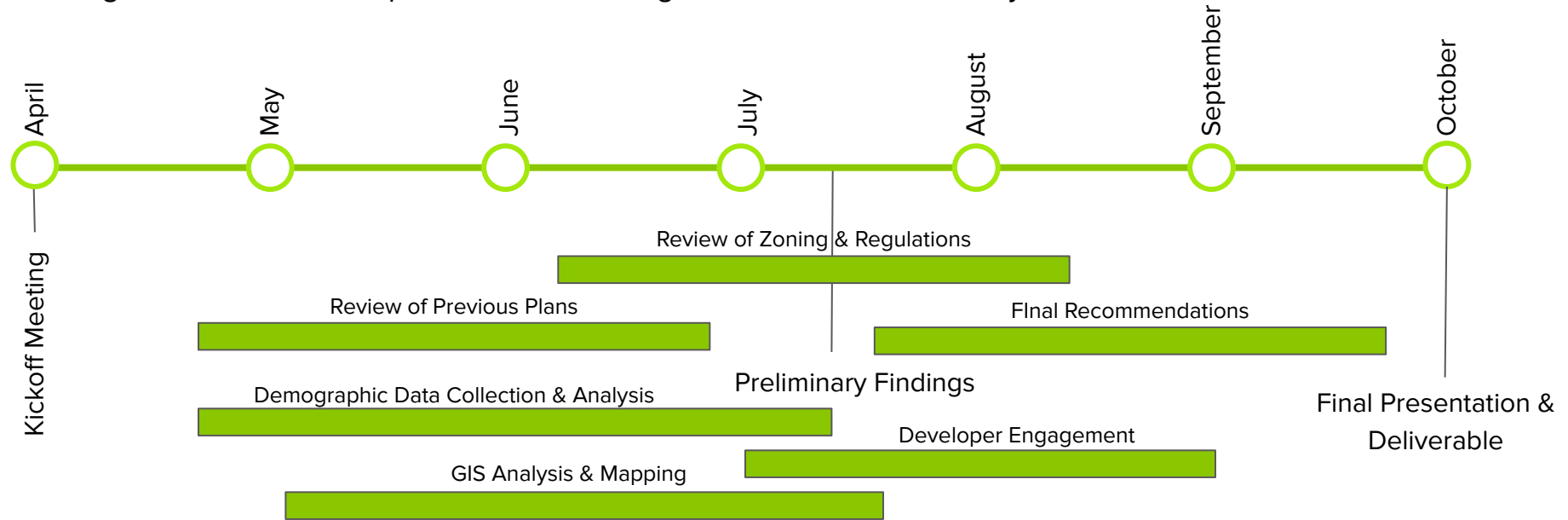


Why is housing important? *Competitive Positioning*



Project Background

The Jackson County Chamber of Commerce engaged Georgia Conservancy and Microlife Institute to assess housing and understand implications of housing conditions to the County's future:



Housing Core Values:

- 1) Housing should **respond** to big economic development wins
- 2) Housing should **drive** small economic development growth
- 3) Housing should **accommodate** everyone, from factory floor employees to C-suite executives



Housing Trends

& Current Conditions



Who does Jackson County serve?

Population Estimates (2019):

- **Jackson County:** 67,885
- Braselton: 11,452 (incl. other county shares)
- **Jefferson:** 11,114
- Commerce: 6,858
- Maysville: 1,941
- Nicholson: 1,798
- Hoschton: 1,637
- Arcade: 1,515
- Pendergrass: 624
- Talmo: 273

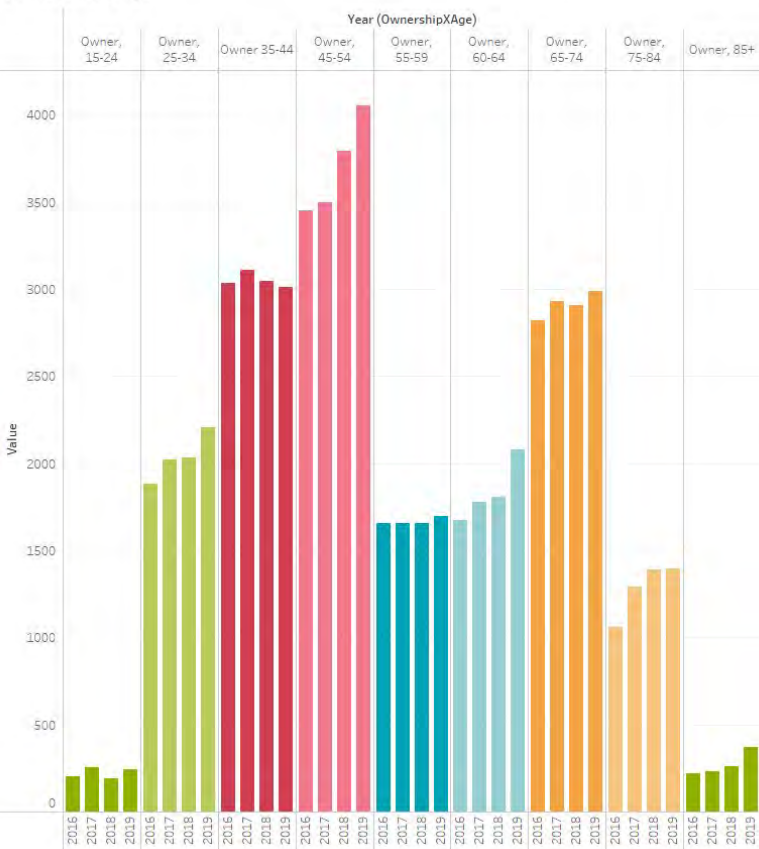
Household Estimates (2019):

- **Jackson County:** 23,166
- **Jefferson:** 3,933
- Braselton: 3,779 (incl. other county shares)
- Commerce: 2,547
- Maysville: 645
- Hoschton: 591
- Arcade: 548
- Nicholson: 523
- Pendergrass: 217
- Talmo: 96

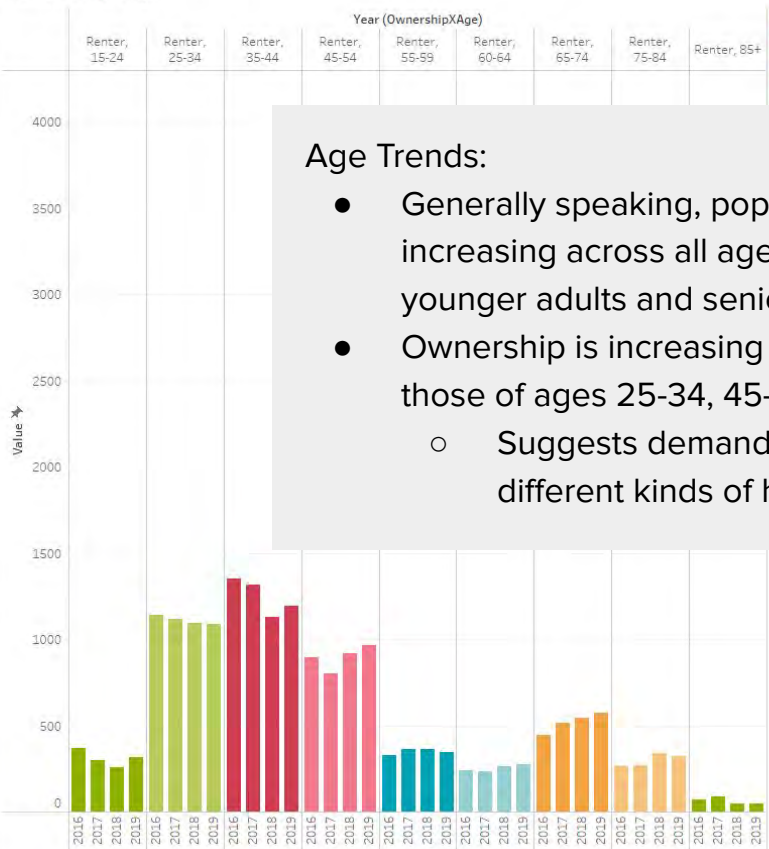


Who does Jackson County serve?

