

## CHAPTER 2 HOUSING

### SUMMARY OF COMMUNITY ASSESSMENT

Flowery Branch has had a diverse, affordable housing stock that did not change much in the 1990s. It provides significant affordable housing with manufactured homes and small detached dwellings. Currently, the City's housing stock is short only in terms of higher-end housing. That will change with new residential subdivisions planned inside the City limits, especially included "Sterling on the Lake." A strong surge of housing starts began after 2000 and is adding or has added substantial numbers of detached single-family residences, townhouses, and apartments, further diversifying the housing stock as of 2005. Year 2010 forecasts indicate that the current housing mix will be radically altered in favor of detached, single-family dwellings. Instead of one-third single-family (excluding manufactured homes), by 2010 the City's housing stock is expected to be approximately two-thirds detached, single-family residences. As of 2000, the City's housing stock consisted of a relatively even distribution of owner-occupied and renter-occupied units. As with the types of units, dramatic change will occur by 2010, as numerous owner-occupied, single-family detached units are added to the City's housing stock.

More than half (53.7 percent) of Flowery Branch's housing units in 2000 were two-bedroom units, suggesting that many homes will be considered too small for the market needs of today's and tomorrow's households. In addition to the comparatively small sizes of homes, age is a significant factor for much of the housing in Flowery Branch. As of the year 2000, more than one-quarter (26.3 percent) of the total housing stock in Flowery Branch was built before 1960, and 18.2 percent of the total was constructed before 1950. It sometimes does not make good economic sense to upgrade older homes. The age of homes, however, is not in itself an indicator of poor condition. As of 2000, in terms of affordability, Flowery Branch's owner-occupied housing stock is comparably more affordable than in Hall County or the State as a whole. The affordability of the housing stock in Flowery Branch led stakeholders and visioning participants to find that additional affordable housing programs are not needed in the City.

### HOUSING UNIT PROJECTIONS

**Table 2.1**  
**Projected Housing Units by Forecasted Housing Type**  
**City of Flowery Branch, 2010-2030**

<b>Type of Housing Unit</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
Detached, single-family	1,954	2,407	2,624	2,922	3,219
Manufactured homes	200	200	175	150	125
Townhouses	524	614	704	794	884
Apartments and Condominiums	700	781	943	1,024	1,106
<b>Total Housing Units</b>	<b>3,378</b>	<b>4,002</b>	<b>4,446</b>	<b>4,890</b>	<b>5,334</b>

Source: Jerry Weitz & Associates, October 2005. Revised August 1, 2006 to account for 180 additional single family detached units anticipated from Lafarge Annexation by 2015.

Based on the forecasted buildout of the future land use plan, and adopted housing policies, the long-term projection of housing units by type is provided in Table 2.1. As noted in the community assessment, the mix of housing will dramatically change from year-2005 conditions. By 2010, Flowery Branch's housing stock is expected to consist of a majority (58%) detached,

single-family homes. Thereafter, that same percentage of detached, single-family homes will hold relatively steady between 2010 and 2030. If annexation occurs, these projections could change significantly, however.

### **ISSUES AND OPPORTUNITIES**

***Specify and encourage a certain mix of housing types (e.g., single-family detached, townhouses, manufactured homes, apartments).*** After reviewing existing and short-term projected trends, and considering the public input received during the visioning process, it appears that a desirable mix of housing types for Flowery Branch is as follows: Detached, single-family – 60%; Manufactured homes – 5%; Townhouses – 15%; and Apartments and Condominiums – 20%. Such a mix is to be considered a guide only (see policies below).

***The balance of owner-occupied and renter-occupied housing in the city.*** After reviewing existing and short-term projected trends, and considering the public input received during the visioning process, it appears that a desirable mix of owner-occupied to renter-occupied housing units is 2:1 (i.e., two-thirds owner-occupied and one-third renter occupied). Such a mix is to be considered a guide only (see policies below).

***Age and condition of housing units in the city; Upgrading of existing, smaller homes to meet new market demands.*** Smaller, older homes may not serve future market needs. In some cases, they are unlikely to be retained in the future and will be replaced by new units or the lots will transition to other land uses. To the extent older homes are concentrated within one area, housing maintenance programs and incentives need to be considered, and designation as historic should also be considered (for home fifty years and older).

***Housing alternatives for the elderly.*** Stakeholders and visioning participants noted that many of the older and smaller homes are occupied by seniors and are becoming less and less appropriate. Seniors need different housing than the units that exist now. In some cases, the addition of an accessory apartment to a smaller existing home will enable a senior household to “age in place,” retaining their current housing but also adding a new source of income. Accessory apartments do not currently exist in Flowery Branch, and there are several issues that need to be addressed in land use regulations if they are permitted. In other cases, new housing built specifically for the elderly is needed. An important step toward developing successful housing options for the elderly is to offer “life cycle” housing. This term is used to describe areas with a wide range of housing types to residents who can stay in the same area as they progress through different stages in life. Furthermore, the lack of institutionalized living opportunities in Flowery Branch presently suggests that the land use plan should provide for such additions to the housing stock.

