

HOUSING

The City of Decatur has a vibrant residential life and a diverse stock of available housing opportunities. Since its first housing boom when the trolley car system connected Decatur to downtown Atlanta, the City of Decatur has first and foremost been a residential community. As such, much has been invested in housing.

The purpose of this section is to inventory existing housing and to provide an assessment of housing conditions, occupancy, and affordability. The housing element also provides an opportunity to assess the adequacy and suitability of housing for the current and future population. The housing element consists of three main sections: inventory of existing conditions, assessment of current and future housing needs, and a housing community vision and associated goals.

Inventory of Existing Conditions

The inventory of existing conditions consists of several different housing unit criteria including housing types, composition, condition, age, ownership/rental status, seasonal housing, and cost. The inventory also includes an assessment of how housing costs affect households.

Types of Housing Units

In the years between 1980 and 2000, Decatur added 8% more housing or 632 housing units. The amount of housing by units and percentage were lower than surrounding communities. For example, DeKalb County added 13% more housing units and Gwinnett County added 52%, which is not surprising given DeKalb County's earlier build-out history.

During the 20 years from 1980 to 2000, Decatur experienced a decrease in the share of multifamily housing units as compared to single-family units. In 1980, 45% of housing was multifamily and 55% of the housing was single family. Over the 20-year period, the balance shifted to 37% multifamily housing and 63% single-family housing. A contributing factor to the increase includes marginal infill opportunities, which were exploited between 1995 and 1999. During this time, the City of Decatur reported 219 new single-family dwellings. A second contributing factor was a decrease in demand for rental housing; occupied rental housing decreased by 285 units between 1990 and 2000.

Since the 2000 census, the balance of multifamily housing and single-family housing has shifted again. Due to the City's development and land use policies for downtown development, significant increases in development of townhouse and multifamily dwelling units have taken place since 2000. The City of Decatur reported that 93 townhouse developments and 417 multifamily housing units have been added. As the City continues to encourage and attract downtown residential development, the share of non-single family dwelling units is likely to

increase. The City of Decatur estimates an increase in 523 units by the end of 2005 and up to 410 additional units in the near future from possible mid-rise developments (Clairmont Avenue and East College Avenue) and several townhouse developments (Church Street, Scott Boulevard, South McDonough, and Lenore Street).

The following tables present housing units in Decatur by type between 1980 and 2000 by number of units and percentage of the total.

Table 4.1 – Types of Housing Units
City of Decatur 1980 to 2000

Year	1980	1990	2000
Single Units (detached)	4,003	4,284	4,794
Single Units (attached)	294	554	603
Double Units	613	476	313
3 to 9 Units	1,289	1,449	1,403
10 to 19 Units	651	513	461
20 to 49 Units	300	198	200
50 or more Units	731	661	731
Mobile Home or Trailer	0	1	8
All Other	0	94	0
Total Housing Units	7,881	8,230	8,513

Source: U.S. Bureau of the Census (SF3)

Table 4.2 – Types of Housing Units by Percentage
City of Decatur 1980 to 2000

Year	1980	1990	2000
Single Units (detached)	50.8%	52.1%	56.3%
Single Units (attached)	3.7%	6.7%	7.1%
Double Units	7.8%	5.8%	3.7%
3 to 9 Units	16.4%	17.6%	16.5%
10 to 19 Units	8.3%	6.2%	5.4%
20 to 49 Units	3.8%	2.4%	2.3%
50 or more Units	9.3%	8.0%	8.6%
Mobile Home or Trailer	0.0%	0.0%	0.1%
All Other	0.0%	1.1%	0.0%

Source: U.S. Bureau of the Census (SF3)

Age and Condition of Housing

As a well-established community, it is not surprising that Decatur has a large number of older dwelling units. As Table 4.3 indicates, nearly 1/3 of the housing stock was constructed in 1939 or earlier. A 2000 comparison between the City of Decatur, the metropolitan area, and the State of Georgia demonstrated that the share of houses in the 45-65 age range is much greater in Decatur at 32% than the metropolitan area and the state at 10% and 13% respectively.

