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### 3. \_\_\_\_\_ HOUSING

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### 3.0.0.0 HOUSING

#### Introduction

The Housing element describes the inventory of the current housing stock, housing changes over the last twenty-years, and forecasts for the next twenty years in Fulton County. The state of housing can be seen through a description of current housing types, age and housing conditions tenure, housing cost, cost burdened households and community characteristics. This description utilizes the most recent standard data available from a variety of sources including the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, the Atlanta Regional Commission, Fulton County government, and other public and private agencies. Historic data goes back 20 years from the most recent decennial census, in this case, to 1980 and including 1990 data. Future trends are forecasts over the twenty year planning horizon, based on local analysis of the data and knowledge of the community.



#### 3.1.0.0 Housing

Housing growth has increased in the ten-county Atlanta Region, the State of Georgia, as well as in Fulton County. In the Atlanta Region, the number of housing units increased by 331,164 units (45.9%) between 1980 and 1990 and by 320,628 units (30.5%) between 1990 and 2000. In Georgia, the number of units increased by 643,319 units (24.4%) between 1990 and 2000. In Fulton County, the number of housing units increased by 51,169 between 1980 and 1990 (20.7%) and by 51,129 (17.1%) between 1990 and 2000. The percentages of growth are lower in Fulton County than the region and the state (Table 3-1).

Table 3-1: Total Housing Units

	1980	1990	Change 1980-1990	2000	Change 1990-2000
Fulton County	246,334	297,503	+51,169 (20.7%)	348,632	+51,129 (17.1%)
Ten County ARC Region	721,266	1,052,430	+331,164 (45.9%)	1,373,058	+320,628 (30.5%)
State of Georgia	NA	2,638,418	NA	3,281,737	+643,319 (24.4%)

Source: US Census and Atlanta Regional Commission

The number of residential building permits issued in Fulton County has been steadily increasing since 1996. The total building permits issued for all of Fulton County in 1996 was 8,124. In 2004, 16,291 permits were issued. This represents an increase of 8,797 permits or a 108% increase between 1996 and 2004 (Table 3-2). In the cities, the number of building permits has increased from 4,489 per year in 1996 to 11,540 per year in 2004, a 157% increase. The number of housing building permits issued in unincorporated Fulton County has also steadily increased. In 1996, 3,635 building permits were issued and in 2004, 5,810 building permits were issued, a 48% increase. In unincorporated Fulton County, the decline in building permits issued in 2000, 2001, and 2002 was probably due to a sewer moratorium.



**Table 3-2: Housing Building Permits Issued in Fulton County from 1996 to 2004**

		Units Permitted								
Jurisdiction	Type	1996	1997	1998	1999	2000	2001	2002	2003	2004
Alpharetta	City	564	1,786	817	768	175	550	258	267	233
Atlanta <sup>(1.)</sup>	City	3,216	1,704	2,272	3,888	5,819	6,794	6,649	6,893	9,726
College Park <sup>(2.)</sup>	City	0	2	3	2	5	9	37	77	137
East Point	City	13	14	13	12	12	17	17	19	20
Fairburn	City	16	27	28	256	65	205	411	230	363
Hapeville	City	0	0	43	0	8	4	0	5	59
Mountain Park <sup>(3.)</sup>	City	1	2	7	3	2	5	0	3	0
Palmetto <sup>(4.)</sup>	City	18	17	127	35	33	54	93	154	218
Roswell	City	652	396	391	319	434	755	448	482	374
Union City	City	9	29	32	7	346	235	513	439	410
Unincorporated	Fulton	3,635	4,127	4,365	3,867	2,722	2,227	2,398	3,728	5,381
Fulton Co. Total	County	8,124	8,103	8,098	9,157	9,621	10,855	10,824	12,297	16,921

Notes: Cities with notes extend beyond Fulton County as indicated below: (1.) Atlanta city extends into DeKalb County, (2.) College Park city extends into Clayton County, (3.) Mountain Park city extends into Cherokee County, (4.) Palmetto city extends into Coweta County. Source: Building Permit Data is from the Census Bureau's Website, <http://censtats.census.gov/cgi-bin/bldgprmt/>

### 3.1.1.0 Types of Housing

Over the last two decades, Fulton County has experienced the kind of growth that often accompanies rapid urbanization of metropolitan areas such as the Atlanta Region (Table 3-3). Between 1980 and 1990, Fulton’s housing inventory increased by 51,169 units and between 1990 and 2000, the number of housing units increased by 51,129. In 2000, Fulton County had 348,632 housing units, with 98,510 or 28.2% of these located in the unincorporated Fulton County. Housing types include single family, 2-4 unit/buildings, townhomes, and multi-family (apartment units).

### 3.1.1.1 Inventory

Single Family: Fulton County’s housing inventory is dominated by single family homes. Both the Atlanta Regional Commission’s 2000 Population and Housing Report and the 2000 U.S. Census indicate that Fulton County had an estimated housing inventory of 172,970 single family units, approximately 50% of all housing units. This is an increase from 46% of all housing stock in 1980 and 48% in 1990.





**Table 3-3: Fulton County Housing Units**

	1980		1990		2000		2003	
	#	%	#	%	#	%	#	%
1 unit	112,579	46%	142,435	48%	172,970	50%	192,655	51%
2-4 units/bldg	30,790	12%	29,165	10%	31,426	9%	32,647	9%
Town Home	10,886	4%	13,147	4%	15,171	4%	-	-
5+ units per bldg	92,079	37%	112,756	38%	129,065	37%	151,488	39%
Other	906	<1%	1,167	<1%	1,457	<1%	975	1%
Total Housing Units	246,334	100%	297,503	100%	348,632	100%	380,765	100%

Source: US Census Bureau and ARC

According to the US Census, since 1980, 50.6% all housing built in Fulton County and 72% in unincorporated Fulton County have been single family units. In 2000, single family detached housing comprised 63.7% (62,767) of all existing housing units in unincorporated Fulton. The percentage of single family housing units vary by planning area: North Fulton led with a high of 86.7% (28,654), followed by South Fulton with 74.3% (13,132) Southwest Fulton with 71.2% (3,779) and Sandy Springs with 40% (17,159) (Table 3-4).

**Table 3-4: Number of Housing Units by Structure in Unincorporated Fulton County in 2000**

Planning Area	Total Housing Units	1 unit	2 to 4	5 plus	Other
North Fulton	33,034	28,654	291	4,016	73
Percent	100.0%	86.7%	0.9%	12.2%	0.2%
Sandy Springs	42,394	17,159	2,299	22,908	28
Percent	100%	40%	5%	54%	0%
Southwest Fulton	5,304	3,779	280	1,227	17
Percent	100.0%	71.2%	5.3%	23.1%	0.3%
South Fulton	17,677	13,132	931	3,485	130
Percent	100.0%	74.3%	5.3%	19.7%	0.7%
Uninc. Fulton	98,510	62,767	3,810	31,686	246
Percent	100.0%	63.7%	3.9%	32.2%	0.2%

Source: 2000 US Census, Table HO30

**2-4 units/Townhomes:** Based on the 2000 census, housing types with 2-4 units and townhomes comprised 3.9% of all housing types. In unincorporated Fulton, the percentage of this housing type varied in the planning areas. North Fulton had the least with 0.9%, Sandy Springs had 5%, Southwest Fulton had 5.3%, and South Fulton had 5.3%. Since 1980, 2.1% of housing units built in Fulton County and 0.6% in unincorporated Fulton County have been structures with 2 to 4 housing units.

**Multi-Family:** In 2000, multi-family housing structures which have a minimum of five units per building, made up 37% of the housing stock in Fulton County and 32% in unincorporated Fulton. In Sandy Springs 54% of housing units were in buildings with five or more units per building, the largest number of multi-family units compared to any other planning area. North Fulton had the least amount of multi-family stock with 12.3%. Southwest had 23.1% and South Fulton had 19.7%. Since 1980, 47.4% of housing units built in Fulton County and 26.9% in unincorporated Fulton County have been structures with five or more housing units.





Other: Of the other type of housing stock available, mobile homes made up less than 1% of the housing stock.

### 3.1.1.2 Assessment

Recent building activity indicates that more than half of housing construction has been in incorporated Fulton County. Of the building permits issued in 2004, 68% were issued in the incorporated areas, most were in the City of Atlanta. New residential construction for both single family and multi-family units has experienced a significant increase since 2000. Permits were issued for the construction of 25,390 single family units and 35,020 housing units with two or more dwellings. In Fulton County, 42% of all units permitted were single family while in unincorporated Fulton, 87% of all housing units permitted have been single family units (Table 3-5). This may indicate that the non-single family housing stock in unincorporated Fulton is aging.

Jurisdiction	Units Permitted				Total
	1 unit	2 units	3-4 units	5+ units	
Alpharetta	1,179			304	1,483
Atlanta	4,679	568	115	30,516	35,878
College Park	161				161
East Point	85				85
Fairburn	944	2	8	320	1,274
Hapeville	28			48	76
Mountain Park	9				9
Palmetto	424	2		126	552
Roswell	1,890	4	209	390	2,493
Union City	1,595	6	64	278	1,943
Unincorporated	14,396		120	1,940	16,456
Fulton Co. Total	25,390	582	516	33,922	60,413

Source: US Census

Recent trends and population forecasts point to an aging population, an increase in non-family households and the need for housing in employment centers. Trends show an increase in the proportion of non-family households, which historically consist primarily of renters. Moreover, future growth is projected to be among households with heads at the opposite ends of the age spectrum, those less than 35 years and more than 55 years of age. All of these factors may indicate the need and demand for housing units other than single-family.

Fulton County’s housing inventory includes a variety of housing types. However, as demonstrated in Table 3-2, Fulton County’s housing inventory is dominated by single family units. The construction of single family units is expected to continue to dominate the housing stock. The development of multi-family units is expected to increase slightly (Table 3-6 and Table 3-7). Unincorporated Fulton County is forecasted to add 63,379 housing units between 2005 and 2025. South Fulton County is forecasted to add more housing units than the other planning areas.





**Table 3-6: 2005-2025 Fulton County Housing Forecasts**

	2005		2010		2015		2020		2025	
	#	%	#	%	#	%	#	%	#	%
Housing Units	393,177	100%	440,142	100%	475,239	100%	523,857	100%	560,764	100%
Single Family	196,654	50%	218,589	50%	238,656	50%	256,897	54%	273,354	49%
2-4 Units/ Town Home	33,547	9%	35,512	8%	37,309	8%	38,943	8%	40,417	7%
5+ units/bldg	16,814	4%	18,336	4%	19,728	4%	20,993	4%	22,135	4%
Total	142,439	36%	154,826	35%	166,157	35%	176,458	37%	185,751	33%

Source: EC&D Forecasts

**Table 3-7: 2005-2025 Housing Forecasts in Unincorporated Fulton County**

Planning Area	2000	2005	2010	2015	2020	2025	Difference 2005-2025
North Fulton	33,004	42,192	45,664	48,762	41,665	53,907	11,715
Sandy Springs	42,410	42,196	45,131	47,692	40,362	51,768	9,572
Southwest Fulton	5,302	6,818	8,255	9,635	8,867	12,213	5,395
South Fulton	17,672	24,946	34,443	43,762	42,778	61,643	36,697
Total	98,388	116,153	133,493	149,850	133,672	179,532	63,379

Source: E&CD Forecasts

### 3.1.2.0. Age of Housing

#### 3.1.2.1 Inventory

Indicators frequently used to determine the condition of housing units in a community include age of the housing stock. The 2000 census data is the most recent data available on the housing conditions in Fulton County.

**Table 3-8: Age of Housing Stock in 2000**

Age of Housing Units	United States	State of Georgia	Atlanta Region	Fulton County	
	Percent	Percent	Percent	Number	Percent
Built 1999 to Mar 2000	2.4%	9%	4.3%	9,519	2.7%
Built 1995 to 1998	7.3%	26%	13.5%	35,497	10.2%
Built 1990 to 1994	7.3%	18%	12.0%	33,119	9.5%
Built 1980 to 1989	15.8%	17%	24.7%	63,177	18.1%
Built 1970 to 1979	18.5%	11%	18.1%	55,608	16.0%
Built 1960 to 1969	13.7%	8%	12.6%	56,928	16.3%
Built 1950 to 1959	12.7%	4%	7.4%	41,579	11.9%
Built 1940 to 1949	7.3%	6%	3.3%	22,048	6.3%
Built 1939 or earlier	15.0%	100%	4.1%	31,157	8.9%
Total:	100%	100%	100%	348,632	100%

Source: US Census

The majority of the housing stock in the ten-county Atlanta Region was built after 1980. The largest construction period was between 1990 and 2000 when 29.8% of the existing housing





stock was built. The State of Georgia also experienced a significant increase in housing construction in the 1990s when 50% of the houses in the state were built. In the US, 18.5% of the housing stock was built between 1970 and 1979, the decade that produced most of today's housing stock (Table 3-8).