OwnershipXAge



RentershipXAge

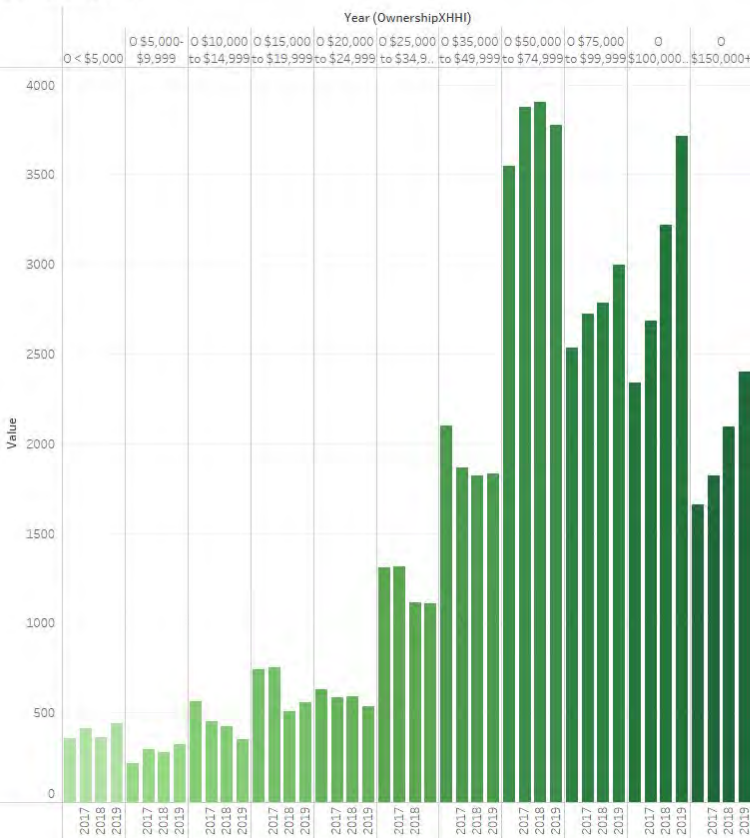


Age Trends:

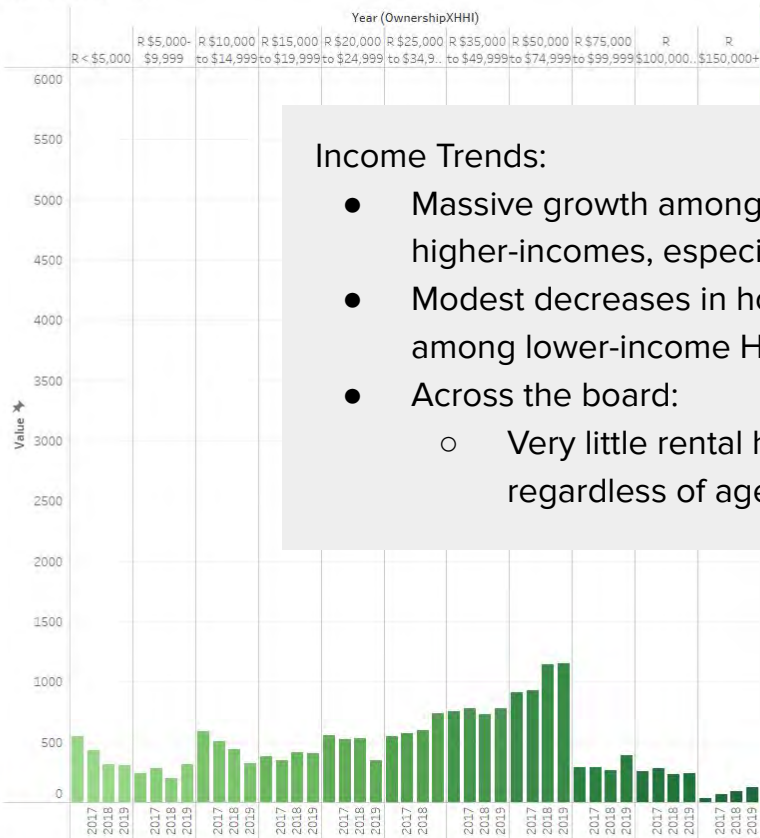
- Generally speaking, population is increasing across all age groups, especially younger adults and seniors.
- Ownership is increasing sharply among those of ages 25-34, 45-54, and 60-64
 - Suggests demand from many different kinds of household types

Who does Jackson County serve?

OwnershipXHHI



RentershipXHHI

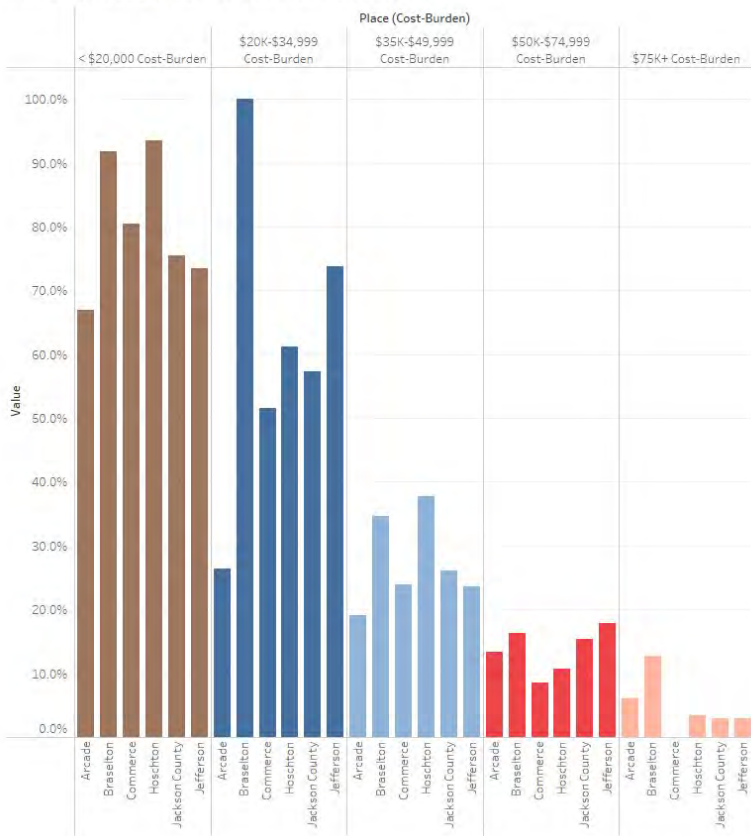


Income Trends:

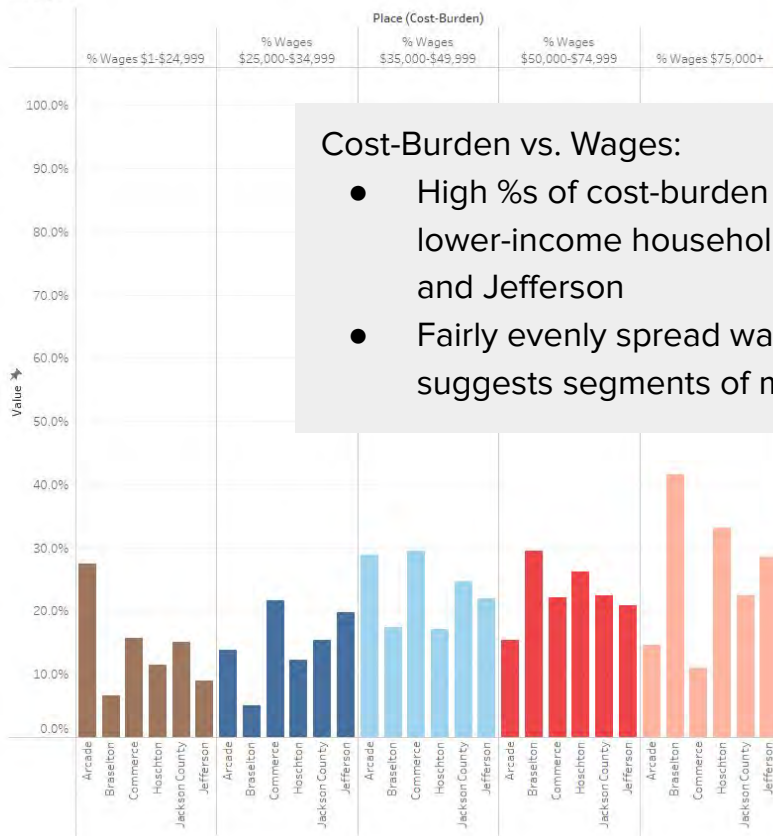
- Massive growth among homeowners of higher-incomes, especially six figures & up
- Modest decreases in homeownership among lower-income HHs
- Across the board:
 - Very little rental housing stock, regardless of age or income

Who does Jackson County serve?

Housing Cost Burden Across Income Groups



Wages



Year (Cost-Burden, 2019)

Measure Names
 ■ < \$20,000 Co...
 ■ \$20K-\$34,99...
 ■ \$35K-\$49,99...
 ■ \$50K-\$74,99...

Cost-Burden vs. Wages:

- High %s of cost-burden among lower-income households, esp. in Braselton and Jefferson
- Fairly evenly spread wage distribution suggests segments of market underserved

Who will Jackson be?