Table 4.3 – Housing Construction by Era for Decatur Compared with the State of Georgia and the Metropolitan Area (as of 2000)

Jurisdiction	Decatur		Metro Atlanta		Georgia	
	Units	Percent	Units	Percent	Units	Percent
1999-March 2000	73	0.90	72,090	4.50	130,695	4.00
1995-1998	129	1.50	221,325	13.90	413,557	12.60
1990-1994	174	2.00	196,675	12.40	370,878	11.30
1980-1989	726	8.50	391,440	24.60	721,174	22.00
1970-1979	1,203	14.10	286,397	18.00	608,926	18.60
1960-1969	1,027	12.10	190,805	12.00	416,047	12.70
1940-1959	2,779	32.60	163,899	10.30	427,488	13.00
1939 or earlier	2,402	28.20	66,937	4.20	192,972	5.90

Source: U.S. Census Bureau

Another consideration of the comprehensive plan is age and condition of housing. Despite the age of housing in Decatur, more than 99% of all housing units in Decatur had complete plumbing and kitchen facilities in 2000.

Finally, as population and median housing costs increased, vacancy in all types of housing units decreased. In 1990, 8% of all units were vacant and the vacancy rate decreased to 5% by 2000. The vacancy rate was comparable in 2000 to the metropolitan area (5.3%), but much lower than the State of Georgia as a whole (8.4%). In addition, it is interesting to note that 89% of all renter-occupied housing units were built prior to 1979, making the rental housing stock relatively old.

Owner and Renter Units

Consideration of the amount of housing that is owned versus rented is also part of the housing inventory because it provides a snapshot of housing options and affordability. As in other aspects of Decatur housing, stability is a primary characteristic of the owner and renter balance. In 2000, 58% of housing units were owner-occupied in Decatur. In the twenty (20) years from 1980 to 2000, the prevalence of owner-occupied housing has increased only slightly from 54% to 58%.

Table 4.4 – Owned Units and Rented Units in Decatur 1980 to 2000

Year	1980	1990	2000
Ownership (units)	3,869	4,011	4,706
Renting (units)	3,294	3,606	3,345

Source: U.S. Census Bureau
City of Decatur

Decatur housing occupancy by tenure can also be compared through an owner to renter ratio. The ratio is determined by dividing the number of owners by the number of renters. The higher the resulting number (ratio), the more owners there are in a community as compared to renters. Decatur has consistently held a lower ratio of owners to renters than the State of Georgia. Census information from 2000 indicated a slight increase in the ratio from 1.1 in 1990 to 1.4. In 2000, the DeKalb County ratio was 1.4, the metropolitan area ratio was 2.0, and the State of Georgia ratio was 2.1.

In addition to other issues, seasonal units are not a significant factor in the inventory of housing in Decatur; only 24 units or 0.3% of all housing were reported to be seasonal units in the 2000 census. Metropolitan area seasonal housing (0.4%) is roughly the same as Decatur.

Cost of Housing

In 1990, Decatur median housing costs were slightly higher than DeKalb County and comparable to other communities in the area. Since then, housing costs in the City have increased dramatically. By 2000, the median housing cost in Decatur increased to \$220,400. This amount is more than double than the median amount in 1990 (\$95,300) and \$85,300 more than the DeKalb County median housing cost.

In 2000, housing costs ranged from \$35,000 to \$749,999. Despite the wide range of housing, 58% of housing had reached a level of \$200,000 or more by 2000. Just 10 years prior, only 6% had values in excess of \$200,000. Specifically, over 20% (880 housing units) were in the range of \$200,000 to \$249,999. Another 18% of the housing units (758) were in the range of \$250,000 to \$299,000. At the highest housing levels, 14% were greater than \$300,000 in value. For those who owned housing property in 2000, the median monthly mortgage was \$1,325.