Table 3-9: Age of Housing Units by Planning Area – Numbers and Percent

Plan Area	Total:	Built 1999 to 2000	Built 1995 to 1998	Built 1990 to 1994	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
North Fulton	33,034	2,360	11,106	9,176	7,810	1,416	423	396	146	200
Percent	100.0%	7.1%	33.6%	27.8%	23.6%	4.3%	1.3%	1.2%	0.4%	0.6%
Sandy Springs	42,394	983	4,436	4,657	13,463	9,002	6,509	2,613	413	317
Percent	100.0%	2.3%	10.5%	11.0%	31.8%	21.2%	15.4%	6.2%	1.0%	0.7%
Southwest Fulton	5,304	79	484	743	570	1,250	1,490	436	133	119
Percent	100.0%	1.5%	9.1%	14.0%	10.7%	23.6%	28.1%	8.2%	2.5%	2.2%
South Fulton	17,677	233	974	1,693	4,157	5,597	3,126	941	525	431
Percent	100.0%	1.3%	5.5%	9.6%	23.5%	31.7%	17.7%	5.3%	3.0%	2.4%
Total UFC	98,409	3,655	17,000	16,269	26,000	17,265	11,548	4,386	1,217	1,067
Percent	100.0%	3.7%	17.3%	16.5%	26.4%	17.5%	11.7%	4.5%	1.2%	1.1%

Source: Census 2000, Table HO34

A large majority of the housing stock in unincorporated Fulton County was built between 1970 and 1999 (82%). Between 1980 and 1990, 26.4% of the houses were built. The housing construction boom in the 1980s accelerated in the 1990s when 21% of the housing stock was built (Tables 3-9). This trend is continuing in the 2000s in unincorporated Fulton County. Between 2000 and 2004, Fulton County issued 16,456 residential building permits (2,722 housing units in 2000; 2,227 housing units in 2001; 2,398 housing units in 2002; 3,728 housing units in the year 2003; and for 5,381 in 2004) (Table 3-2).

In unincorporated Fulton County, approximately 18.5% of all housing units (occupied and unoccupied) were built before 1970. In South Fulton, 28% of homes were built before 1970. In contrast, only 3.5% of the housing stock in North Fulton was built prior to 1970. In 2000, unincorporated Fulton County had over 1,000 housing units built in 1939 or earlier. A number of these historic homes are located within historic communities scattered throughout the County. These structures will be discussed in greater detail in the Natural and Cultural Resources Element. South Fulton has the largest number of housing units built in 1939 or earlier with 431, followed by Sandy Springs with 317; North Fulton with 200 and Southwest Fulton with 119.

Sandy Springs had its largest growth spurt between 1980 and 1989 when 31.8% of its housing was built. In North Fulton, the time period of 1990 and 2000 was its largest building boom when 68.5% of its current housing stock was constructed. In South Fulton, the largest number of housing units (31.7% of its total housing stock) was built between 1970 and 1979. However, since 2000, there has been a dramatic increase in housing construction. Southwest Fulton's





largest single building boom was between 1960 and 1969 when 28.1% of the housing stock was built.

**3.1.2.2 Assessment**

Fulton County’s housing inventory includes housing units of many ages. The majority (56.5%) of Fulton County and almost 82% of unincorporated Fulton County’s housing stock has been built since 1970s. This could indicate that most of the homes in are in good condition. Housing preferences have changed since the 1960s and 1970s and in many areas, older homes which were smaller and on larger lots have been re-zoned for larger homes on smaller lots. The large numbers of homes that have been recently built reflect a high demand for housing in Fulton County and a healthy housing market.

**3.1.3.0 Condition of Housing Stock**

**3.1.3.1 Inventory**

The 2000 Census housing inventory data indicates that approximately one-third of all units built in Fulton County over 30 years ago and more are approaching the age when rehabilitation and repairs are necessary. Substandard housing units are defined by HUD as those units that lack complete kitchen and plumbing facilities.

Based on 2000 census, 2,647 housing units in Fulton County lacked complete plumbing facilities, 529 of these units were located in the unincorporated Fulton County. Of these, approximately 40% (211) were located in Sandy Springs and 19.1% (101) were located in South Fulton. In 2000, of a total of 3,421 homes in Fulton County lacked complete kitchen facilities; 572 (16.7%) were located in unincorporated Fulton County. Approximately 25.8% of these units were located in Sandy Springs and almost 41% were located in South Fulton. These numbers are consistent with the number of older housing units in Sandy Springs and in South Fulton (Table 3-10).

**Table 3-10: Occupied Housing Units Lacking Complete Plumbing or Kitchen Facilities by Planning Area in 2000**

Planning Area	Total Housing Units:	Complete plumbing facilities	Lacking Complete Plumbing Facilities		Complete kitchen facilities	Lacking complete kitchen facilities	
			#	%		#	%
North Fulton	33,034	32,959	74	0.22%	33,000	34	0.10%
Sandy Springs	42,394	42,182	211	0.50%	42,246	148	0.35%
Southwest Fulton	5,304	5,161	142	2.68%	5,147	157	2.96%
South Fulton	17,677	15,577	101	0.57%	17,443	234	1.32%
Unincorporated Fulton	98,510	97,981	529	0.54%	97,937	572	0.58%
Fulton Total	348,632	345,985	2,647	0.76%	345,211	3,421	0.98%

Source: U.S. Census, 2000 Table HO47 for Plumbing Facilities and Table HO50 for Kitchen Facilities

The 2003 American Community Survey, conducted by the U.S. Census Bureau, estimates that in Georgia, 0.5% of the housing stock lacked complete kitchen facilities, compared to 0.3% of Fulton County’s housing stock. The 2003 Survey estimates that 0.3% of housing stock in the State of Georgia lacked complete plumbing facilities compared to 0.1% of Fulton County’s housing stock (Table 3-11).





**Table 3-11: Housing Conditions in Georgia & Fulton County- 2003**

	State of Georgia		Fulton County	
	#	%	#	%
Total Housing Units*:	3,152,672	100.0%	329,509	100.0%
Complete kitchen facilities	3,137,174	99.5%	328,581	99.7%
Lacking complete kitchen facilities	15,498	0.5%	928	0.3%
Complete plumbing facilities	3,142,767	99.7%	329,072	99.9%
Lacking complete plumbing facilities	9,905	0.3%	437	0.1%

Source: 2003 American Community Survey Estimates

The U.S. Department of Housing and Urban Development defines homeowners and renters “with housing problems” as households having at least one of the following conditions: (1) Lacking complete plumbing facilities, (2) Lacking complete kitchen facilities, or (3) Having more than 1.01 persons per room. Table 3-12 illustrates the percentage of homeowners and renters in Fulton County “with housing problems”.

In 2000, almost 23% of Fulton County homeowners either lacked complete housing or complete kitchen facilities or had more than one person per room in the unit. The percentage was highest for large households. Forty-one percent of renter households had housing problems with the percentage being lowest for two person households and highest for five person households. Elderly renter households have housing problems at twice the rate as elderly owner occupied households. Renter households are almost twice as likely as owner occupied households to have at least one of the identified conditions (Table 3-12).

**Table 3-12: Fulton County Owner & Renter Households with Housing Problems (2000)**

Households	Elderly 1 & 2 members	2 to 4 Relatives	5+ Relatives	All Other	Total
<b>Renter Households</b>					
Total Households	5,140	24,646	5,536	29,503	64,825
% with any housing problems	55.2	38.3	73.3	34.4	40.9
<b>Owner Households</b>					
Total Households	16,390	57,105	10,730	16,372	100,597
% with any housing problems	25.4	19.7	25.5	29.8	22.9

Source: www.hudusers.org

### 3.1.3.2 Assessment

A small percentage of Fulton County’s housing inventory can be considered as substandard. These units typically fail to have adequate kitchen and plumbing facilities. Fulton County has a housing rehabilitation program designed to assist homeowners with housing repairs that bring a home in compliance with housing code standards. Annually, Fulton County receives from the Department of Housing and Urban Development (HUD) approximately \$1.2 million for the delivery of housing services. Of this, \$500,000 is allocated to address substandard housing issues. These funds are utilized in Fulton County, outside of the city limits of Atlanta, including the cities of Alpharetta, College Park, East Point, Fairburn, Hapeville, Mountain Park, Palmetto, Roswell, and Union City.





House overcrowding seems to be a larger issue than the lack of an adequate kitchen and plumbing.

### 3.2.1.0 Owner and Renter Units

#### 3.2.1.1 Inventory

Since 1980, the rate of homeownership has increased in Georgia, the Atlanta Region and in Fulton County. In 2000, in both Georgia and the ten county Atlanta Region, the majority of housing units were owner occupied. The number of owner occupied units in the Atlanta Region has increased from 46.5% in 1990 to 66.4% in 2000 and in Fulton County it has increased from 49.5% in 1990 to 52% in 2000 (Table 3-13).

	State of Georgia			Ten County Atlanta Region			Fulton County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Owner Occupied Units	65.0	64.9	67.5	46.5	46.5	66.4	46.5	49.5	52
Renter Occupied Units	35.0	35.1	32.5	53.5	53.5	33.6	53.5	50.5	48

Source: DCA Website, US Census Bureau

In 2000, 52% of the housing units in Fulton County were owner occupied and 48% were renter occupied. In unincorporated Fulton County, 65% of the housing units were owner occupied while 35% were renter occupied (Table 3-14).

Housing Type	Fulton County Total		Unincorporated Fulton	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
Single family	152,960	25,708	56,981	3,973
Two Units	1,199	7,497	69	440
3 & 4 Units	1,940	16,940	526	2,458
Five to Nine	2,587	30,639	999	7,972
10 - 19 units	2,321	29,877	770	8,718
20 - 49 Units	1,560	13,209	203	3,686
50+ Units	3,697	29,758	359	5,085
Mobile Home	822	414	161	57
Boat, RV	25	89	5	3
Total	167,111	154,131	60,073	32,392
Percent	52%	48%	65%	35%
Total Housing Units	321,242		92,465	

Source: 2000 Census, Table HO32

In 2000, 85% of North Fulton's housing units were owner occupied and 14.4% were renter occupied. In Sandy Springs, 46% of the housing units were owner occupied while 54% of the housing units were renter occupied, the highest percentage in the planning areas. Twelve percent of the multi-family units are owner occupied; this reflects the conversion of apartment units to condominiums. In Southwest Fulton, 68% of housing units were owner occupied units and 31%





were renter occupied. Similarly in South Fulton, 69% of the housing units were owner occupied units and 31% were renter occupied (Table 3-15).