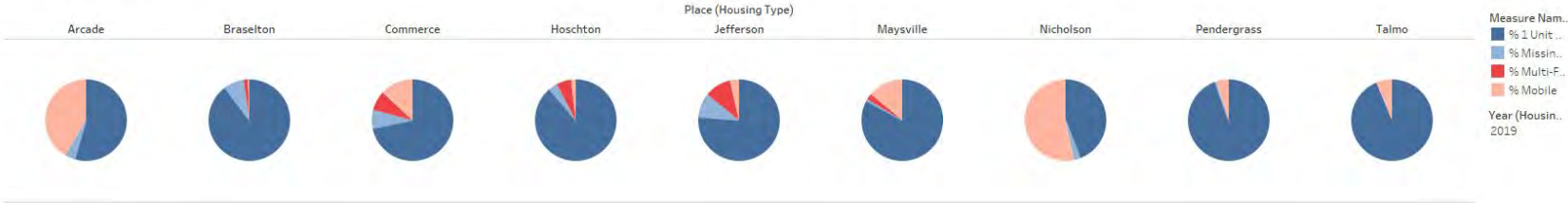
Current Population:	67,885
Projected Population:	120,345 (2050)
Current Households:	23,166
Projected Households:	~47,000

Jackson County wants to be a community in which a household can enjoy a high quality of life no matter their means. In order to achieve this, growth must be accommodated and planned for, not ignored.

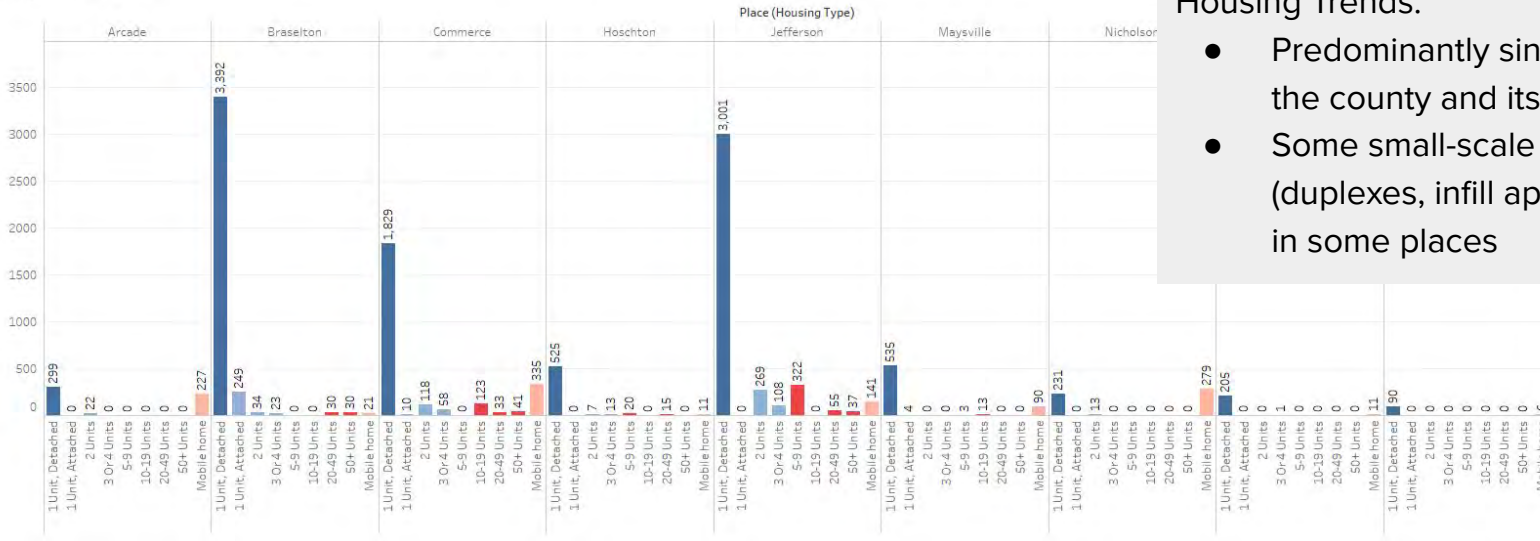


What housing stock does Jackson have?

City_PieGraphs



City_BarGraphs

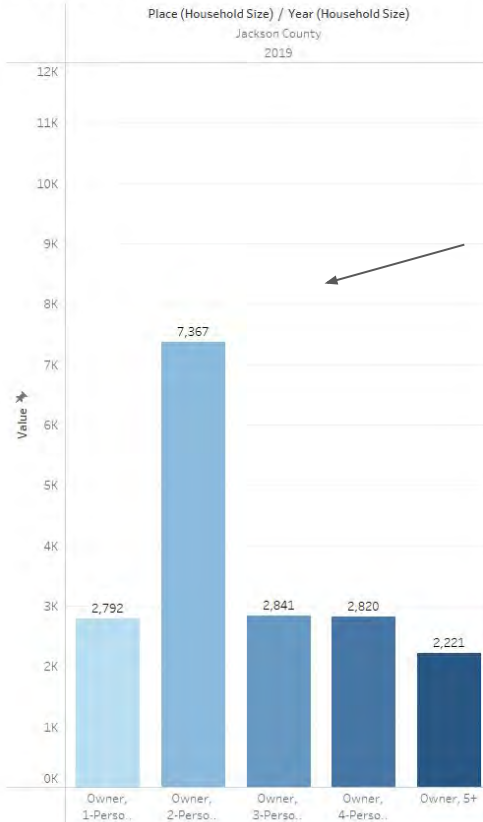


Housing Trends:

- Predominantly single-family across the county and its cities
- Some small-scale alternatives (duplexes, infill apartments) present in some places

What housing stock does Jackson have?

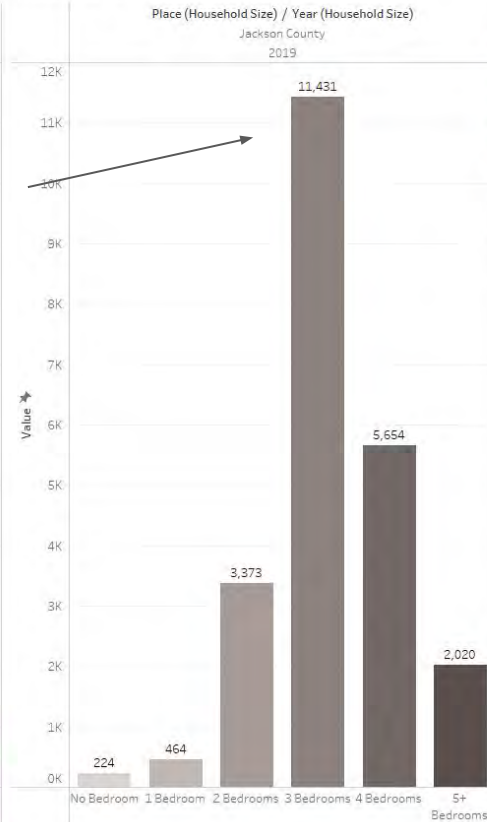
HHSize_Own



HHSize_Rent



HouseSize_Rooms



Housing mismatch between what's available and existing household sizes

Place (Household Size)
Jackson County

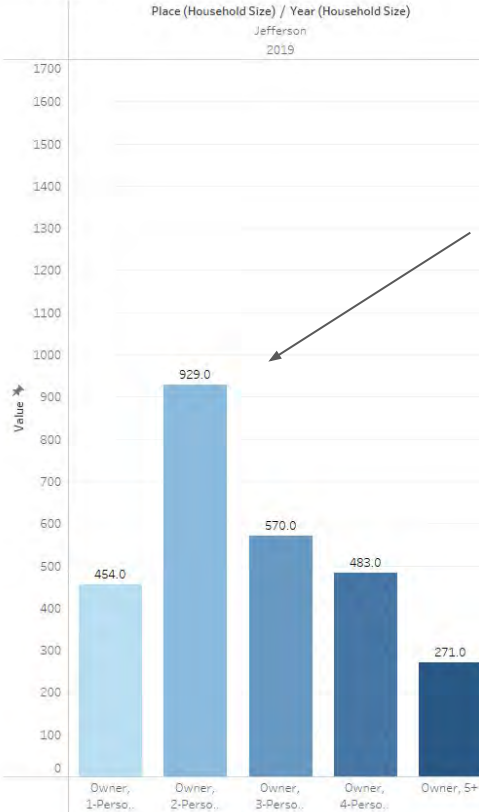
- Measure Names
- Owner, 1-Person Hou..
 - Owner, 2-Person Hou..
 - Owner, 3-Person Hou..
 - Owner, 4-Person Hou..
 - Owner, 5+