***Residential property maintenance and housing code enforcement.*** City officials must continue to monitor housing conditions to ensure there is no increase in the levels of substandard housing conditions. As alluded to above, where existing housing units or residential neighborhoods have visible signs of disrepair or initial signs of neighborhood instability due to housing conditions, Flowery Branch should pursue the enforcement of housing codes and property maintenance standards.

***City sponsorship or utilization of housing grants and programs.*** As a small town with few staff members, Flowery Branch cannot realistically be expected to implement its own housing grants and programs. However, a variety of private, federal, and state housing programs exist which can benefit the City's housing stock and its housing policies.

## **HOUSING POLICIES**

In considering annexations, residential rezonings, and master plan approvals for mixed use and planned unit developments, the city will consider the extent to which residential development proposals retain or detract from the policies adopted below, both on a citywide basis; and within individual developments. Maintaining these policies will help promote mixed-income housing opportunities. Significant deviations from the policies on individual development sites or citywide may be cited as a reason to deny annexation, rezoning, and/or master plan approvals. However, the city is not required to deny such development proposals even though individual development proposals may not be consistent with these housing policies.

1. ***Desirable mix of housing units.*** Flowery Branch finds that a desirable mix of housing types for the City by year 2010 is as follows: Detached, single-family – 58% or more; Townhouses – 16%; and Apartments and Condominiums – 21%. Manufactured homes make up the remaining percentage.
2. ***Desirable mix of owner-occupied and renter-occupied housing units.*** Flowery Branch finds that it is desirable to promote and maintain a 2:1 ratio of owner-occupied to renter-occupied housing units in the city (i.e., approximately two-thirds of the housing stock should be owner-occupied). Although it is appropriate for the ownership level to increase when compared to the current rate, it is important not to eliminate renting opportunities, which would exclude segments of the population from living in Flowery Branch.
3. ***Age and condition of housing.*** Programs and incentives should be established to assist homeowners in upgrading existing, smaller homes in Flowery Branch so that they better meet existing and future market needs. In cases where such small housing is concentrated and meets age qualifications, such neighborhoods of smaller homes should be retained and considered for historic district status. Where homes are in disrepair, housing maintenance requirements and appearance standards should be imposed. Where transitions of land use are contemplated in the future land use plan, such homes may be appropriately replaced with larger homes or transitioned to offices or other land uses compatible with the residential neighborhood.
4. ***Housing for the elderly.*** A senior household should be allowed to add an accessory apartment to an existing, smaller existing home as a means of “aging in place,” and retaining and upgrading their current housing unit while adding a new source of income. The needs of seniors should be considered in new housing designs. When planned unit and mixed-use developments are considered, strong consideration should be given to providing a small percentage (10-20%) of units designed specifically for senior living and life-cycle housing. Over time with an aging population, the need for nursing home beds and other institutionalized residential living facilities will increase. Institutional residential facilities such as nursing or personal care homes should therefore also be considered as a part of planned unit and mixed-use development proposals. Institutional residential living should also be considered appropriate in transitional areas between established residential neighborhoods and office/commercial centers.
5. ***Residential property maintenance and housing “code” enforcement.*** Where existing housing units or residential neighborhoods have visible signs of disrepair or initial signs of neighborhood instability due to housing conditions, Flowery Branch will

enforce housing codes and property maintenance standards. Where manufactured homes are established outside of manufactured home parks, they should adhere to regulatory standards that will ensure they are compatible with other homes in the neighborhood.

6. **Housing grants and programs.** Flowery Branch will identify and pursue various private, state, and federal housing programs designed to improve the housing stock. These may include but are not limited to Habitat for Humanity, Community Development Block Grant (CDBG) Program, Community Home Improvement Program (CHIP), and weatherization programs for improving the energy efficiency of existing homes. The City will also consider the prospect for establishing a nonprofit community-based housing organization to provide a rehabilitation program for existing homes in Flowery Branch.

**HOUSING WORK PROGRAM**

**Table 2.2  
 Housing Short-term Work Program, 2006-2010  
 City of Flowery Branch**

Description	Year(s) To Be Implemented	Estimated Cost (\$)	Responsible Party	Possible Funding Sources
Monitor citywide adherence to housing policies for desired mixes of housing types and recommended owner-renter ratio.	2006-2010		City Planner	
Review annexation, rezoning, and master plan proposals for consistency with housing policies	2006-2010		City Planner	
Identify and publicize local, state, federal, and private/nonprofit housing programs and incentives to upgrade existing housing units	2006-2010		City Planner/ City Manager	
Prepare, adopt, and enforce a housing code and residential property appearance standards	2006-2010		City Planner; code enforcement	Operating budget – code enforcement
Increase housing opportunities for seniors in Flowery Branch; add at least 50 units by 2010 specifically for elderly living	2010		City Planner	Through review of developments