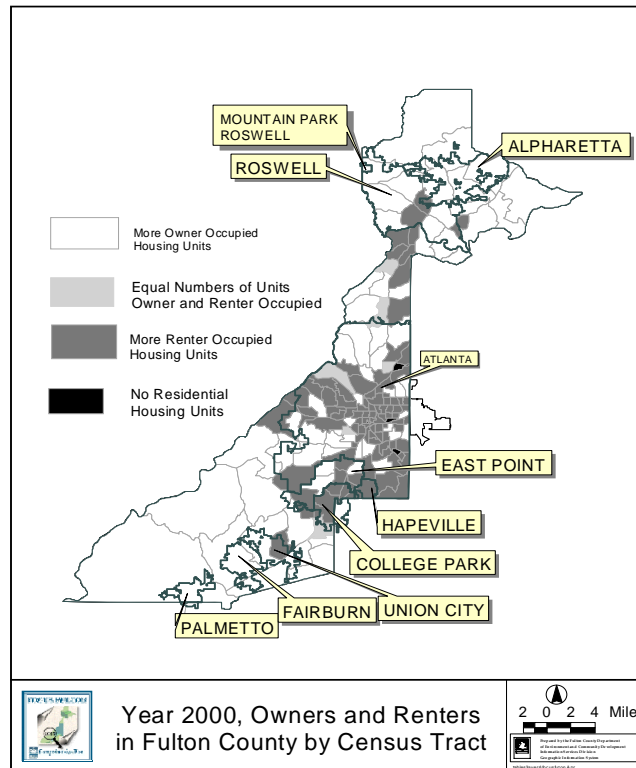
Table 3-15: Tenure by Occupied Units in Structure in 2000: Planning Area

Units in Structure	North Fulton		Sandy Springs		Southwest Fulton		South Fulton	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
Single family	26,902	1,133	15,641	1,041	3,333	267	11,105	1,532
Two Units	1	29	28	199	2	45	38	167
3 & 4 units	29	230	345	1,501	11	207	141	520
Five to nine	166	868	721	5,624	11	486	101	994
10-19 units	59	1,340	633	6,137	0	285	78	956
20-49 units	0	583	114	2,784	0	43	89	276
50+ units	15	331	327	3,808	1	200	16	746
Mobile Home	47	4	19	9	9	7	86	37
Boat, RV	0	2	0	0	0	1	5	0
Total	27,219	4,520	17,828	21,103	3,367	1,541	11,659	5,228
Percent	85.60%	14.40%	45.80%	54.20%	68.60%	31.40%	69%	31%
Total	31,739		38,931		4,908		16,887	

Source: 2000 Census, Table HO32

### 3.2.1.2 Assessment

Fulton County had a higher percentage of renter occupied units than the State or ten-county Atlanta Region in 2000. Fulton County includes the City of Atlanta which, being the largest city, also has the largest number of rental and multi-family units in the ten county region. The location of rental housing units appears to be concentrated in the City of Atlanta and along the GA 400 corridor (Map 3-1). In unincorporated Fulton County, Sandy Springs has the highest percentage of renter occupied units and it also has the largest percentage of multi-family units. This may be due to the location of major employment and older development patterns.



Map 3-1 Owners and Renter by Census Tract

### 3.2.2.0 Seasonal Units and Vacancy Rates

#### 3.2.2.1A Seasonal Units Inventory

Seasonal population is not a significant factor in Fulton County. There were just 2,415 vacant seasonal housing units counted in the 2000 Census, but this was up from 545 in 1990. These are units held for seasonal, recreational or occasional use, but there is no fixed “season” in Fulton County as there might be in a beach resort. Table 3-16 shows the “Vacant Housing Held for Seasonal, Recreational, or Occasional Use (VHSRO)”. It is clear from the table that Fulton County’s VHSRO is a very small share of total units compared to the nation and the state. Historically, second homes and “hunting lodges” were built along the Chattahoochee River for summer use. Glenridge Hall in Sandy Springs was a summer home for the Glen family in Atlanta. It is believed that some are summer places on lakes as in Mountain Park, small estate farms or horse farms in the rural areas of the county, guest houses, or garage apartments. Guest houses such as those in Atlanta and Sandy Springs and are not likely to be a housing resource which will become occupied in the future.



**Table 3-16: Vacant Housing Held for Seasonal, Recreational or Occasional Use (VHSRO), 2000**

Comparison with Nation and Georgia:	VHSRO	Total Housing Units	VHSRO % of Total
United States	3,872,468	115,904,641	3.34%
Georgia	57,847	3,281,737	1.76%
Fulton County	2,416	348,632	0.69%
Cities in Fulton County:			
Alpharetta	141	14,670	0.96%
Atlanta	1,652	186,925	0.88%
College Park	19	8,351	0.23%
East Point	0	15,637	0.00%
Fairburn	11	2,005	0.55%
Hapeville	33	2,538	1.30%
Mountain Park	14	248	5.65%
Palmetto	0	1,283	0.00%
Roswell	86	31,300	0.27%
Union City	13	5,332	0.24%
Total City (1.)	1,969	268,289	0.73%
Planning Areas in Unincorporated Fulton County:			
North	121	33,034	0.37%
Sandy Springs	341	42,394	0.80%
Southwest	0	5,304	0.00%
South	33	17,677	0.19%
Total Unincorporated	495	98,409	0.50%
(2.) Total City parts in Fulton	1,921	250,223	0.77%
Note: (1.) Parts of Atlanta, College Park, Mountain Park and Palmetto fall outside Fulton County. (2.) The residual of total Fulton minus the unincorporated portion. Source: U.S. Census, SF-3 Table H08 Sample Data, Total Housing Units data are from SF-1, 100% data for all but the Planning Areas.			

### 3.2.2.1A Vacancy Rates Inventory

Vacancy rates increased slightly in the US between 1990 and 2000, from 10.1% to 10.9%. In the State of Georgia, vacancy rates dropped between 1990 and 2000 from 10.3% to 8.4%. Vacancy rates for all ten Counties in the Atlanta Region dropped from 10.3% in 1990 to 5.3% in 2000. In Fulton County, vacancy rates dropped from 13.6% in 1990 to 8.5% in 2000. These drops reflect a tight housing market. Fulton County's 2000 vacancy rate was somewhat higher than the average of 8.4% for the State. In 1990 and 2000, Fulton County had the highest vacancy rate of any county within the ten county Atlanta Region (Table 3-17).

**Table 3-17: Vacancy Rates in 1990 & 2000**

Geographic Area	Vacancy Rates	
	1990	2000
United States	10.1%	10.3%
State of Georgia	10.3%	8.4%
Cherokee	7.5%	4.9%
Clayton	8.9%	5.1%
Cobb	9.8%	4.4%
Coweta	7.3%	5.5%





**Table 3-17: Vacancy Rates in 1990 & 2000**

Geographic Area	Vacancy Rates	
	1990	2000
DeKalb	9.9%	4.8%
Douglas	8.4%	6.1%
Forsyth	10.8%	5.6%
<b>Fulton</b>	<b>13.6%</b>	<b>8.5%</b>
Gwinnett	7.7%	3.6%
Henry	5.9%	4.3%
Total Ten Counties	10.3%	5.3%

Source: US Census Bureau, 1990 & 2000 census

In 2000, the majority of the vacant units in Fulton County were rental units (46.3%). The next highest category of vacant units was units for sale (19.9%) (Table 3-18).

**Table 3-18: Vacancy by Housing Type in 2000**

Housing Units	Fulton County		Ten County Region	
	#	%	#	%
For rent	12,668	46.3%	31,729	44.8%
For sale only	5,438	19.9%	17,318	24.5%
Rented or sold, not occupied	2,214	8.1%	5,765	8.1%
Occasional use	2,416	8.8%	6,602	9.3%
For migrant workers	68	0.2%	236	0.3%
Other vacant	4,586	16.7%	9,168	12.9%
Total Vacant:	27,390	7.9%	70,818	5.3%
Total Housing Units	348,632	100.0%	1,343,143	100.0%

Source: US Census Bureau, 2000 census

In the ten county Atlanta Region, rental units made up 44.8% of vacant units and for sale units made up 24.5% of the vacant units. Almost eight percent of vacant housing units in Fulton County were used for seasonal, recreational or occasional use whereas almost ten percent of the ten county region’s vacant housing was used for seasonal, recreational or occasional use (Table 3-17).

Unincorporated Fulton County had an overall vacancy rate of six percent (Table 3-19). Sandy Springs had the highest vacancy rate of 8.2% followed by Southwest Fulton with 7.5%; then South Fulton with 4.5% and finally North Fulton with 3.9%. The majority of the vacant units in Sandy Springs were rental units (64%). In North Fulton, more vacant units were for sale than for rent. In Southwest Fulton 30.6% of vacant units were rented or sold but not yet occupied, followed by 29% of units which were for rent only and 5.5% for sale only. Additionally, in South Fulton 35% of vacant units were for rent only followed closely with 34.9% of units vacant for sale only.





Table 3-19: Vacancies by Planning Area in 2000

Housing Units	North Fulton	Sandy Springs	Southwest Fulton	South Fulton	Total UFC
Total Occupied Units	33,034	42,394	5,304	17,677	98,510
Total Vacant Units	1,294	3,463	399	790	5,956
Percent Vacant Units	3.9%	8.2%	7.5%	4.5%	6.0%
For Rent Only	456	2,220	116	276	1,382
Percent for rent only	35.2%	64.1%	29%	35%	23.2%
For sale only	510	574	22	276	1,382
Percent for sale only	39.4%	16.6%	5.5%	34.9%	23.2%
Rented or sold, not occupied	113	245	122	37	516
Percent	8.7%	7.1%	30.6%	4.7%	8.7%
For occasional use *	121	341	0	33	496
Percent	9.4%	9.8%	0.0%	4.2%	8.3%

\* For Seasonal, Recreational and Occasional Use Source: US Census

**3.2.2.2 Assessment**

Seasonal housing units will not be a significant type of house in Fulton County. Some of the community plans have encouraged the construction or accessory housing units that could be used as a rental property or for guest housing. Fulton County contains some very wealthy people, and has become attractive to many others. It is likely that some will want to provide guest quarters in the future so it is likely that this very small housing segment will grow slightly in the future as it has in the past.

Vacancy rates for rental units have increased over the past few years, due mainly to an influx of new rental units coming on line. Low mortgage rates which allow individuals to purchase homes with payments equal to or lower than rents have also accelerated the rise in vacancy rates. If the current trend continues, Fulton County will be faced with an over-saturation of rental units that may require a modification in housing priorities. This will be adjusted in part by the private sector by limiting funds for construction of new rental units.

**3.3.0.0 Cost of Housing**

**3.3.1.0 Cost of Housing**

**3.3.1.1. Inventory**

Housing costs rise over time and cannot be accurately compared from decade to decade without considering other economic issues such as changes in the cost of living, household income and salaries. Housing costs and rents have increased since 1980 due to increases in the cost of living and the rapid increase in the cost of real estate. Costs of housing and rents have historically been higher in Fulton County than in the Atlanta Region, State of Georgia and the US but lower than other metro areas (Table 3-20). Between 1980 and 1990, the median property value increased by 208% in Georgia and by 122% in Fulton County. Between 1990 and 2000, the median property value increased by 82% in Fulton County while in the ARC region, it increased by 55% and in Georgia by 41%. Housing values are higher in Fulton County than in the Atlanta Region.





In Fulton County, median rents have increased by 183% from \$168 in 1980 to \$476 in 1990 and by 28% to \$612 from 1990 to 2000. Median property value increased by 122% from \$43,300 in 1980 to \$96,400 and by 82% to \$175,800 in 2000 (Table 3-20). Between 2000 and 2003, home values increased by 13%. In 2003, the median value of owner occupied housing in Fulton County was \$204,673. The median value of the 27,096 housing units sold in 2003 was \$188,000, while the average was \$298,407.

**Table 3-20: Median Property Value & Rent, Georgia & Fulton County, 1980, 1990 & 2000**

Year and Area	Median Property Value	Median Rent
<b>1980</b>		
Georgia	\$23,100	\$153
Fulton	\$43,300	\$168
<b>1990</b>		
Georgia	\$71,278	\$365
ARC	93,128	\$422
Fulton	\$96,400	\$476
<b>2000</b>		
Georgia	\$100,600	\$505
ARC	\$144,504	\$661
Fulton	\$175,800	\$612
Source: Plan Builder, DCA website		

In 2000, the median value of owner occupied units was the highest in Sandy Springs at \$308,599 and the lowest median value of owner occupied units was in South Fulton at \$99,587. In 2000, the median rents were the highest in North Fulton at \$1,180 a month. The lowest median rents were in Southwest Fulton, with the median rent of \$590. The high cost of owner occupied units in Sandy Springs may be one of the factors explaining the low percent of owner occupied units (Table 3-21).

**Table 3-21: Median Value for Owner Occupied and Gross Rent, Fulton County, Planning Areas, Region, State & US in 2000**

Jurisdiction	Median Value, Owner Occupied Units	Median Gross Rent
North Fulton	\$269,160	\$1,180
Sandy Springs	\$308,599	\$902
Southwest Fulton	\$119,403	\$590
South Fulton	\$99,587	\$713
Unincorporated FC	\$171,958	NA
Fulton Co.	\$180,700	\$709
Atlanta Region	\$144,504	\$661
State of Georgia	\$111,200	\$613
United States	\$119,600	\$602
Source: 2000 Census		

### 3.3.1.2 Assessment

A major housing challenge for Fulton County is availability of affordable housing. Recently housing values have increased faster than incomes. The high cost of housing may be one of the factors





why 70% of Fulton County's workforce doesn't live in Fulton County. Recent studies by Georgia Tech and the Atlanta Neighborhood Development Partnership (ANDP) show, that the adequate supply of affordable rental units for extremely low-income households earning 30% and below the HUD Adjusted Median Family Income (HAMFI) is particularly acute. On average, there were approximately 4.2 extremely low-income households for every unit that is affordable. North Fulton and Sandy Springs, in particular, have a very short supply of low-cost units. In these areas, there are almost 8 households per affordable housing unit. This year, the Fulton County Housing Authority (FCHA) is providing Section 8 vouchers to 750 households and has a waiting list of 658 households.