Table 4.5 – Housing Value in 2000
City of Decatur

	Housing Units	Percentage of Housing Stock
Less than \$100,000	331	8%
\$100,000 to \$150,000	549	13%
\$150,000 to \$200,000	870	21%
\$200,000 or greater	2,468	58.5%

Source: U.S. Census Bureau

For those who rented housing in 2000, the median rent was \$597. Though the median monthly rent rose 36% from \$439 in 1990, the amount was slightly less than the median monthly rent at the metropolitan area level of \$613, and considerably less than the State of Georgia median level of \$746.

Table 4.6 – Median Housing Value and Rents 1990 to 2000
City of Decatur

Year	1980	1990	2000
Single Family Median	\$37,800	\$95,300	\$220,400
Contract Rents	\$167	\$439	\$597

Source: U.S. Census Bureau
City of Decatur

Regarding affordability, the median household income for Decatur was \$47,395 and average per capita income was \$29,363. Even though these incomes increased 77% and 83% respectively since 1990, the median housing cost increase of 131% has greatly exceeded these income increases. In addition, the 2000 census demonstrated that 7% of families lived below the poverty level and 11.7% of individuals lived below the poverty level. For these reasons, affordability has become a critical issue especially as residents have expressed a desire for increasing diversity and affordability for all income levels across Decatur.

In order to address these needs, the City administers a limited program of housing assistance and the Decatur Housing Authority provides public housing and programs for the residents with the most need.

City of Decatur Activities

Housing is addressed through the City directly and through the Decatur Housing Authority. The City of Decatur addresses affordability challenges through programs for property tax reduction for senior citizens and benefits for qualified residents living in their homes including: a \$10,000 standard homestead exemption, an additional \$1,000 homestead exemption for those aged 65, an additional \$5,000 homestead exemption for those aged 62 with no more than \$8,000 year income, an additional \$8,000 homestead exemption for those aged 65 with no more than \$12,000 per year income, no school tax due for those 80 years old with no more than \$40,000 per year income, and tax abatement provisions allow qualified property owners to defer annual property taxes until their home is sold.

Since the last update of the comprehensive plan, the City has recognized that affordability must be addressed through the development process as well. For this reason, the City of Decatur also utilizes a development incentive for affordable housing. In 2004, the City of Decatur Commission approved a life cycle ordinance which enables the City to negotiate with developers in order to deliver guaranteed affordable units in exchange for density bonuses. Through the use of this ordinance, the City has been successful in guaranteeing some affordable housing units through the development process. Since the ordinance was approved in 2004, the City has been able to secure affordable housing through two (2) developments. The developer of the Talley Street Lofts received a 20% density bonus from 75 to 90 dwellings with a minimum of 11 units guaranteed as "lifecycle dwelling" units. The developer of 201 West Ponce received a 20% density bonus from 135 to 162 dwellings with a minimum of 20 units guaranteed as affordable "lifecycle dwelling" units.

Decatur Housing Authority

The Decatur Housing Authority (DHA) administers programs in four main areas: assisted rental, affordable rental, homeownership, and compliance monitoring. The DHA assisted rental program involves housing subsidies for low-income residents. The program consists of the following: 293 public housing units (293 units), Public Housing Section 8 Vouchers (524 families), Section 8 Owned units (112 units), Contract Administration for privately owned subsidized housing (169 units), and Section 8 Portability services for families that have come from other Section 8 locations.

The DHA also administers an affordable, multiple family rental program for units at Spring Pointe in South Decatur (66 units) and for the Columbia Park development (approximately 266 units expected in 2005). The Columbia Park development will consist of both rental units and condominium units. The rental units will consist of 45% affordable units and 55% market rate units. The condominium units will be 15% affordable units and 85% market rate units.

The DHA homeownership program involves housing development. The program consists of the following: Commerce Place Townhouses (13 units), Commodore Square Townhouses (7 units) and Village at Oakhurst (10 single family units) in 2000. Additionally, the Talley Street Condominiums (90 units) are expected in 2005 and will include 11 affordable (life cycle) units.