Place (Household Size)
Jackson County

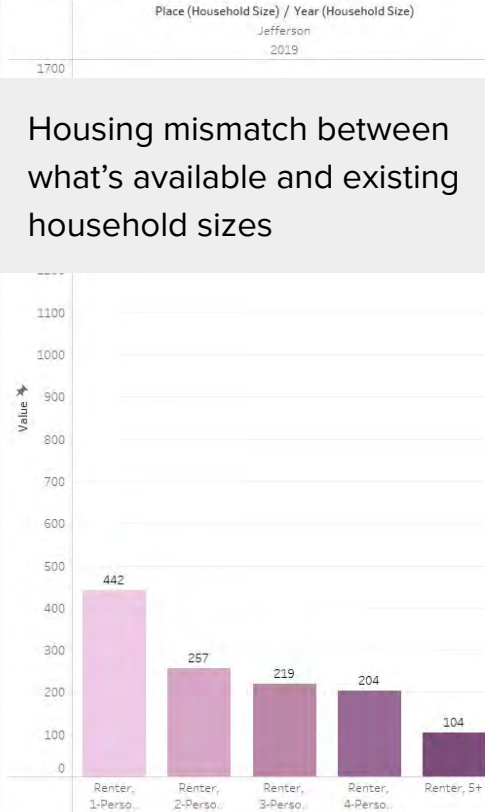
Place (Household Size)
Jackson County

What housing stock does Jefferson have?

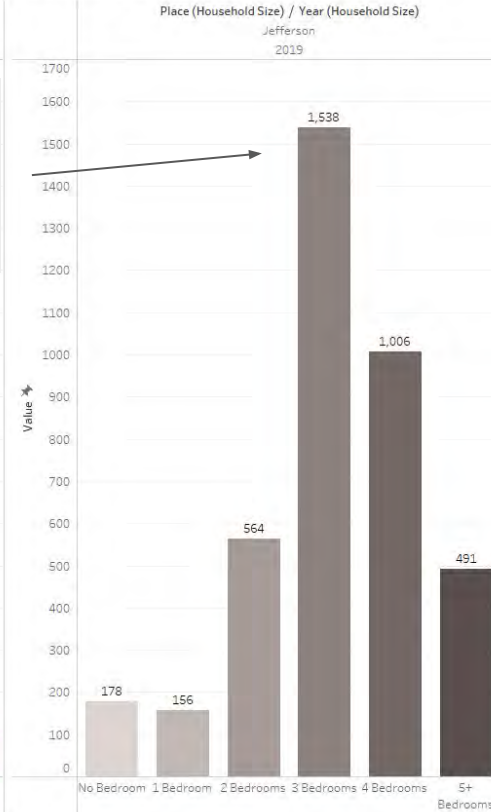
HHSize_Own



HHSize_Rent



HouseSize_Rooms



Housing mismatch between what's available and existing household sizes

Place (Household Size) Jefferson

Measure Names

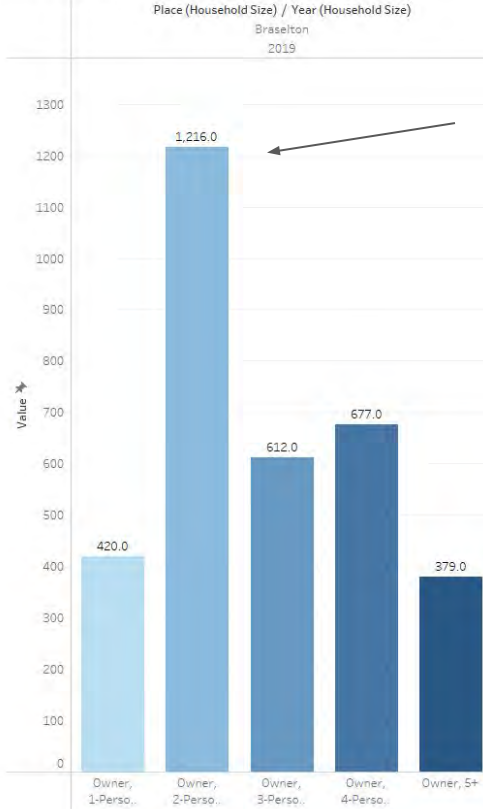
- Owner, 1-Person Hou..
- Owner, 2-Person Hou..
- Owner, 3-Person Hou..
- Owner, 4-Person Hou..
- Owner, 5+

Place (Household Size) Jefferson

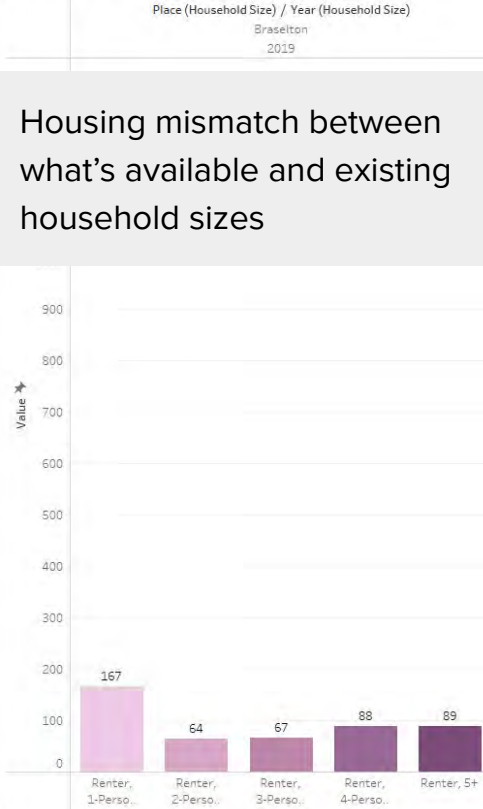
Place (Household Size) Jefferson

What housing stock does Braselton have?

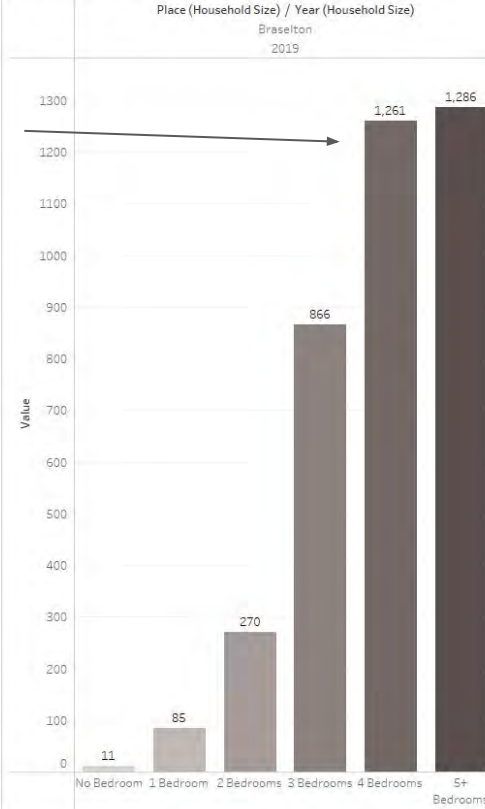
HHSize_Own



HHSize_Rent



HouseSize_Rooms



Housing mismatch between what's available and existing household sizes

Place (Household Size)
Braselton

Measure Names

- Owner, 1-Person Hou..
- Owner, 2-Person Hou..
- Owner, 3-Person Hou..
- Owner, 4-Person Hou..
- Owner, 5+

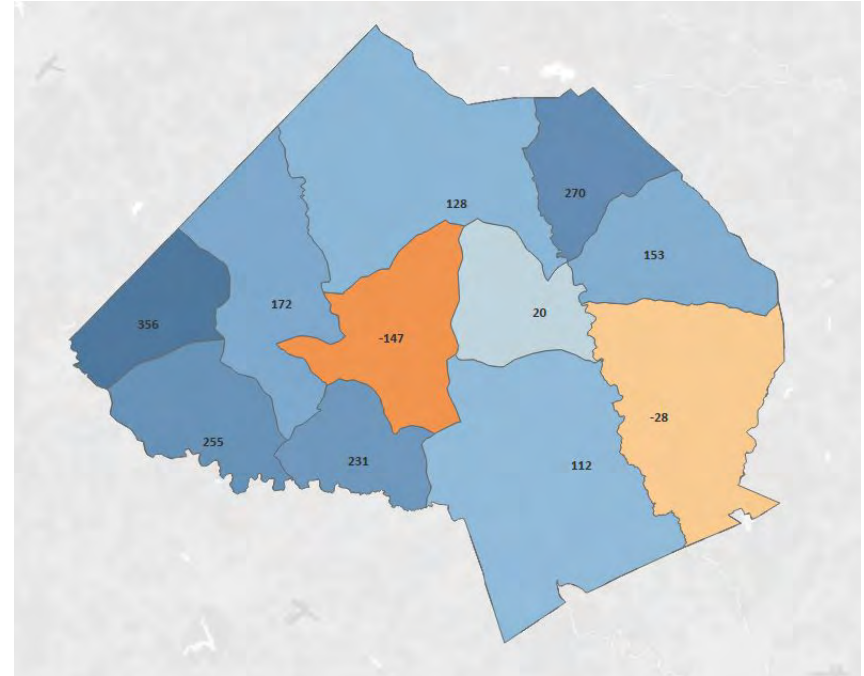
Place (Household Size)
Braselton

Place (Household Size)
Braselton

Where is Jackson Gaining Housing?