Fulton County also faces a severity of housing affordable to home owners. Homeownership continues to remain beyond the reach for many low to moderate income households. The maximum affordable home purchase prices for low to middle income households is based on the HUD Adjusted Median Family Income (HAMFI) for the Atlanta Metropolitan Area. Data indicates that only households earning 120% and above the HAMFI can afford the median sales price of a home in Fulton County (\$180,700). This represents 32% of all households. Home prices are slightly lower in South Fulton, however, only households earning at least 100% of the HAMFI can afford the median sales price for a home. This represents 26% of all households in South Fulton County.

According the *Fair Share Housing in the Atlanta Region* study by Dr. David Sawicki of Georgia Tech, there is lack of housing affordable for workers in reasonably close proximity to their jobs. This affects a company's ability to hire and retain qualified workers. The lowest income households and workers in the Atlanta Region have the greatest need for affordable housing units. In the examination of housing needs in the 10 county Atlanta region, this report found that there are not enough housing units to meet the demands of households earning less than \$35,000 a year. The region would need an additional 185,000 units priced at \$800 or less a month (equal to a \$100,000 home) to meet the housing needs of these residents. In the Atlanta region, there is a surplus of approximately 95,000 housing units affordable to households with incomes of \$35,000 or greater. Households with incomes over \$35,000 can most likely find affordable housing somewhere within the ten-county region, while those with incomes below \$35,000 have difficulty.

The analysis of housing needs at the job center level examined the availability of affordable housing at a much smaller level of geography. This study found that it is even more difficult for low-income households to find affordable housing in proximity to employment centers. With few exceptions, every job center requires additional housing that costs less than \$600 per month (using 30% of household income as the maximum housing cost, this equates to an annual income of \$24,000 a year). Workers living in households with incomes from \$24,000 to \$36,000 a year, also experience difficulty finding affordable housing in most job centers, in part due to competition with higher-income households who spend less than 30% of their income on housing.

Since the job center analysis is based on employment, the jurisdictions that have the greatest housing deficits are those with the most employees; City of Atlanta, DeKalb County, Fulton County, Cobb County and Gwinnett County. The Atlanta Region's main employment centers that are located throughout Fulton County are the Airport, Downtown Atlanta, Midtown, Buckhead, Perimeter, GA 400 corridor and Fulton Industrial.





Approximately 343,000 housing units need to be constructed in these five jurisdictions alone for workers to be able to live within proximity of their employment. In Fulton County, the housing deficit is estimated to be 60,864 units. Most of these need to be priced at less than \$600 per month or less than \$70,000. The Airport, Fulton Industrial, Buckhead, Central Perimeter, Downtown, and Midtown job centers have need for housing for workers at all price levels (Table 3-22).

**Table 3-22: Housing Needs in Employment Centers in Unincorporated Fulton County**

Employment Center	% in Uninc. Fulton County	Number of Jobs	Housing per Acre	Jobs per Acre	Job Housing Ration	Housing (Deficit) Surplus
Airport	25%	93,018	1.39	5.84	2.45	(25,611)
Central Perimeter	68%	90,316	1.51	5.78	2.35	(22,268)
Fulton Industrial	53%	30,788	0.28	2.04	2.49	(11,997)
Roswell/Alpharetta	47%	61,405	1.03	2.84	1.29	9,195

Source: Fair Housing in the Atlanta Region

The Perimeter and the surrounding area have the largest number of high paying jobs than any other employment center. In this area, 56% of the jobs pay less than \$40,000 a year. The houses in Dunwoody and Sandy Springs are beyond the reach of these incomes. In Roswell/Alpharetta, about 50% of the jobs pay less than \$30,000 a year. In that area, there is a shortage of housing for households earning less than \$30,000 a year and a surplus of housing at all other price levels. The Airport has a shortage of housing for households earning less than \$30,000 and for households earning more than \$40,000. Similarly, Fulton Industrial has a shortage of housing for households earning less than \$30,000 and for households earning more than \$40,000.

The current housing market often forces some households to live in housing they cannot afford. Other households find affordable housing where land values are low. This results in an increase in transportation costs and time spent commuting. According to the Mixed Income Communities Initiative (MICI) report by Atlanta Neighborhood Development Partnership (ANDP), transportation costs are 20% of household income and can extend beyond 40% for those earning less than \$25,000. Others may live in substandard units or in overcrowded units. An even distribution of affordable housing will lead to shorter commutes and lower costs of dealing with the effects of highly concentrated poverty.

According to the June 2005 "Driven to Spend" report by the Surface Transportation Policy Project and the Center for Neighborhood Technology, households in the Atlanta MSA spent 18.7% of their income on transportation. This is equal to an annual expenditure of \$7,400. In addition, households spend 36.8% of their income on housing. Both transportation and housing equals to 55.5% of household income. The report also found that lower income households are particularly burdened by higher transportation costs since these expenditures claim a higher percentage of their budgets even if they are spending less. The report concludes that a household's ability to replace vehicle use and ownership with bus, rail, walking, or biking translates into a lower portion of its budget going to transportation. According to the National Realtors Association, households purchasing homes in suburban areas in order to "buy more house for the money" pay more in transportation costs. For every \$1,000 saved in housing costs, transportation costs increased by \$775.





**3.3.2.0 Owner and Renter Cost Burden**

**3.3.2.1 Inventory**

The U.S. Department of Housing and Urban Development (US HUD) defines cost-burdened households as renter and owner households with monthly housing costs which exceed 30% of their household income. Severe cost burdened households are those where housing costs exceed 50% of household income.

In 1974, the U.S. Congress defined "low income" and "very low income" for HUD rental programs as HUD-adjusted area median family income (HAMFI) not exceeding 80 and 50 percent, respectively, of the area median family income, as adjusted by HUD. Statutory adjustments now include upper and lower caps for areas with low or high ratios of housing costs to income. For each non-metropolitan county, a lower cap is equal to its State's non-metropolitan average (Table 3-23).

<b>Table 3-23: HUD Income Definitions for the Atlanta MSA</b>	
<b>Definition</b>	<b>2004</b>
Extremely low income – Income not in excess of 30 percent of HAMFI.	\$21,350
Poor -- Household income below the official national poverty cutoffs for the United States for that household size. The poverty cutoff for a family of four approximates 33 percent of HAMFI.	\$23,485
Very low income -- Income not in excess of 50 percent of HAMFI.	\$35,583
Low income -- Reported income not in excess of 80 percent of HAMFI.	\$56,933
<b>Atlanta MSA, 2004 Median Family Income</b>	<b>\$71,166.67</b>
Middle income -- Adjusted incomes between 81 and 120 percent of HAMFI.	\$57,645
Upper income -- Households with income above 120 percent of HAMFI.	Above \$85,400
Source: HUD & E&CD Staff calculations	

Estimates of the median family income and the official income cutoffs for each metropolitan area and non-metropolitan county are based on the most recent decennial Census results and then updated each year by HUD. Each base income cutoff is assumed to apply to a household of four, and official cutoffs are further adjusted by household size: one person, 70 percent of base; two persons, 80 percent; three persons, 90 percent; five persons, 108 percent; six persons, 116 percent; and so on. The HUD Adjusted Median Family Income (HAMFI) for the Atlanta metropolitan Area in 2004 was \$71,166.67. The figures on Table 3-24 are meant to illustrate housing costs for households earning between 120% and 50% of HAMFI. The median family income is used as a base to define formulas developed by USHUD.





**3-24: Fulton County Maximum Affordable Home Purchase Price by Income Category in 2000**

Income Category	2000 HAMFI	Affordable Monthly housing cost	Max. Affordable Home Purchase Price	Households earning HAMFI or More
120% HAMFI	\$75,720	\$1,929	\$203,600	45,719
100% HAMFI	\$63,100	\$1,608	\$169,700	59,841
80% HAMFI	\$50,480	\$1,285	\$135,700	75,104
50% HAMFI	\$31,500	\$804	\$84,800	104,567

Source: Housing Market Analysis and HUD Community 2020

According to the 2000 Census, approximately three-fourths (73%) of extremely low-income households spend 30% or more of their income on housing costs and about two-thirds (60%) spend more than 50% of their income. According to the 2003 American Community Survey, 39% of owners with mortgages and 56% of renters spend more than 30% of their income on housing costs. Among low-income households, one-fourth have a housing cost burden of 30% or more and over one-third (35%) of households pay over 50% of their income for housing. One-half (49%) of moderate-income households have a housing cost burden of 30% of their income or more, while slightly under one-third (29%) of middle-income households have a housing cost burden of 30% or more. Among extremely low and low-income households, a much greater proportion of renter households, relative to homeowners (65%), experience housing cost burdens of 30% or more. However, among moderate and middle-income households, a higher proportion of owners relative to renters, experience cost burdens greater than 30%.

According to the Housing Market Analysis included in the 2005-2009 Fulton County Consolidated Plan, the adjusted median sales price for homes in Fulton County outside of the city of Atlanta in 2000 was \$199,120. In North Fulton (includes North Fulton and Sandy Springs planning area as well as the cities), this sales price was \$201,240 and in South Fulton (includes Southwest and South Fulton planning areas and the cities) it was \$157,940. Only households earning 120% and above HAMFI, about 32% of all households, can afford the median sales price of a home in Fulton County. Households earning 100% of the HAMFI can afford the median sales price for a house in South Fulton. In North Fulton, 40% of households earn 120% of HAMFI and are able to afford the median sales price of a home (Table 3-24).

Table 3-25 illustrates the number of cost burdened households in Fulton County outside the City of Atlanta. This is a special tabulation done by HUD for the Fulton County Consolidated Plan. The Consolidated Plan is required to be updated every year to enable Fulton County to obtain and spend federal funds targeted for housing assistance.

**Table 3-25: Cost Burdened Households outside the City of Atlanta in Fulton County in 2000**

Households	Total Renters	Total Owners	Total Households
Total Households	64,825	100,597	165,422
% with any housing problems	40.9	22.9	29.9
% Cost Burden >30	33.3	21.9	26.4
% Cost Burden >50	14.4	8	10.5

Source: www.hudusers.org.





In Fulton County, not including the City of Atlanta, more renter occupied households are likely to be cost burdened than owner occupied households in 2000. Approximately 47% of the renters are cost burned. Approximately 33% of the renters spend more than 30% of their income in rent and 14% spend more than 50% of their income on rent. Moreover, 30% of owner occupied households were cost burdened. An estimated 22% spend more than 30% of their income on housing costs and 8% spend more than 50% of their income on housing costs. In the 10 county Atlanta Region, 24.4% of the owners and 36.9% of the renters spend more than 30% of their incomes on housing.

The elderly households are more cost burdened than the rest of the population (Table 3-26). Twice as many elderly renters than elderly homeowners spent more than 30% of their household annual income on housing costs. Three times as many elderly renters spent over half of their household income on housing costs compared to elderly homeowners.

Household Income	Renters	Owners
Total Households	5,140	16,390
% with any housing problems	55.2	25.4
% Cost Burden >30	53.6	25.1
% Cost Burden >50	30.6	11.6

Source: www.hudusers.org

### 3.3.2.2. Assessment

The State of Nation’s Housing 2005 by the Joint Center for Housing Studies of Harvard University found that housing has become less affordable for many due in part to the “mismatch between the large number of low-wage jobs that the economy is generating and the high costs of supplying housing”. Moreover, the study found that while the numbers of cost-burdened households of all incomes have risen, the increase has been most dramatic among the lowest-income households paying more than half their income for housing. Low-wage workers, elderly and disabled households have widespread housing affordability problems.

The Regional Strategies for Affordable Housing in Metropolitan Atlanta, a study completed by Dr. Larry Keating of Georgia Tech, estimates that 90,038 households in Fulton County have some housing need. Over a quarter of these households are cost burdened and of these 12% are severely cost burdened (Table 3-27). In unincorporated Fulton County, 26,698 (or 30%) households are cost burdened and of these 8,648 (9.7%) are severely cost burdened (Table 3-28).