The DHA also conducts compliance monitoring for U.S. Housing and Urban Development regulations for approximately 100 units in Decatur. The DHA provides this service on a contract basis as part of a statewide organization.

The DHA has experienced recent funding reductions from the Department of Housing and Urban Development (HUD). The Authority reported that funding for the subsidized assistance program by the U.S. Department of Housing and Urban Development has provided only 89% of the total Authority funding request for the subsidized assistance program in 2005. In 2003 and 2004 the HUD funding percentages were also lower than the requested funding amounts at 96% and 97% respectively.

Cost Burden Analysis

In the analysis of housing affordability, one benchmark that is routinely utilized is cost burden. Under the definition of cost burden, it is understood that owner and renter households are cost burdened if the owner or renter pays 30% or more of their income on housing. A second benchmark is severe cost burden where an owner or renter pays 50% or more of their income on housing. The background for this type of analysis is income and housing cost.

A recent analysis of cost burden for Decatur was provided by the Georgia Institute of Technology, City and Regional Planning Program in the fall of 2004. The analysis was conducted by the program using 2001 housing data for the City of Decatur.

The 2001 cost burden analysis demonstrated that a number of Decatur residents are cost burdened and severely cost burdened. The results of the analysis revealed that 1,706 owners and/or renters were cost burdened in 2001. Of those residents who were cost burdened, 61% or 1,038 were renters.

For those who were severely cost burdened, the results of the analysis revealed that 731 owners and/or renters were severely cost burdened in 2001. Of those residents who were cost burdened, 65% or 477 residents were renters. The following table provides cost burden and severe cost burden information for both renters and owners.

Table 4.7 – 2001 Cost Burdened Residents by Tenure

Tenant Type	2000 Owners	2000 Renters
Cost Burdened Residents (30% of income for housing)	668	1,038
Severely Cost Burdened Residents (50% of income for housing)	254	477

Source: Georgia Institute of Technology, 2004

The location of the City and its excellent transportation facilities may offset some of the burdens of housing costs.

Housing and Community Characteristics

Currently, housing in Decatur is generally characterized by older stable single-family residential areas and a growing multifamily and townhouse housing stock in downtown and surrounding areas. As stated in the Population chapter, the City of Decatur will need to address increases in both population and households over the 20-year planning period. As the tables indicate below, forecasts anticipate an increase of 5,356 persons or 29% by 2025. Regional forecasts also indicate that Decatur will likely experience an increase of 2,674 households or 32% by 2025.

Table 4.8 – City of Decatur Forecasted Population Trends

Year	2006	2007	2008	2009	2010	2015	2020	2025
Persons	18,802	18,911	19,020	19,129	19,238	20,586	21,934	24,049

Source: Atlanta Regional Commission

Table 4.9 – Forecasted Households, City of Decatur 2005-2025

Year	2005	2010	2015	2020	2025
Households	8,330	8,542	9,271	10,000	11,004
Avg. HH Size	2.11	2.09	2.07	2.04	2.03

Source: Atlanta Regional Commission, City of Decatur

It is interesting to note that by 2025, average household size is anticipated to decline 4% and the population is expected to be generally older. The household and age demographic forecast is based on expected decreases in the number of

residents between the ages of 0-24 and increases in number of residents between the ages of 34-54. The population of residents 65 years and older is expected to be stable.

The City of Decatur has considered these forecasts and has prepared a strategy for accommodating future growth. Demographic forecasts are compatible with the City's goals and policies for housing development because decreasing household size is consistent with high and medium density dwellings. Current and future special housing needs in Decatur are expected for lower income residents, retail industry residents who wish to work and live in Decatur, and senior citizens who wish to remain in Decatur for their retirement.

Note that other housing related community characteristics such as age, income, and commuting patterns are included in the population element section and the economic development element section. The housing element continues with the assessment portion of the section.