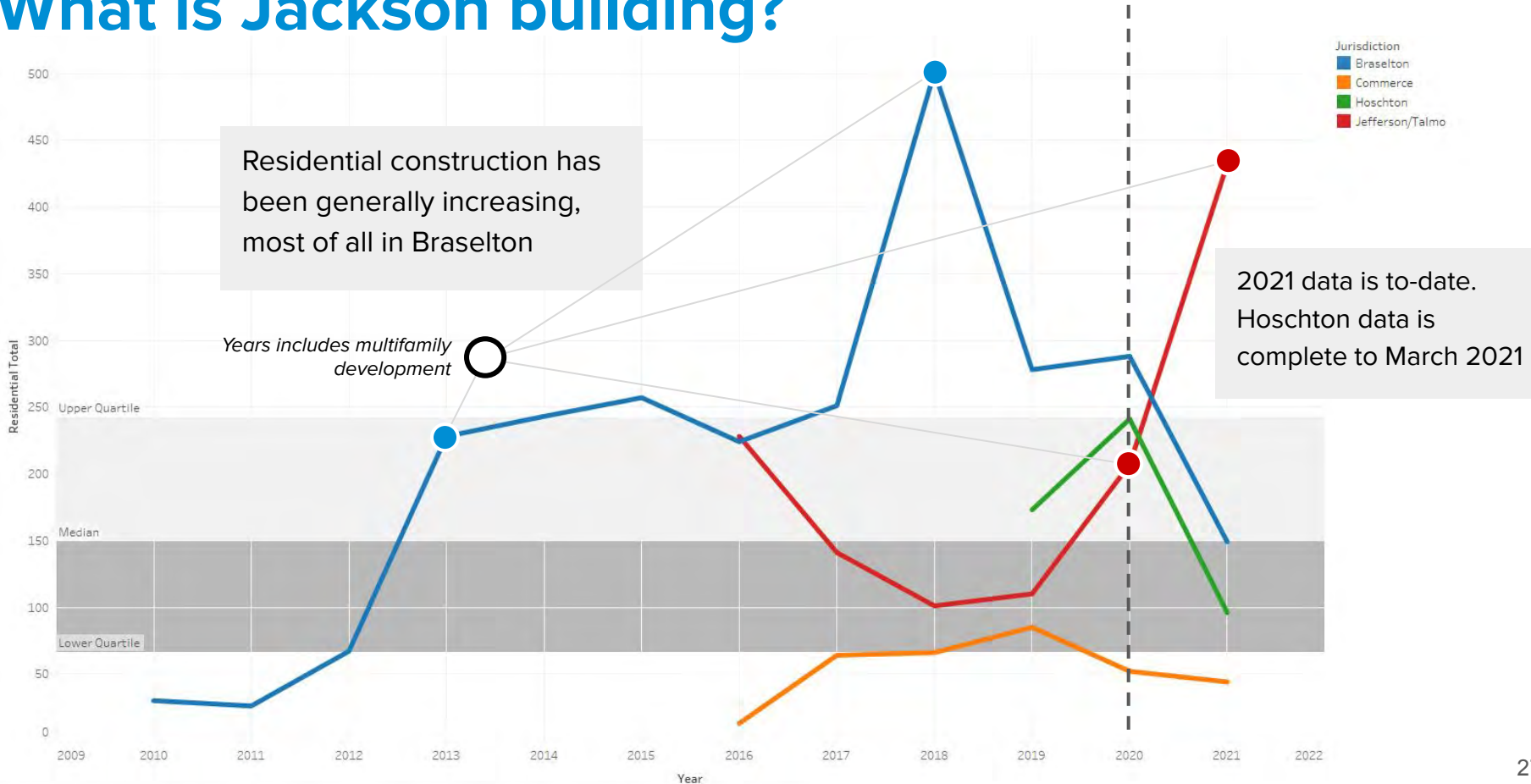
- Jackson County is growing across the board
- Most housing units added in the southwest and northeast parts of the county
- Map data reflects the difference b/w ACS 2019 and ACS 2016 housing unit estimates
 - Not a precise count of units
 - Does not capture 2020-21

Estimated Housing Unit Changes 2016-19



Source: ACS 5-Year Reports (2016, 2019)

What is Jackson building?



What is Jackson building?



Multifamily developments are rare and seldom exceed new single-family units in any given year

Data from Hoschton & Commerce did not differentiate between SF & MF permits

The trends of sum of Res (New); Single Family (Units) and sum of Res (New); Multifamily (Units) for Year broken down by Jurisdiction. For pane Sum of Res (New); Single Family (Units): Colour shows sum of Res (New); Single Family (Units), For pane Sum of Res (New); Multifamily (Units): Colour shows sum of Res (New); Multifamily (Units).

What is Jackson building?

Currently, **nothing**.

A 12-month moratorium on all new residential development is in place. Commercial and industrial building permits are not restricted.

This provides Jackson County leaders with an opportunity to create a comprehensive housing strategy that:

- promote varied housing types,
- supports economic development, and
- fosters a tight-knit, vibrant community.



What does all this data mean?

Two main findings:

1. Demographic trends show that Jackson County is adding a large share of higher-income households.
2. Building stock data show that there is significant housing mismatch between the size of homes in Jackson and the households they accommodate.









Gap 1: Rapid Growth in High-Income HHs

A significant amount of wealthier households (HHs) has made Jackson County home in recent years.

When units of appropriate type and price point are not added, higher-earning HHs are able to price out lower-earning HHs, which significantly limits housing choices for lower-earning HHs.

If housing doesn't exist at all price points, higher income people will buy "down the ladder," leaving the fewest options for those with the lowest incomes.

200%
175%
150%
125%
100%
75%
50%

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Gap 2: Significant Housing Mismatch

Housing mismatch (n.): the difference between what households want or need from their housing and what is available to rent or own.

Facts:

1. # of smaller units < # of smaller households
2. # of larger units far exceeds # of larger households in most communities

This indicates a lack of appropriate housing options *for people who want them.*



Building Your Community

Given these trends, how should Jackson move forward?



Comprehensive Plan and Zoning Discrepancies	Jackson County		Arcade		Braselton		Commerce		Hoschton		Jefferson		Maysville		Nicholson		Pendergrass		Talmo	
	Comp Plan	Zoning	Comp Plan	Zoning	Comp Plan	Zoning	Comp Plan	Zoning	Comp Plan	Zoning	Comp Plan	Zoning	Comp Plan	Zoning	Comp Plan	Zoning	Comp Plan	Zoning	Comp Plan	Zoning
Our community supports the conservation of natural resources and sustainable housing through Conservation Community Districts .	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Our community supports Accessory Dwelling Units (ADUs) such as garage apartments or mother-in-law units.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Our community supports Downtown Development options such as retrofitting, infill housing, and mixed use developments.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our policies support form-based development and does not separate commercial, residential and retail uses in every district.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
We value and allow for diverse housing sizes with No Minimum Square Foot requirement.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Influencing Outcomes

How do your goals and your policies align?