Housing Needs Category	Owners		Renters		Owners & Renters	
	Number	Percent	Number	Percent	Number	Percent
Cost Burdened	28,676	17.16%	55,246	35.84%	83,922	26.12%
Severely Cost Burdened	11,649	6.97%	27,794	18.03%	39,443	12.28%
Overcrowded	1,632	0.98%	13,671	8.87%	15,303	4.76%
Lacking Facilities	511	0.31%	0	0.00%	511	0.16%
Total Needs	29,823	17.85%	60,215	39.07%	90,038	28.03%





**Table 3-27: Fulton County Households with Needs**

Housing Needs Category	Owners		Renters		Owners & Renters	
	Number	Percent	Number	Percent	Number	Percent
Total Inventory (1.)	167,110	100.00%	154,132	100.00%	321,242	100.00%

Notes: (1.) Total Inventory is 348,632= Total Owner Occupied Housing Units in column B, Total Renter Occupied Housing Units in column D  
Source: Dr. E. Larry Keating, Georgia Institute of Technology from 2000 Census tabulations.

**Table 3-28: Unincorporated Fulton County Households with Needs**

Housing Needs Category	Owners		Renters		Owners & Renters	
	Number	Percent	Number	Percent	Number	Percent
Cost Burdened	11,583	20.06%	15,115	48.56%	26,698	30.04%
Severely Cost Burdened	1,905	3.30%	6,743	21.66%	8,648	9.73%
Overcrowded	114	0.20%	3,601	11.57%	3,715	4.18%
Lacking Facilities	102	0.18%	0	0.00%	102	0.11%
Total Needs	11,799	20.43%	18,716	60.12%	30,515	34.34%
Total Inventory	57,731	100.00%	31,129	100.00%	88,860	100.00%

Total households are 98,388. Source: U.S. Census Bureau, 2000 Census, special tabulation by Dr. E. Larry Keating, Georgia Institute of Technology from 2000 Census tabulations.

The tabulation of Dr. Keating's Housing Needs for Fulton County indicates a need for 26,500 affordable housing units in unincorporated Fulton County. This represents 30% of the 88,860 occupied housing units counted in the unincorporated area in the 2000 Census.

If the County had policies which would require or strongly encourage developers to build a certain percentage of all units as affordable, then Table 3-29 shows the number of units which could be provided annually at various percentages of total production. The annual average of housing units authorized by building permits is 3,500 units per year for the period from 1980 through 2004. By requiring 75% of all housing units to be affordable, this goal could be reached in 10 years. On the other hand, by requiring 6% of new housing units to be affordable, the goal could be reached in 125 years.

**Table 3-29: Annual Affordable Housing Production Needs to Reach 26,500 Units**

Assumed Total Production	Times	Various Affordable Shares	Equals	Affordable Unit Production	Years Needed To Reach 26,500 Goal
3,500	X	6%	=	210	126
3,500	X	8%	=	280	95
3,500	X	10%	=	350	76
3,500	X	15%	=	525	50
3,500	X	20%	=	700	38
3,500	X	25%	=	875	30
3,500	X	30%	=	1,050	25
3,500	X	75%	=	2,625	10

Source: U.S. Census Bureau, 2000 Census, Special Tabulation by Dr. E. Larry Keating, Georgia Institute of Technology prepared by the Atlanta Regional Commission

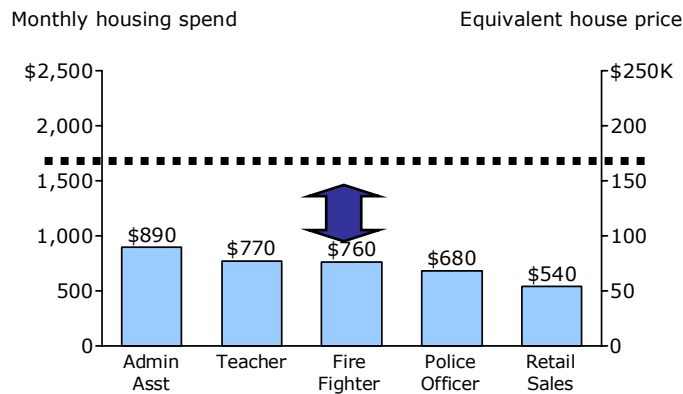




Due in part to the information and analysis in this element, consideration of the adoption of an inclusionary zoning ordinance is recommended. Such an ordinance would encourage the development and availability of housing affordable to a broad range of households with varying income levels throughout Fulton County; promote the County’s goal to add affordable housing units to the County’s housing stock in proportion to the overall increase in new jobs and housing units; offset the demand on housing that is created by new development; mitigate environmental and other impacts that accompany new residential and commercial development by protecting the economic diversity of the County’s housing stock; reduce traffic, and related air quality impacts, promote transit use and walking, promote jobs/housing balance and reduce the demands placed on transportation infrastructure in the County; and increase the supply of affordable ownership opportunities in Fulton County.

Housing trends and the current housing stock may not meet the community’s needs. Most of the housing being built is single family homes. However, the population per household is expected to continue to decline countywide through the 2025 (population per household was lowest in Sandy Springs and the highest in North Fulton). About a third of all households are non-family houses and the percent of the population that is over 65 is expected to increase by over 125%. Yet, 87% of all housing built in unincorporated Fulton County since 2000 are single family homes.

Fulton County housing costs are unaffordable to many in the Fulton County workforce. Fulton County’s median household income in 2000 was \$47,321. Moreover, the average weekly wages paid in 12 economic sectors in Fulton County in 2000 was \$938. This would be equivalent to \$48,776 per year, assuming a 40-hour week worked year around. According to research conducted by the Metro Atlanta Quality Growth Task Force of the Atlanta Chamber of Commerce, a housing affordability gap exists between housing costs and income. A household earning the 2000 median household income can afford to pay \$1,183 towards housing costs. However, this does not cover the payment required for an average priced house in 2000 at \$180,700 in Fulton County (Graph 3-1)



Assumptions: Average yearly income = \$48,778  
Housing costs are 30% of average income  
monthly income = \$1,219. average annual salaries (not starting salary);  
30-yr mortgage; 3% down; 7.5% interest

Graph 3-1: Housing Affordability Gap





High housing costs prevent those that work in Fulton County from living in Fulton County. According to the US census, 63% of people that work in Fulton County do not live in the County (Table 3-30). The cost of housing may play a role in the high rate of foreclosures in Fulton County and the wide use of interest only loans.

**Table 3-30: Persons Working in Fulton County**

County of Residence	Number	Percent of Total
Fulton County	265,870	37.0
DeKalb County	121,921	17.0
Cobb County	92,014	12.8
Gwinnett County	57,737	8.0
Clayton County	40,271	5.6
Forsyth County	17,494	2.4
Fayette County	15,251	2.1
Douglas County	14,745	2.1
Other counties	92,399	12.9
Total Residents	717,702	100.0

U.S. Census Bureau – 2000 County-to-County Worker Flow Files

Fulton County has numerous housing programs to provide assistance to its residents. These are listed below. Fulton County’s Housing programs apply to eligible individuals; private, non-profit 501-C-3 organizations; municipalities; and the Fulton County Housing Authority. The Fulton County Housing Authority (FCHA) provides public rental housing to eligible individuals and families based on the HAMFI income definitions. The Fulton County Housing Authority (FCHA) provides Section 8 vouchers to 750 households and has a waiting list of 658 households.

Smaller cities also provide public housing assistance to eligible residents. Fulton County maintains a homeless shelter at Jefferson Place located near downtown Atlanta. The Fulton County Department of Human Services and the Fulton County Office of the Georgia Department of Family and Children’s Services provide emergency assistance, including housing. The Fulton County Board of Commissioners priorities have been to provide; housing rehabilitation grants to eligible homeowners whose total annual household income does not exceed 80% of the median income as defined by HUD, and down payment assistance to allow renters to become homeowners. These funds are distributed based on HUD guidelines. The Office of Housing’s programs are overseen by the Community and Housing Development Corporation of Fulton County (CHDC). Board members are appointed by the Fulton County Board of Commissioners (BOC).

### Federal Grant Programs

#### Investment Partnership Program (HOME) Programs

Annually, Fulton County receives from the U.S. Department of Housing and Urban Development (HUD) approximately \$1.2 million under the Home Investment Partnership Program (HOME). The Fulton County Board of Commissioners annually approves its Program Action Plan authorizing the expenditure of these funds by the Fulton County Office of Housing and the Fulton County Community Housing Development Corporation. These funds are utilized in Fulton County, outside





of the city limits of Atlanta, including the cities of Alpharetta, College Park, East Point, Fairburn, Hapeville, Mountain Park, Palmetto, Roswell, and Union City.

HOME funds are appropriated to various activities according to the distribution of low- and very-low-income persons in Fulton County and the Board of Commissioners policies. The County issues a Notice of Funding Availability (NOFA) once or twice a year for housing development projects. The following HOME Programs are administered by the County for affordable housing projects on a countywide basis.

#### Housing Rehabilitation

The Fulton County Housing Rehabilitation Program helps low/moderate income Fulton County residents (outside the city limits of Atlanta) make needed home repairs for the correction of health, safety and code violations. The Program uses three primary methods to finance improvements to the County's housing stock and assist those in need. These are: Community Development Block Grant (CDBG), Emergency Assistance Grants (EAG) and Low Interest/Deferred Payment Loans, and Deferred Payment Loans (DPL).

The maximum EAG an applicant can be awarded is \$5,000. Special assistance is given to elderly and disabled homeowners. The maximum Housing Rehabilitation Loan an applicant can receive is \$30,000 in the form of a low-interest loan and/or DPL. In certain situations, this amount may be increased.

Five primary eligibility criteria determine if a homeowner is eligible for the type of assistance offered in these programs. They are:

- The house to be rehabilitated is located within Fulton County and outside the municipal limits of the City of Atlanta.
- The applicant is the "owner of record" of the property.
- A code violation exists and the property is suitable for rehabilitation.
- The property is the primary residence of the applicant as a single family, detached dwelling owned and occupied by the individual(s) applying for assistance. The applicant must have owned and occupied the residence for at least one year prior to the time the pre-application is submitted to the County. (Second homes, multi-family structures, and rental properties are not eligible for this program), and
- Their total annual household income can not exceed 80% of the median income for this area, which is adjusted for family size for the metropolitan areas, as established by HUD.

#### Lead-Based Paint Hazards

Fulton County has incorporated the requirements of the Final Rule on Lead-Based Paint as an integral part of project implementation. All HOME and CDBG funded activities covered by the HUD Lead Safe Homes regulations were carried out in accordance with the requirements of the Final Rule, including the Uniform Relocation Act. Fulton County inspected all units covered by the Final Rule for lead-based paint hazards. For activities involving public facilities and housing rehabilitation where lead-based paint was found, actions were taken to eliminate these hazards. Under the Home Ownership Assistance Program (HOAP), where lead-based paint is found in a home to be purchased, the eligible homebuyer is notified of the existence of lead-based paint prior to loan closing. At that time, the lead-based paint testing is conducted and hazards confirmed and mitigated, or the loan is denied in order to meet HUD's lead-based paint



regulations. HUD requires owners and buyers participating in the Rehabilitation and Home Ownership Assistance Programs to sign lead-based paint hazard forms.

#### Single/Multi Family Development

The program provides up to \$500,000 to developers of affordable single or multi family housing for land acquisition in the form of a low interest loan. The goal is to have quality mixed income communities that provide affordable housing for all income levels whereby a family can accommodate their family's needs without having to relocate to another area or part of the county through the development of new housing stock and the maintenance of the existing housing stock.

#### Home Ownership Assistance Program (HOAP)

The program provides up to \$10,000 for down payment assistance in the form of a one percent interest rate loan (\$100.00 yearly payment for ten years beginning one year after closing). Ten percent, or \$1,000, of the loan will be forgiven annually. The maximum purchase price of the home is \$150,000. The annual household income must not exceed the limits based upon family size as set by HUD. The primary eligibility criteria that determine if a homebuyer is eligible for the type of assistance offered in this program are listed below.

- The home buyer is required to complete Home Buyer Counseling;
- The home buyer contacts a participating lender to obtain pre-approval on a home mortgage and the Fulton County Home Ownership Program;
- The home buyer provides the Lender with documentation and payment of fees necessary to process the loan and Home Ownership Assistance Program Application;
- Required documentation home buyer must provide are check stubs, tax forms, credit information, bank statements, and verification of employment; and
- Fees the home buyer must pay are the Fulton County Home Ownership Program Application Fee (\$35.00), Lender's Origination Fee, Property Appraisal, Credit report, minimum \$250.00 Buyer's Contribution, Earnest Money (which is required to secure a contract on the home, is payable to the Realtor upon signing the sales contract) and the Home Inspection Fees.

#### American Dream Down-payment

The American Dream Down-payment Initiative (ADDI) of 2003 program funds provides down-payment assistance for first-time low-income homebuyers. The ADDI program was established to increase the homeownership rate, especially among low-income and minority households in order to revitalize and stabilize communities. This program is designed to assist first-time homebuyers with the biggest obstacles to homeownership – down-payment and closing cost assistance and rehabilitation. The Fulton County Board of Commissioners authorized and approved amendments to the 2003 and 2004 Consolidated Plan's Annual Action Plans to include the ADDI Program.

#### Tenant Based Rental Assistance

The Tenant-Based Rental Assistance program provides rental assistance to low income residents who receive housing from the Housing Authority of Fulton County. HOME funds are used to subsidize rental payments for a minimum of twelve months for families identified by the Housing Authority.



### Community Development Housing Organizations (CHDO)

The CHDO Program is designed to provide federal funding to private non-profit housing organizations for the development of affordable housing for the community it serves. A minimum of 15% of HOME Entitlement funds must be set aside for housing development activities to be undertaken by CHDOs. CHDO projects must provide housing to low and moderate-income families as defined by HUD's Income Guidelines. Eligible uses of HOME funds by CHDOs include acquisition and/or rehabilitation of rental housing, new construction of rental housing, new construction of homebuyer properties, and relocation expenses of any displaced persons.

### City of Roswell

The City of Roswell is a participating member of the Fulton County Urban Consortia and receives an annual allocation of approximately \$130,000. As a member of FCUC, Roswell has elected to allow Fulton County to administer its program for the City. Habitat for Humanity and Housing Initiative of North Fulton are the two organizations selected by the City of Roswell for receipt of their HOME funds.

## **General Fund Programs**

### Housing Enterprise Zone Applications (HEZs)

Housing Enterprise Zones (HEZ) are depressed areas of the County that may receive scheduled abatements of property taxes over a ten (10) year period, as an incentive to development. State law clearly defines the eligibility criteria for HEZ designation. To be designated as an enterprise zone, an area must meet three out of four criteria relating to poverty statistics, unemployment statistics, general distress, and underdevelopment. Once a particular geographic area has been designated as an enterprise zone by the appropriate local governments, owners of property located within the enterprise zone may seek local government approval for a ten-year tax abatement schedule. In order to qualify for such abatements, the property owner must either create five or more new jobs within the enterprise zone or conduct substantial rehabilitation to an existing structure on the property. However, local jurisdictions grant the designation at their discretion.

### Low Income Housing Tax Credits (LIHTCs)

With Low Income Housing Tax Credits, the Internal Revenue Service allows a developer or organization to sell tax credits granted to owners of housing designed for low-income residents to assist in the financing of low to moderate-income multi-family housing. When the developer and/or owner use these tax-credits, the developer/owner is required to have a set-aside of units maintained for affordability. This provides persons with low income a safe and efficient place to live. Applications are submitted by developers to the Office of Housing and are reviewed by staff and the Community Housing Development Corporation of Fulton County for compliance with the County's goals for housing development. Applications are then reviewed by the Fulton County Board of Commissioners.

### Tax Allocation Districts (TADs) - Residential

Tax Allocation Districts are authorized in Georgia under the Redevelopment Powers Act. A Tax Allocation District, typically referred to as a Tax Increment Financing, is a tool used to publicly finance certain redevelopment activities in underdeveloped blighted areas. A tax allocation district derives its funding from the increase in the redevelopment area's ad valorem taxes levied by the city, county, and school system. These revenues are placed in a special redevelopment fund for



the area and are used to directly pay for the redevelopment costs or to issue bonds to pay for redevelopment costs. A Tax Allocation is a geographic area, characterized by slum and blight, which is defined and created by local government for the purpose for issuing tax allocation bonds to finance redevelopment costs within the area.

#### Predatory Lending

The Predatory Lending Mitigation Program is designed to prevent Fulton County homeowners from becoming victims of predatory lending practices. Unscrupulous lending practices are used by companies whose goal is to take the homes through foreclosure. Such practices include the origination of loans with high interest rates; the frequent resale of loans resulting in changes in the terms and interest rates, which make them almost impossible to repay; and the making of fraudulent loans using forged documents. The BOC participated in a campaign called “*Don’t Borrow Trouble*” as a part of its overall strategy against predatory lending. The Georgia Legislation passed legislation in 2001 and 2002 to combat such lending practices.

The Office of Housing conducts bi-annual seminars and workshops with local housing counseling agencies and Atlanta Legal Aid to educate citizens on the pitfalls of predatory lending practices. Anyone contemplating making a loan using their home as collateral, or who is currently involved in an oppressive loan contract can call a “hotline” telephone number (211) for counseling and referral.

#### Housing Foreclosures

The Housing Foreclosure Mitigation Program “*Stop Before You Borrow, Understanding Homeownership Mortgage Loan Products, and Pitfalls to Help Prevent Foreclosures,*” will be an eighteen month countywide educational campaign designed to educate citizens on mortgage loan products and their pitfalls. The objective of this campaign is to educate Fulton County residents on: how to prevent and decrease the foreclosure rate, available mortgage loan products, how to choose the right loan products, how to avoid predatory lenders, and how to partner with local agencies, lenders, and realtors.

#### Faith-Based Residential Development

The Faith-Based Residential Development Program is designed to provide faith-based organizations in Fulton County with the tools, training and resources needed to develop affordable housing for low/moderate and elderly citizens within their community.

The Office of Housing conducts annual technical assistance workshops that teach faith-based organizations the following: how to create a housing 501 c(3) non-profit for receipt of public/private funding, how to engage in housing and economic development or public services activities without putting the assets of the church at risk; how to apply for bond financing and tax credits; how to complete federal, state, and local applications for funding; how to develop and manage property portfolio; how to identify start-up costs for projects; and how to organize their financing for housing development.



**3.4.0.0 Housing and Community Characteristics**

**3.4.1.0 Housing and Community Characteristics**

**3.4.1.1 Inventory**

Fulton County is the largest and probably has one the most diverse populations in Georgia. Many County residents have special housing needs. This section provides a brief overview about the housing needs of the homeless, those with severe mental illness and substance abuse, domestic violence victims, the elderly and frail, persons with disabilities and persons with HIV/AIDS.

Homelessness: The homeless population is one of the most difficult groups of people to accurately count. The most recent profile available for Fulton County is in a report entitled "Highlights of the 2003 Tri-Jurisdictional Collaborative – Homeless Census and Survey Results," conducted by Pathways Community Network. On the night of March 11 and the morning of March 12, 2003, a total of 6,956 homeless people were found on the streets, in shelters, transitional housing, permanent supportive housing, or in institutions, in the Tri-jurisdictional area. 2,153 (30%) of these homeless people were unsheltered, while 4,803 (70%) were staying in homeless shelters or other housing (Table 3-31). This count was repeated in 2004.

<b>Table 3-31: Number of Homeless Persons Counted in the Unsheltered Street Count</b>	
<b>Homeless Individuals</b>	
Single Men	1,657
Single Female	261
Unaccompanied Youth	36
<b>Total Individuals</b>	<b>1,954</b>
<b>Homeless Families</b>	
Male in Family	10
Female in Family	10
Youth in Family	5
<b>Total Homeless Families</b>	<b>25</b>
Undetermined Gender	174
<b>TOTAL</b>	<b>2,153</b>
Source: 2003 City of Atlanta, Fulton and Dekalb Counties Homeless Census and Survey.	

The point in time count indicated the typical homeless person was single (83.7%), an adult male (74%), never married (64%), homeless for less than a year (67%), and a resident of the City of Atlanta, Fulton County, or Dekalb County before becoming homeless (75%), 16.3% were in families. At least 14% of the homeless persons on the streets on census night were females. 17% of the homeless survey respondents served in the military. 33% of the homeless survey respondents said they usually spent their nights on the streets, in cars, in abandoned buildings, or in similar places that are not meant to be used for housing. Half said that they usually slept in emergency or transitional housing. More than half of the homeless persons surveyed stated that they had been homeless two or more times in the past year. Eighteen percent (18%) of those surveyed had been continually homeless for two years or longer.





Thirty-eight percent (38%) of the homeless survey respondents named alcohol or drug abuse as a primary cause of their homelessness. The other primary causes named were unemployment (29%) and inability to pay rent or mortgage (12%). The two top daily needs that survey respondents said they had the most trouble meeting were food (a place to cook, and water) (35%), and public transportation (30%). Most respondents (59%) indicated that a job, job training, or employment assistance would be the greatest help in getting them out of homelessness. The street and institutional count totaled 2,153 homeless persons who were comprised of the categories as shown in Table 3-31.

	<b>Reported Count</b>	<b>Estimated Count</b>	<b>Total</b>
Emergency Shelters	1,985	63	2,048
Transitional Housing	1,614	527	2,141
Permanent Supportive Housing	412	202	614
<b>Total</b>	<b>4,011</b>	<b>792</b>	<b>4,803</b>

Source: 2003 City of Atlanta, and Fulton and DeKalb Counties Homeless Census Survey

Table 3-32 illustrates the distribution of the number of sheltered homeless persons by housing type. It should be noted that this distribution does not accurately reflect the need or demand for any of these housing types; instead it represents simply the utilization of the existing mix of beds within the Tri-Jurisdictional area.

Severe Mental Illness and Substance Abuse: There are an estimated 30,732 persons in Fulton County (including Atlanta) who are severely mentally ill (Table 3-33). Approximately 31% are in need of public sector mental health services. Approximately 5,300 individuals are receiving some public services.

<b>Estimated Severely Mentally III Population</b>	<b>Estimated Severely Mentally III Population in need of Public Sector Services</b>	<b>Estimated Severely Mentally III Population Actually Served by Public Sector services</b>
30,732	9,527 (31%)	5,335 (56%)

Source: Page II-21, Fulton County, Housing Condition, Homeless & Special Needs Assessments and Housing Market Analysis prepared by University of Georgia, Housing & Demographics Research Center, October 2001 (Fulton Regional Mental Health Board)

Thirty-four percent of homeless are estimated to be chronic substance abusers. An estimated 15 to 20% of all homeless people (estimated at 1,650 individuals) are both severely mentally ill and have a substance abuse addiction. Services are sufficient to reach only 10% of this population.

Domestic Violence: In Fulton and DeKalb Counties and the City of Atlanta, an estimated 500 individuals and 995 families with children are in need of emergency shelter from domestic violence. There are two certified shelters for women and children fleeing domestic violence in





South Fulton and none in North Fulton. Table 3-34 shows information on family violence collected by the Georgia Department of Human Resources (DHR).

Table 3-34: DHR Family Violence Statistics					
Crisis Calls	12,515	Days in reporting period:	912	New victims entering shelter this period:	593
		<b>Women</b>		<b>Children</b>	
TOTAL NEW VICTIMS SHELTERED		593		394	
Denied shelter due to lack of space this period		409		419	
Victims denied shelter/ relocated this period		109		199	
Victims use of alternative lodging		0		3	
TOTAL NEW NON-RESIDENTS SERVED		682		302	
TOTAL NEW VICTIMS				3,513	
Ethnicity/Race of all new victims (served for the first time this year (2004))					
Race/Ethnicity	Women	Children	Men	Total	
Caucasian	414	39	45	498	
African-American	2,051	729	123	2,903	
Bi-Racial	10	29	0	39	
Native American	8	2	0	10	
Hispanic	78	34	6	118	
Asian	8	4	0	12	
Unknown	0	0	0	0	
Other (Specify):	21	2	0	12	
Totals	2,590	839	174	3,602	
Source: Shelter Services Provided by Shelter 01/01/2002 thru 06/30/2004, (The Partnership Against Domestic Violence).					

Elderly and Frail Elderly The definition for elderly and frail elderly are as follows:

- An elderly person should have reasonably good health and mobility, be fairly active, have some discretionary income from pensions/retirement funds, and not need assistance to manage their affairs. The age range is 60 to 75.
- A frail elderly person experiences more serious health/mobility limitations such as severe arthritis, inability to drive, deafness, memory loss, nutritional imbalance; yet may still be able to attain some level of independent living with the availability of services as needed (age range 80's to 90's). Individuals under the age of 75 may be frail elderly if their health/mobility is seriously limited.