Influencing Outcomes - Policy and Results

Three Tools:

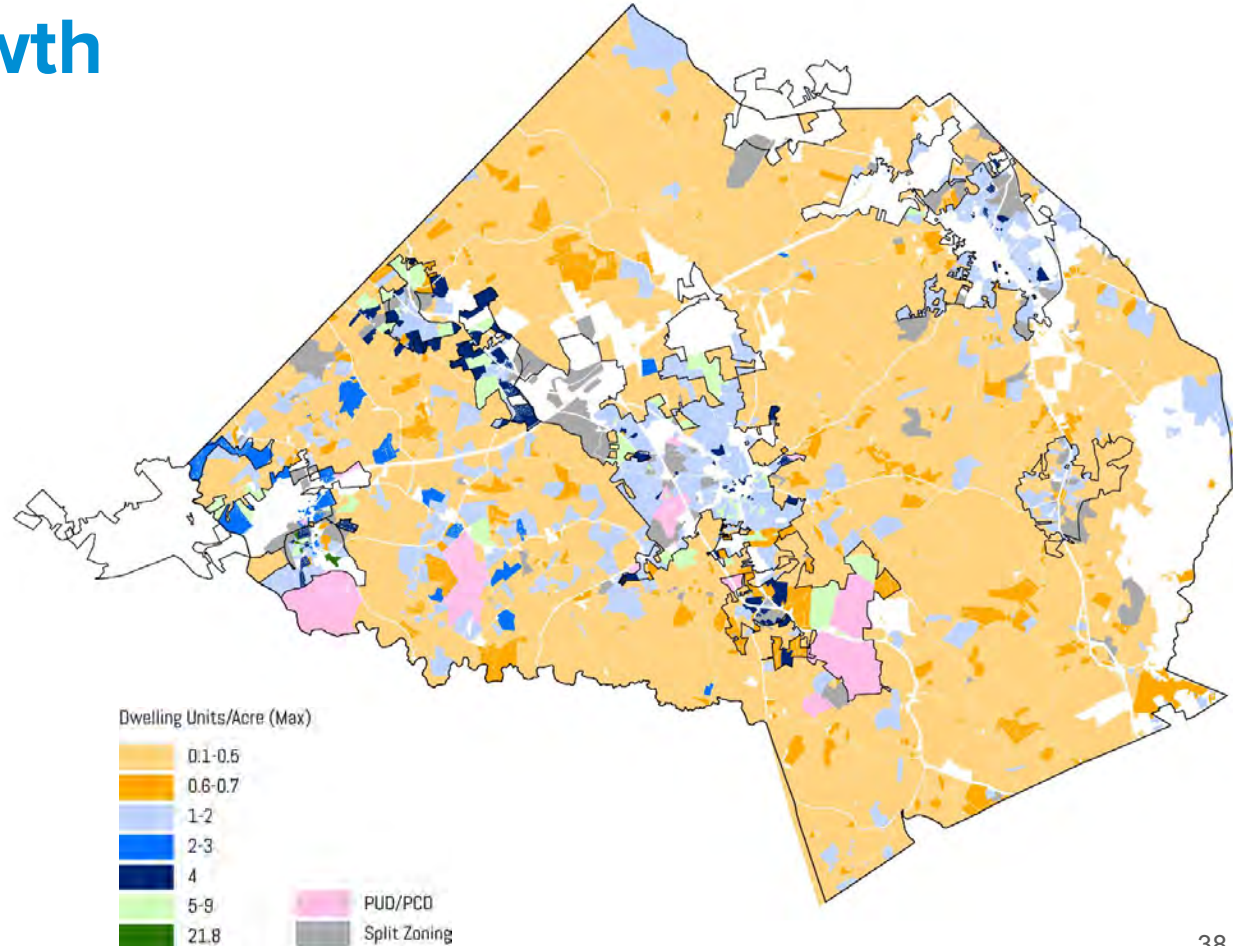
- 1) **Density Regulations** that channel how much growth can go where
- 2) **Housing Type Regulations** that say where single-family and other types of housing can be built
- 3) **Special Districts** that allow for more unique, out-of-the-box developments

*All of these are elements of **zoning and land use (policy)**, which influence the outcome of the **built environment (results)***



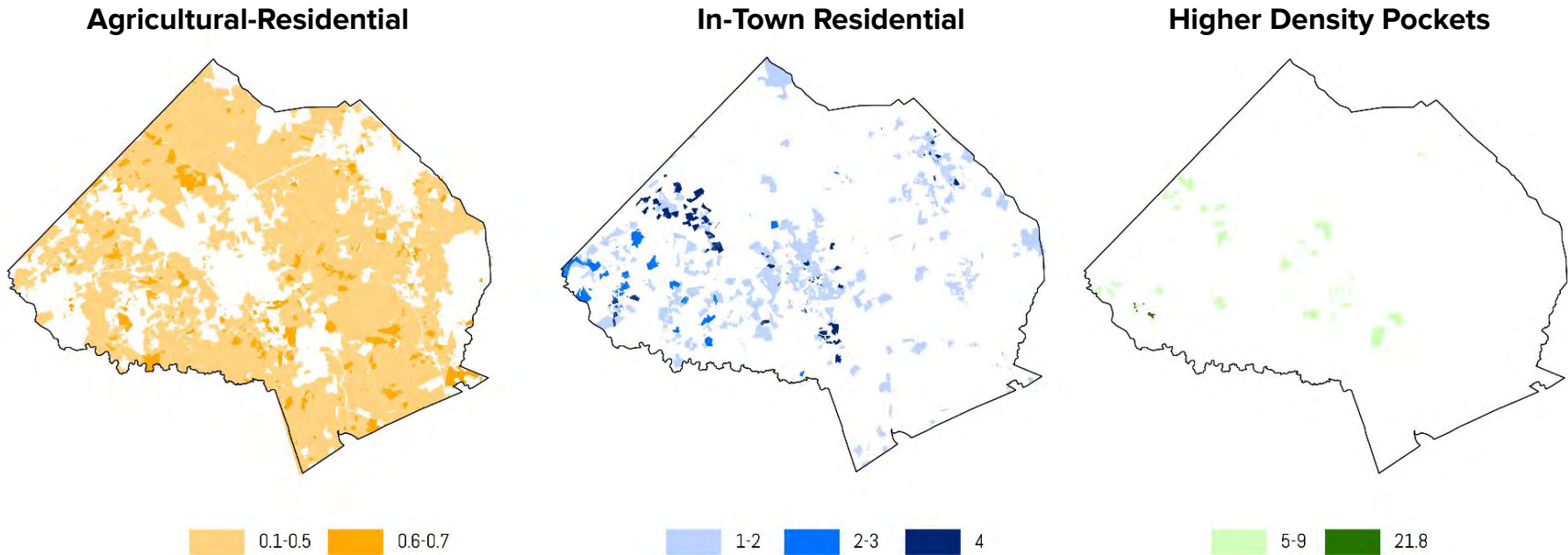
Channeling Growth

- 1) Lower-density areas usually in unincorporated lands, higher-density areas usually in municipalities
- 2) Growth preferably channeled near core areas
- 3) Allowable densities in Jackson Co. are relatively low



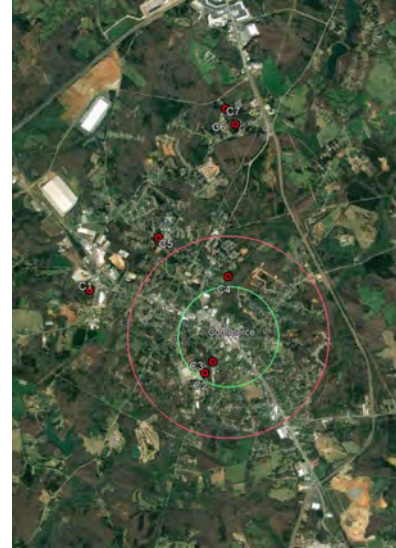
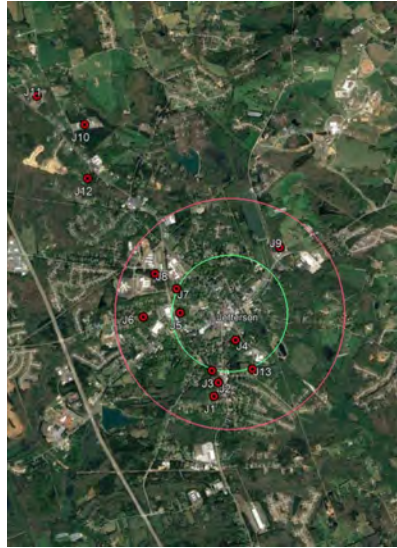
Channeling Growth

1) Higher density zones are more often in incorporated areas, though not always



Promoting Varied Housing Types

- 1) Housing is better placed in areas with access to amenities, like in or near downtowns. It is logical that the greatest number and concentration of people would pair with well-served areas.
- 2) Some developed multifamily housing is within a half-mile of downtown, as the crow flies.
- 3) Other developments, including many subdivisions, are “stranded” -- far from other land uses.
- 4) The multifamily highlighted represents small & medium apartments and duplexes.