In its report "Strategies for a Healthier Community" (2004), the Fulton County Department of Human Services states that while Fulton County is actively working to insure that all its senior citizens are in decent, safe, and affordable housing, the lack of affordable housing and funding for rehabilitation still remains one of the most critical issues facing senior citizens today.

In its report, "Housing our Elders: A Report Card on the Housing Conditions and Needs of Older Americans" (HUD PD&R, 2000), HUD states that older Americans have made great strides toward economic security, experiencing the fastest income growth of any age group in recent decades. Nevertheless, many elderly households, particularly women, minorities and renters, still live in a precarious financial position, with approximately 10% living in poverty. Similarly, the National Low Income Housing Coalition reports that the elderly are more likely than other adults to be poor or near poor.





With fixed and/or reduced incomes, the affordability of elderly-occupied housing is an important issue. HUD (2000) estimates nationwide, that 30% of elderly households pay more than 30% of their income for housing and 14% pay more than 50% toward housing. A contributing factor to these high cost burdens is that of over-housing. A significant proportion of elderly homeowners often live in homes where the number of bedrooms is greater than the number of household members. The cost of maintaining their homes, both physically and financially, can prove to be a significant burden, especially for poor and frail seniors.

In addition to over-housing, HUD reports that millions of elderly households live in housing that is in substandard condition, or fails to accommodate their physical capabilities or assistance needs. Lower-income elderly households, in particular, are more likely to live in physically substandard housing. In part, this is due to the fact that seniors tend to live in relatively older homes than younger people. According to HUD, one-half of all seniors tend to live in dwellings built before 1960. Older housing is positively correlated with physical problems, demands more maintenance and can be expensive to operate. Due to limited or reduced incomes, nearly one-half of all elderly households living in units with physical problems may not have the financial resources to correct them (HUD PD&R, 2000).

Elderly households age 85 and over are particularly vulnerable to the above mentioned housing problems. In its report on the elderly, HUD states that the fastest growing segment of the older population are those 85 years old and over or the “oldest old”. The majority live in isolation (outside a family setting) and are much more likely to live in poverty, as well as have some mobility or self-care limitation. Approximately two-thirds of this group are homeowners, and approximately 15% reside in nursing home facilities. In addition, housing problems among older, frail and minority seniors is much higher than younger seniors.

Housing needs for the elderly are multifaceted. A comprehensive approach is necessary to adequately address the housing needs of the elderly. There are a variety of facilities and services available for the elderly and the frail elderly in Fulton County. Table 3-35 provides a partial listing of service providers obtained from the Atlanta Regional Commission, Area Agency on Aging’s service provider database for housing and services for seniors. The list includes only service providers that are physically located in Fulton County, outside the city limits of Atlanta, and therefore represents only a portion of the services available to Fulton County elderly residents.

**Table 3-35: Inventory of Elderly Services in Fulton County**

<b>Senior Centers: Total 7</b>	
Alpharetta Senior Center	12624 Broadwell Road, Alpharetta, GA. 30202
Atlanta Jewish Community Center	Dunwoody-Zaben Park, 5342 Tilly Mill Road, Atlanta, GA. 30309
H.J.C. Bowden Multipurpose Senior ctr.	2885 Church Street, Atlanta, GA. 30344
Harriet G. Darnell Senior Multipurpose Facility	677 Fairburn Road N.W., Atlanta, GA. 30334
Camp Truitt Senior Center	4385 Herschel Road, College Park, GA. 30337
Fairburn Senior Enrichment Center	109 Milo Fisher Street, East Point, GA. 30213
South Fulton Senior Services, Inc.	2885 Church Street, East Point, GA. 30344
<b>Independent Retirement Communities: Total 7</b>	
Dogwood Square	555 Janis Lane, Alpharetta, GA. 30201
Campbell-Stone North Apartments	350 Carpenter Drive, Atlanta, GA. 30328
Hammond Glen	335 Hammond Drive, N.E., Atlanta, GA. 30328
Hellenic Tower	8450 Roswell Road, Atlanta, GA. 30350
Mount Vernon Towers	300 Johnson Ferry Road, Atlanta, GA. 30328





**Table 3-35: Inventory of Elderly Services in Fulton County**

Mount Vernon Village	475 Mount Vernon Road NE, Atlanta, GA. 30328
Saint Annes Terrace	3100 Northside Parkway NW, Atlanta, GA. 30327
<b>Nursing Homes: Total 2</b>	
IHS of Bonterra	2801 Felton Drive, East Point, GA. 30334
Dogwood Health & Rehabilitation	7560 Butner Road, Fairburn, GA. 30213
<b>Adult Day Care: Total 3</b>	
Eden Garden of Alpharetta	9212 Nesbit Ferry Road, Alpharetta, GA. 30022
Fellowship Senior Day Care Center	4530 Janice Drive, College Park, GA. 30345
Southern International Living	3447 Mount Olive Road, East Point, GA. 30344
Source: Atlanta Regional Commission, 1999.	

**Persons with Disabilities:** According to the National Low Income Housing Coalition, several million people with disabilities cannot afford their own place to live. On average, persons with disabilities spend about 70% of their SSI monthly income to rent a modestly priced, one-bedroom apartment priced at HUD Fair Market Rent, which puts them in HUD’s “worst case” housing needs category. As of September 2004, City of Atlanta Housing Authority had a waiting list of 1,130 disabled persons, of which 887 were from Fulton County.

The Fulton Regional Mental Health, Mental Retardation, and Substance Abuse Board (Fulton MHMRS Regional Board) provides a comprehensive assessment of the demographic description and estimate of need of persons with mental and developmental disabilities and substance abuse problems. According to their FY 2001 Annual Plan, there are an estimated 52,864 adults and children with severe emotional disturbance (SED), serious mental illness (SMI), or mental retardation and other developmental disabilities (MR/DD). Of the estimated population, a little over one-fourth (13,619) depend on public sector resources. (Table 3-36).

**Table 3-36: Persons with Mental Illness, Mental Retardation, and Developmental Disabilities in Fulton County in 2000**

Sub-Population	Estimated population		Population served		Estimated affected population needing services from public sector*	
	Number	%	Number	%	Number	% Reached
Children and Adolescents with SED	12,552	7.0%	1,066	8.0%	4,092	26%
Adults with SMI	30,732	5.4%	5,342	17.4%	9,527	56%
Persons with Mental Retardation & Other Developmental Disabilities	9,580	1.3%	401	4.2%	NA	NA
<b>Total</b>	<b>52,864</b>	<b>7.4%</b>	<b>6,809</b>		<b>13,619</b>	

Source: Fulton Regional Board FY2001 Plan. \* Estimate calculated by multiplying estimated affected population by the percentage of persons in the county having incomes at or below 200% of poverty.

While figures regarding the housing costs of persons with disabilities in Fulton County are unavailable, it can be assumed that the majority of this population spends over 50% of their income on housing. The National Low Income Coalition (1999) reports that people with disabilities receiving SSI are among the lowest income households in the country and that there is not a single housing market area in the United States where a person with a disability receiving SSI benefits can afford to rent a modest efficiency apartment. As a result, many are forced to either



live in substandard housing, pay most of their monthly income for rent, or live with aging parents (or other relatives), in homeless shelters, institutions or nursing homes.

There are seven mental health, mental retardation & substance abuse service providers that are physically located within Fulton County, outside the Atlanta city limits. The service providers listed here are those that contract with the Fulton Regional Mental Health, Mental Retardation, and Substance Abuse (MHMRSA) Board (Table 3-37). They represent a fraction of facilities and services available, most of which are located within the city limits of Atlanta and relatively accessible via public transit.

Table 3-37: Fulton County Mental Health, Mental retardation and Substance Abuse Service Providers	
<b>Mental Health Service Providers</b>	
Northside Hospital	5825 Glenridge Dr., Building 4, Atlanta, GA 30328
<b>Mental Retardation Service Providers</b>	
Georgia Association Prader-Will Syndrome, Inc.	107 Chestnut Street, Roswell, GA 30075
Resources and Residential Alternatives, Inc.	1200 Old Ellis Road, Roswell, GA 30076
<b>Substance Abuse Service Providers</b>	
Mary Hall Freedom House	102 Johnson Ferry Road, Atlanta, GA 30328
Odyssey Family Counseling Center	3578 South Fulton Avenue, Hapeville, GA 30354
Viewpoint of Metropolitan Atlanta, Inc.	1203 Cleveland Avenue, Suite 1-A, East Point, GA 30344
<b>Substance Abuse Prevention Providers</b>	
Odyssey Family Counseling	3578 South Fulton Avenue, Hapeville, GA 30342
Source: Fulton Regional MHMRSA Board, 2000	

Persons with Alcohol/Other Drug Addiction: The Fulton MHMRSA Regional Board estimates that there are 39,856 adults and children with substance abuse problems in Fulton County (Table 3-38). This represents approximately five percent of the Fulton County’s population. Over one-half of the adult population with substance abuse problems depends on public resources for treatment. However, the Regional Board estimates that only one-third are being reached by available public services.

Table 3-38: Substance Abuse Population in Fulton County – 2000						
Sub-Population Group	Estimated population**		Population served		Est. pop. needing public sector services *	
	Number	%	Number	%	Number	% Reached
Adolescents with Substance Abuse	1,143	.6%	44	3.9%	NA	NA
Adults with Substance Abuse	38,713	6.9%	6,870	17.5%	20,440	33%
Total	39,856	5.3%	6,914		20,440	
Source: Fulton Regional Board FY2001 Plan.						
* Estimated calculated by multiplying estimated affected population by the percentage of persons in the county having incomes at or below 200% of poverty.						
** Percent of total sub-population in the county; e.g. total children or adults, total adults, etc.						

Persons with HIV/AIDS. According to Fulton County’s Ryan White Program (a federal program administered by Fulton County), there were 13,068 persons in the Atlanta Eligible Metropolitan





Statistical Area (EMSA), essentially the 28-county Atlanta Metropolitan Statistical Area, living with HIV (non AIDS) between January 2002 and December 2002 (Table 3-39).

**Table 3-39: Number of AIDS Cases in Fulton County (including Atlanta) in 2002**

<b>Total Cases</b>	<b>13,068</b>	<b>%</b>	<b>Total Cases</b>	<b>13,038</b>	<b>%</b>
White	3,093	23.72%	Male	9,587	73.53%
Black	9,330	71.56%	Female	3,428	26.29%
Hispanic	89	0.68%	Other	23	0.18%
Asian/Pacific Islander	13	0.10%	Other	23	0.18%
American Indian	23	0.18%			
Other	130	1.00%			
More than one	365	2.79%			

Source: AIDS Data Set: Fulton County, Georgia Ryan White Program

Affordable housing is a problem for persons with AIDS/HIV. Due to advances in medical treatment of HIV/AIDS, many persons with this disease are living longer healthier lives. However, homelessness or the risk of homelessness is a very real problem. The high cost of medicines and medical care, the loss of (or a reduction in work) for those too ill to work, or the stigma associated with the disease, can lead to the loss of housing. Stable, affordable housing, is therefore, a necessary component for persons with AIDS/HIV. Rental assistance, emergency and transitional housing, in-home care assistance and long-term supportive housing are necessary components of any housing strategy for persons with AIDS/HIV. Besides stable housing, persons with AIDS/HIV and their families require a variety of supportive services to enable them to successfully cope with the disease, including access to medical services, crisis counseling, and information referral.

**Table 3-40: Inventory of HIV/AIDS-dedicated Units and Beds in the Atlanta EMSA**

<b>Type of Housing</b>	<b>Total Beds<sup>1</sup></b>	<b>Average Length of Stay</b>	<b>Location<sup>2</sup></b>	<b>Target Group<sup>3</sup></b>
Emergency Shelter Salvation Army - Red Shield Lodge	4	Undetermined	Downtown Atl.	Men
Transitional AESM House (short-term)	8	3 months	SW Atlanta	Men
AID Atlanta	3	12 months	Midtown Atl.	Men
Antioch Urban Ministries - Matthew's Place	26	6 months	NW Atlanta	Adults
Southside - Legacy Village (transitional home)	4	3 months	SE Atlanta	Adults
SisterLove - Love house	6	8 months	SW Atlanta	Women
SisterLove - Love house (women & children) <sup>4</sup>	2	12 months	SW Atlanta	Families
Transitional Recovery/Treatment AID Atlanta - Joining Hearts House	6	6 months	NE Atlanta	Adults
Atlanta Union Mission - Carpenter House	20	12 months	NW Atlanta	Men
CARP - Residential Treatment	40	2 months	Decatur	Adults
CARP-Project Rise	19	8 months	NW Dekalb	Adults
Health Outreach, Inc. - Safe House	8	Unknown	SW Atlanta	Adults
Our Common Welfare	16	5 months	SW Dekalb	Adults
Our Common Welfare	9	5 months	SW Atlanta	Men
William Holmes Borders Aftercare	8	6 months	Downtown Atl.	Men



Type of Housing	Total Beds <sup>1</sup>	Average Length of Stay	Location <sup>2</sup>	Target Group <sup>3</sup>
Subtotal Transitional	177			
Permanent Independent				
Fulton county - HOME (non-portable)	10	24 months	Fulton	Adults
Permanent Supportive/Independent				
The Edgewood (Section 8 SRO facility)	46	5 months	DowntownAtl.	Adults
Jerusalem House - Women and Children <sup>5</sup>	12	Undetermined	Dekalb	Families
Jerusalem House (SRO community facility)	23	Over 7 months	Atlanta/Dekalb	Adults
Southside healthcare - Legacy House	8	12 months	Downtown	Adults
Southside - Legacy Village Apartments	30	Unknown	SE Atlanta	Adults
Missionaries of Charity	10		SE Atlanta	Women
Permanent Recovery		Undetermined		
St. Jude's Recovery Center - Project assistance	8		Downtown Atl.	Women
Subtotal Permanent	147			
Long Term Care				
Haven House (residential hospice)	1	6 months	Midtown	Adults
Hospice Atlanta (residential hospice)	3	6 months	NE Atlanta	Adults
Subtotal Long-term Care	4			
Total Units/Beds	332			

Source: AIDS Housing of Washington (1998) Atlanta EMSA HIV/AIDS Housing Plan. <sup>1</sup>Total Beds includes only HIV/AIDS-restricted beds in the facility. <sup>2</sup>Unless otherwise noted, programs located in Atlanta are in Fulton County. <sup>3</sup>Adults includes men, women, and transgendered. <sup>4</sup>Love House can accommodate 2 single women with no more than 5 children altogether. <sup>5</sup>Jerusalem House Women and Children's Apartment Community.

Rental assistance is crucial in enabling persons with HIV/AIDS to stay in their own homes and live as independently as possible. Funding for housing and supportive services for people with HIV/AIDS is primarily provided through two federal programs. The first program, the Ryan White Comprehensive Resources Emergency (CARE) Act, is administered by the U.S. Department of Health and Human Services (HHS). The second program, Housing for People with AIDS (HOPWA), is administered through the U.S. Department of Housing and Urban Development (HUD).

Besides HOPWA funded rental assistance, low income person living with HIV/AIDS can also utilize other non-AIDS affordable housing resources. Table 3-40 provides an inventory of residential facilities and services available for persons with HIV/AIDS in the Atlanta EMSA. Table 3-41 provides a listing and services provided by non-residential HIV/AIDS service provided in Fulton County.

Agency name	Services Provided
Absolutely Positive, Inc. 105 Clara Drive, Suite A-1 Roswell, GA 30075 770-642-6646	- Support groups integrating people infected and affected by HIV and AIDS, - Individual mental health counseling, Behavior modification counseling, Visitation (home and hospital), Social events, annual peace retreat, day programs, speakers/speakers bureaus
AID Atlanta, Inc.	- Case management, - Early intervention clinic, - Anonymous and free





**Table 3-41: Ryan White Title I - HIV/AIDS Service Providers**

Agency name	Services Provided
1438 W. Peachtree Street Suite 100 Atlanta, GA 30309-6799 404-872-0600	HIV testing, - Emergency financial assistance for HIVpositive people, - Transitional housing, - Medical supplies, nutritional supplements, - Personal care items, toys, furniture, holiday gifts, Substance abuse treatment program and life skills, - Buddy program, practical support, therapeutic massage, phone support, - Programs and services for women, - Speakers bureau, seminars/workshops, newsletter, Program for Hispanics affected by HIV, - Information line, library
AIDS Education/Services for Minorities 2001 MLK, Jr. Dr., Suite 602 Atlanta, GA 30310 404-753-2900	<ul style="list-style-type: none"> <li>- HIV/AIDS education/ prevention to the African- American community</li> <li>- Programs for African- American, gays, and lesbians</li> <li>- Limited financial/housing assistance for AIDS and HIV+ people only</li> <li>- Transitional housing for up to 12 males</li> <li>- Case management</li> </ul>
AIDS Survival Project 159 Ralph McGill Blvd. Suite 500 Atlanta, GA 30308 404-874-7926 FAX 404-524-2462	<ul style="list-style-type: none"> <li>- HIV support groups and treatment forums</li> <li>- Individual, group, peer counseling</li> <li>- Information and referral, extensive treatment library</li> <li>- Public awareness, HIV/AIDS education</li> <li>- Advocacy for people living with HIV</li> <li>- Social events for people with HIV</li> </ul>
ANIZ, Inc. PO Box 10592 Atlanta, GA 30310 404-699-2555	NA
Antioch Urban Ministries 540 Kennedy Street, NW Atlanta, GA 30318 404-684-6071	N/A
Atlanta Interfaith AIDS Network 1053 Juniper Street, NE Atlanta, GA 30309 404-874-8686	<ul style="list-style-type: none"> <li>- Common Ground - daily support and activity program for people living with HIV/AIDS, - Faithful Care - non-judgmental, practical care teams for homebound or shut-in people with AIDS, - Pastoral care, AIDS education, technical assistance to congregations interested in interfaith AIDS outreach</li> </ul>
Atlanta Legal Aid Society 151 Spring Street, NW Atlanta, GA 30303-2097 404-524-5811	<ul style="list-style-type: none"> <li>- Legal representation, advice, and referrals, - Housing problems, foreclosure fraud, - Consumer disputes, - Limited assistance with divorce, custody, and child support cases, - Toll-free telephone legal advice line for seniors, - Nursing/boarding home complaints, - AIDS Legal Project, - Projects for the homeless, mental health, Hispanic outreach, - Assistance with problems in obtaining public benefits such as TANF, SSI, and public housing</li> </ul>
Childkind, Inc. 828 W. Peachtree Street, Suite 201 Atlanta, GA 30308 404-829-8313	<ul style="list-style-type: none"> <li>- Foster parent training</li> <li>- Foster care placement</li> <li>- Day care for AIDS-affected and other medically fragile children</li> <li>- Adoption services</li> </ul>



**Table 3-41: Ryan White Title I - HIV/AIDS Service Providers**

Agency name	Services Provided
Public Health Services Fulton County Health Dept. 99 Butler St., SE Atlanta, GA 30304 404-730-1412	- HIV/AIDS testing and medical examination - Counseling
Grady Infectious Disease Program 341 Ponce de Leon Ave Atlanta, GA 30308 404-616-9875	N/A
Haven House Foundation, Inc 244 14th Street, NE Atlanta, GA 30309 404-874-8318	N/A
Our Common Welfare 4319 Memorial Dr., Suite N Decatur, GA 30032 404-297-9588	- Support group for substance users with HIV/AIDS, - Substance abuse day treatment program, - Crisis counseling, - HIV/AIDS education and information, - Transitional housing, - Group and individual counseling - Case management, - MARTA tokens provided to clients when available
Outreach, Inc. 825 Cascade Rd., SW Atlanta, GA 30311 404-755-6700	- Support groups: HIV positive support group, women's support group, - Men's support group, teens support group, - Mom's Hands: older women helping young mothers with HIV/AIDS, Transportation for clients, - Street teams that target inner-city communities and drug infested areas with condoms, brochures, treatment information, and bleach kits, - AIDS/HIV education/prevention, - HIV testing and counseling, - Aftercare program - substance abuse and treatment referrals, - In-house substance abuse treatment program at the Atlanta Detention Center , - 12 step meetings
Positive Impact 159 Ralph McGill Blvd. Suite 605 Atlanta, GA 30308 404-589-9040	- HIV/AIDS counseling by trained volunteer mental health care providers, - individual, couples, family counseling, play therapy, - Training on HIV counseling issues, - Substance abuse help - Opportunity to participate in research on HIV and mental health issues
Project Open Hand 176 Ottley Dr., NE Atlanta, GA 30324 404-872-8089	- Home-delivered meals for individuals with HIV/AIDS
St. Joseph's Mercy Care Services 60 11th Street Atlanta, GA 30309 404-249-8109	N/A
Hospice Atlanta 1244 Park Vista Dr. Atlanta, GA 30319 404-869-3088	- Residential/inpatient hospice care, - Home nursing and hospice care - Out-of-home respite care for children and adults, - Grief counseling, terminal illness and bereavement counseling, - Bereavement support groups (open to the community), - Children's bereavement camp - Presentations/speakers bureau

Source: AIDS Housing of Washington (1998) Atlanta EMSA HIV/AIDS Housing Plan



### 3.4.1.2 Assessment

**Homelessness:** The sheltered homeless can be counted as number of beds per night or number of meals served in a sheltered environment. However, the unsheltered “street” homeless who include persons that are turned away from shelters or who choose not to seek shelter are the most difficult to identify and count. Many homeless individuals and families are in need of outreach, to create an awareness of the services available to them. Additionally, many homeless individuals need medical care, psychiatric intervention and substance abuse prevention. An effective outreach strategy should be neighborhood based, making use of existing neighborhood institutions, such as churches, schools and neighborhood associations. While there is an overall general need for additional overnight shelter space, mobile units or day shelters may be a means of attracting and providing needed services to the population that normally avoids overnight shelters. Homeless youth are identified as a special population.

There are facilities for teen mothers that cannot accommodate everyone who calls. In Fulton and DeKalb Counties and the City of Atlanta, there is an estimated unmet need of 303 beds with eight facilities providing a total of 27 beds. Ex-offenders recently released from prisons and jails are at high risk of being homeless. There are five beds which serve this population. Service providers report that three people each day are turned away.

**Severe Mental Illness (SMI) and Substance Abuse:** The Fulton MHMRSA Regional Board reports that a large number of those in need are homeless and /or unemployed and require other supportive services to live successfully in the community. More outreach and long-term supportive housing facilities are needed to stabilize the chronically mentally-ill who are homeless. Affordable subsidized housing for persons with SMI is needed, as well as additional group homes or apartments, and supervised single-room-occupancy (SROs) facilities. Supportive services, such as transportation, mental health clinics, employment assistance, vocational rehabilitation, and counseling/ case management for the mentally ill are vital.

**Domestic Violence:** The greatest need of domestic violence victims is additional shelter space. There are 2 shelters in South Fulton County that target the special needs of battered women. There is no shelter for battered women in North Fulton County. To properly address the needs of battered women a shelter must have a wide range of supportive services including mental health and family counseling.

**Elderly and Frail Elderly:** In its report, Strategies for a Healthier Community, the Human Services Department stated the following findings:

- There is a shortage of affordable, smaller single family or cluster homes specifically for seniors. Developers need to build smaller cluster homes for those who need to “unload” bigger homes. Retirees cannot manage big houses, big taxes, and big yards.
- There is a need for affordable multi-family retirement communities within Fulton County.
- More government funding needs to be allocated for housing rehabilitation and minor home repairs.
- Seniors feel that developers use the terms “affordable” or “low income” but their developments do not realistically reflect seniors on a fixed income, and thus are not “affordable” for their income.
- Retirement communities that are affordable have waiting lists that are years long.
- Housing rehabilitation programs are not readily available and often have long waiting lists.





- Predatory lending information is not easily accessible and/or understandable for seniors. More informational and educational seminars should be conducted to inform seniors of the problems of predatory lending and how to avoid lending scams.

In its report, "Housing our Elders: A Report Card on the Housing Conditions and Needs of Older Americans" (HUD PD&R, 2000), HUD states that older Americans have made great strides toward economic security, experiencing the fastest income growth of any age group in recent decades. Nevertheless, many elderly households, particularly women, minorities and renters, still live in a precarious financial position, with approximately 10% living in poverty. Similarly, the National Low Income Housing Coalition reports that the elderly are more likely than other adults to be poor or near poor.