.5 mile radius



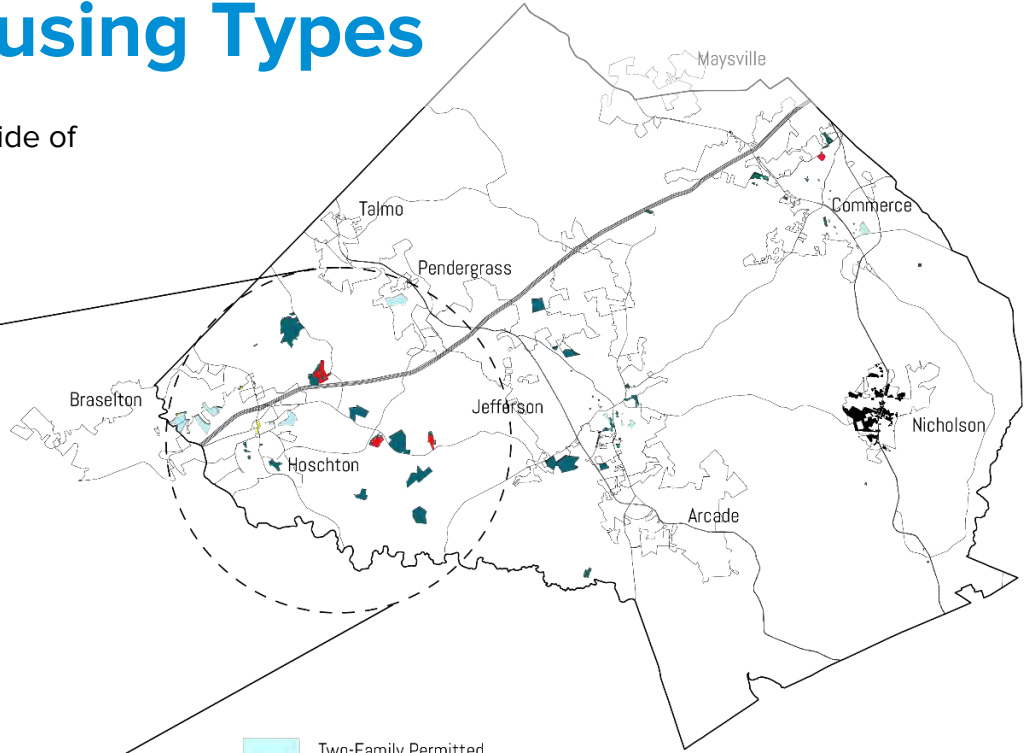
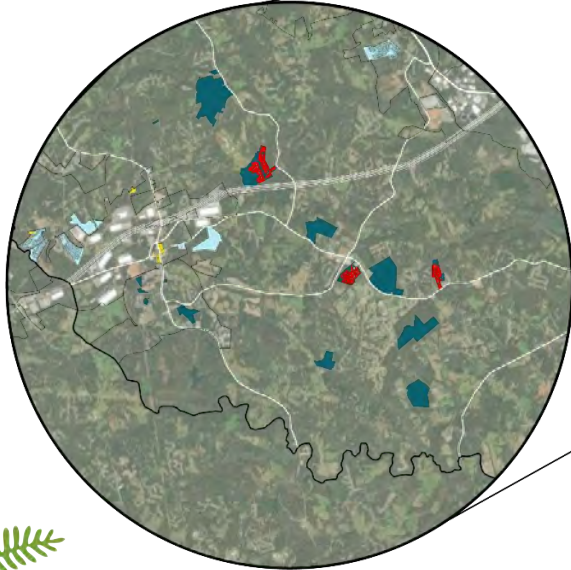
1 mile radius



Developed multifamily

Promoting Varied Housing Types

- 1) Sometimes, denser housing types directed outside of incorporated areas
- 2) Often, these zoning districts are developed as single-family neighborhoods anyway



- Two-Family Permitted
- Multifamily (MF) Permitted
- MF Permitted, platted as single-family lots
- Lofts Above Retail Allowed
- Conditional Permit, non-single-family



Special Districts - PCD & PUD Districts

Common features:

- Promote more creative, flexible, imaginative, or truly unique projects
- Promote housing variety
- Preserve land - 20% open space requirement
- Allow for a mix of uses in the same development
- Allowed only on properties of at least 10 acres

“This zoning district is intended to establish **truly unique developments** in which conventional design requirements and districts cannot accommodate. The P.U.D. district is not intended to allow developments in which higher densities are sought for the sole purpose of circumventing the existing zoning districts.” - Braselton

“Provide for the **more efficient use of land** through clustering and other flexible, innovative development arrangements that will result in **smaller networks of utilities and streets** and thereby lower development and housing costs.” - Jefferson/Talmo

“Provide development with greater benefits to the City than a development developed under a conventional zoning district.” - Hoschton



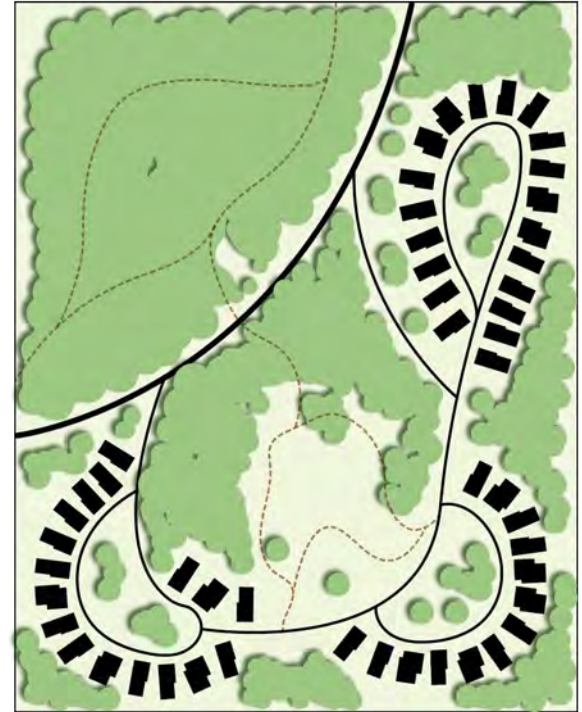
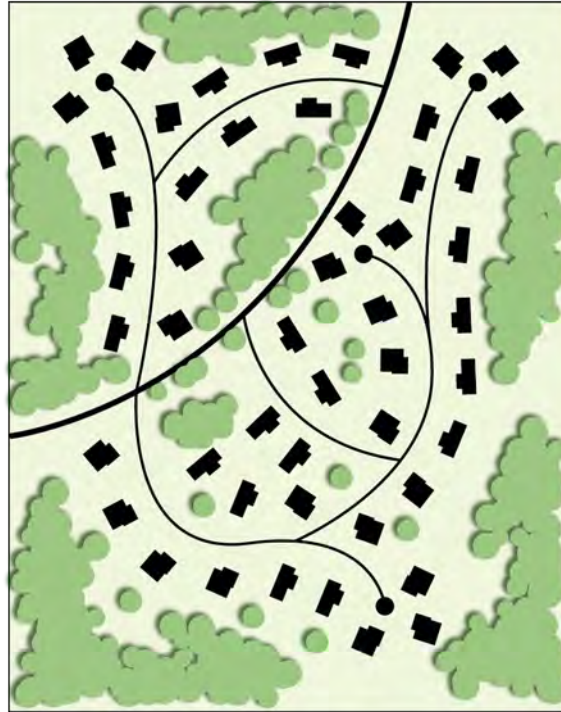
Special Districts - PCD & PUD Districts

- 1) For the most part, PUDs seem to be developed as slightly denser subdivisions
- 2) Housing types do not vary, although this is not fully confirmed
- 3) There does not appear to be a mix of land uses and PUD/PCD developed are not multi-faceted communities
- 4) Land conservation results are questionable
- 5) PUD/PCD zones are not producing the creative developments that they are meant to facilitate



Special Districts - Conservation Subdivisions

- 1) Resembles PUD in respect to conserving undeveloped land
- 2) Further regulations, guidelines, or recommendations can encourage denser clustering of homes, contiguous stretches of conservation lands, a variety of housing types and land uses, and public greenspaces
- 3) Conservation subdivisions have been paired with or included working farms, regional parks, and areas that have been left in a natural state



Special Districts - Conservation Subdivisions



The Preserve - Hoover, AL



Serenbe - Chattahoochee Hills, GA



Prairie Crossing - Grayslake, IL



Smarter Growth - Developing to Conserve

- 1) More compact development patterns pay off in **conserved land** elsewhere
- 2) Promotes **vibrant, walkable communities** and **supports local economies**
- 3) Concentrates services, amenities, and residents near existing infrastructure, resulting in **system-wide efficiencies**
- 4) Makes for **stronger, well-defined towns**



What's in the way?

3 barriers:

- 1) **Misconceptions** of how housing supports a community
- 2) **Zoning** that restricts different types of housing
- 3) **Lack of housing development** that provides *varied options*



What's in the way?

3 barriers:

- 1) **Misconceptions** of how housing supports a community
- 2) **Zoning** that restricts varied types of housing
- 3) **Lack of housing development** that provides *varied options*

3 ways to address these barriers:

- 1) **Education** for leaders and citizens
- 2) **Policies** that permit small-scale housing development/infill
- 3) Partnerships with institutions that can deliver housing one **project** at a time





microLife
INSTITUTE

Georgia
CONSERVANCY

2021

JACKSON COUNTY HOUSING

TOOLKIT



Pocket Neighborhoods/Cottage Courts

Clustering right size homes around a common area.

What is the problem and how does this solve it?

- Prevent suburban sprawl and maintain rural character of the area
- Expensive and unsustainable infrastructure due to homes being so spread out
- Lack of housing
- Lack of diversity of housing types
- Traditional development that clear cuts property
- Maintain rural character by keeping housing close to main street
- Spread out housing that creates isolation and loneliness-->Stronger communities by cluster housing types
- Streamline process



Considerations



ALLOW "BY RIGHT" IN SINGLE FAMILY ZONES

Pocket Neighborhoods should be permitted "by right" so that they are no more difficult to gain approval from the governing body with jurisdiction than are conventional subdivisions.



DENSITY BONUS IN EXCHANGE FOR SMALLER FOOTPRINT HOMES

By limiting the homes size to 1200 sf or less, you provide housing for individuals and smaller families which have less impact on infrastructure, so in exchange allowing twice the density of the typical underlying zoning classification incentivizes development.



BUILD COMMUNITY THROUGH THE BUILT ENVIRONMENT

Utilizing cottage court principles encourages community interaction. See our linked resources for best practices.



ELIMINATE LOT SIZES

Eliminate lot sizes and reduce setbacks from building within the pocket neighborhood so that houses can be clustered as efficiently as possible, and maximize land conservation.



Cottages on Vaughan, Clarkston, GA



Conservation Community Districts

A conservation community are a type of residential subdivision that are designed in order to preserve open space while accommodating the full extent of development that would otherwise be possible under conventional subdivision designs by concentrating the development in a higher density in one area of the property while conserving a large percentage of land in the remaining area.

What is the problem and how does this solve it?

- Prevent suburban sprawl and maintain rural character of the area
- Expensive and unsustainable infrastructure due to homes being so spread out
- Lack of housing
- Lack of diversity of types of housing
- Traditional development that clear cuts property
- Maintain rural character by keeping housing close to main street
- Spread out housing that creates isolation and loneliness-->Stronger communities by cluster housing types
- Streamline process



Considerations



ALLOW "BY RIGHT"

Conservation Communities should be permitted "by right" so that they are no more difficult to gain approval from the governing body with jurisdiction than are conventional subdivisions.



CONSERVE 40% OR MORE OF LAND

By concentrating the development in one area it allows for the character and feel of the area to be maintained and discourages mass clearcutting that happens in typical suburban development.



ALLOW FOR SAME OVERALL DENSITY

Overall average density of project can match the underlying zoning districts, however it will be concentrated on 60% or less of the overall property.



ELIMINATE LOT SIZES

Eliminate lot sizes and reduce setbacks from building within the CC so that houses can be clustered as efficiently as possible, and maximize land conservation. For example: Jefferson / Talmo has reduced the lot size to 50% of the typical lot size required in the underlying zoning district which is an improvement, however is limiting the amount of conservation possible significantly



Serenbe, GA



Accessory Dwelling Units / Guest Houses

An accessory dwelling unit is a second small dwelling on the same property (or attached to) as the primary single-family house, such as:

- an apartment over the garage
- a small house (on a foundation) in the backyard
- a basement apartment

What is the problem and how does this solve it?

- **Lack of housing stock** - ADUs are a great way to add housing inexpensively (without changing the character of the existing single-family neighborhood)
- **Expensive and unsustainable infrastructure due to homes being so spread out** - ADUs are not a burden on county and city infrastructure, so they are a great way to accommodate additional people without overburdening the system
- **Create passive income** - Many communities do not have a lot of rental options, so ADUs are a great way to add those options without developing large multifamily apartment complexes.
- **Adaptable Housing** - The cycle of an ADU allows the owner to be more flexible either living in the main residence or the ADU depending on the stage of life they are currently in and rent out the other.
- **Aging in place** - ADUs can be an option for seniors to move in behind their homes and rent out their main homes to be able to age in place. Alternatively, live-in caretakers can live in an ADU allowing aging in place in the main home





ALLOW ADUS TO BE BUILT BY RIGHT

Allowing ADUs in all residential districts by right.



STREAMLINE PERMIT PROCESS

Time is money and allowing someone to go through the process without having to delay reduces the cost



ALLOW ADUS AND GUEST HOUSES TO BE RENTED LONG-TERM

Having only short term rentals encourages Airbnb and does not allow one to invest into the community. Long-term rental allow for additional workforce housing.



PREAPPROVE PLANS FOR EASIER PERMITTING

Having preapproved plans by certain builders and architects that can be used on multiple properties in order to make the process easier for homeowners and builders. Designers or builders can submit their plans for approval, and if homeowners would like to use them they can do so easily without having to go through the lengthy permitting process.



Downtown Development

Municipalities can maximize existing underutilized downtowns through new development, revitalization, and activation and experiential programming.

What is the problem and how does this solve it?

- **Redefining Downtown** - Recently, downtowns have been seen as business and retail only, but as they once did in the early 1900s, downtowns can include housing and neighborhoods.
- **Walkability** - According to AARP, 60% of Americans want walkability while only 5-10% of the United States is walkable.
- **Additional households needed to support new businesses** - According to a study done in Dallas by Kronberg Urbanists + Architects, 2,000 households are needed to support 30k square feet of retail.



Considerations



ALLOW HOUSING IN EXISTING BUILDINGS



IDENTIFY CHAMPIONS



TREAT HOUSING LIKE ECONOMIC DEVELOPMENT



TAKE CHARGE- IF YOU BUILD THEY WILL COME



Reduce Minimum Lot Size and Minimum Home Size

What is the problem and how do we solve it?

- By reducing minimum lot size requirements, you can concentrate development in particular areas and reduce infrastructure costs to the county or municipality while increasing tax base.
- Many jurisdictions wrote their codes in the 70s to encourage a certain type of occupancy and demographics. Today we know from practical data and experience that many demographics want smaller more efficiently designed homes. Eliminating or reducing SF minimums can help to encourage more and better housing types.





INCREASE AGING IN PLACE OPTIONS



INCREASE COMMUNITY ORIENTED DEVELOPMENT



INCREASE STARTER HOME STOCK



ALLOW NATURALLY AFFORDABLE HOME OPTIONS

Benefits



Engage the Community



CREATE A COMMUNITY EDUCATION PLAN



VISIT REAL LIFE EXAMPLES



BUILD A PILOT PROJECT



Cottage Court Resources

- **Pocket-Neighborhoods.net (including model ordinance):**
<http://www.pocket-neighborhoods.net/blog/codes-for-courtyards/>
- **Municipal Resources Center and Services:**
<https://mrsc.org/Home/Explore-Topics/Planning/Housing/Cottage-Housing.aspx>
- **The Housing Partnership Cottage Guide:**
<https://mrsc.org/getmedia/d33307b0-2510-4130-a1ac-aa85c70ea78b/chord.pdf.aspx>



Additional Resources

- **MicroLife Website:** www.microlifeinstitute.org/
- **Cottages on Vaughan:** www.microlifeinstitute.org/clarkston
- **ADU Documentary:** https://www.youtube.com/watch?v=8J51NbQqgaM&feature=emb_logo&ab_channel=WillJohnston
- **All About ADUs:** <https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus.html>
- **Enabling Better Places:** <https://www.aarp.org/livable-communities/tool-kits-resources/info-2020/enabling-better-places.html>
- **Livable Communities Resources:** <https://www.aarp.org/livable-communities/tool-kits-resources/>
- **Sightline:** <https://www.sightline.org/>



What did we cover today?

- 1) Three main housing-related issues facing Jackson County:
 - a) Rapid growth rates
 - b) Housing mismatch between housing stock & demand
 - c) Policy that restricts varied housing types
- 2) Local context & values
 - a) Recent housing data & trends
 - b) Zoning ordinances & housing regulations
 - c) Geographical opportunities & limitations
- 3) Potential solutions
 - a) How can Jackson best advocate for growth management?
 - b) How can Jackson craft flexible policy that adds housing for everyone?
 - c) What are some tools to accomplish that?