Assessment of Current and Future Housing Needs

The following assessment responds to the inventory of existing conditions and community preferences. Though housing is generally adequate and suitable for current and future needs, the inventory presents several issues which may be critical for long term housing adequacy. These issues involve housing affordability, housing stock, public housing funding, and housing availability.

Housing Affordability

The community has recognized the increasing challenge of affordability in Decatur. As stated previously, more than 2,400 residents experience some level of cost burden in meeting their housing needs. Since the community has expressed concern for affordability for all income levels and all stages of life, the City will continue to fund housing assistance programs, support the Decatur Housing Authority, and attempt to achieve affordable housing through density bonuses. Additional efforts in this area may include new tax relief specifically for the lower and middle income residents, particularly senior citizens and lower income service industry employees, and education about options for those who would like to sell their home but remain in the City.

Housing Stock

Though Decatur has an older housing stock relative to other area communities, the housing stock in the City is generally excellent. The City of Decatur has witnessed extensive renovation by individual homeowners since the last comprehensive plan. Individual renovation, expansion, and infill development have been assets to the community as well as issues of concern to the City. While renovation maintains the quality of the single-family neighborhoods, the City also recognizes that regulations and/or guidelines are necessary to maintain the character of the City's neighborhoods. Specifically, such regulations would

address issues related to scale, quality, and style of complete redevelopment of single-family properties, i.e. tear downs, new infill development on vacant parcels, and expansions of existing homes.

In addition, the Decatur Housing Authority reported that the housing stock under the Authority is generally in good condition. However, the oldest units among public housing stock dates to 1941. For this reason, general maintenance is a significant factor. The older housing stock also presents challenges due to outdated design. These challenges are apparent in the lack of closet space or size of rooms.

Public Housing Funding

The Housing Authority is faced with greater maintenance challenges due to the age of housing and the ongoing need to provide for severely cost burdened residents. For this reason, reduction in HUD funding is a critical issue for the Authority and additional funding sources to maintain current and future level of service may be necessary.

Housing Availability

By 2025, the population of Decatur is expected to grow by approximately 5,000 people. As depicted on the Future Land Use map, high-density residential and commercial development is slated for the downtown central business core. Medium density residential corridors have been identified along Clairmont Avenue, Church Street, Scott Boulevard, and East College Avenue. In addition, the community has underscored a strong preference to maintain existing single-family neighborhoods at current density levels (6.57 people per acre across the City). Most importantly, developable land is nearly 100% built-out throughout the City. If land use policies change, then anticipated residential growth may occur in areas outside of the downtown area. Otherwise, the possibility of accommodating 29% population growth and 32% household growth by 2025 will depend on planned redevelopment of existing underutilized properties predominantly located in downtown Decatur and nearby areas.

These priority issues, including other topics included in the assessment of current and future needs, form the basis for the housing community vision and goals in the following section.

Housing Community Vision and Goals

Housing Community Vision

In 2005, the Housing Community Vision reflects desires and concerns in three (3) main areas. First, the City envisions affordable housing for all levels of the Decatur workforce and affordable housing for residents in all stages of life with emphasis on options for senior citizens. Secondly, the City envisions maintenance and renovation of single family housing which is consistent with the character and scale of existing stable single-family neighborhoods. Third, the

City envisions additional well-planned multifamily and townhouse development in an active downtown.

Goals for Housing

Affordability

- Identify additional property tax relief for senior citizens, particularly those with low incomes.
- Develop housing programs tailored to senior citizens including information resources about options and enhanced life cycle housing options.
- Create affordable housing opportunities to insure that all those who work in the community have a viable choice or option to live in the community.
- Consider accessory housing units by revising the zoning ordinance.
- Consider incentives to property owners for providing rent to own lease options.
- Consider the implications for the mix of available housing options when existing rental units are converted to condominiums.
- Support the activities of the Decatur Housing Authority in meeting the housing needs of Decatur's lower income residents and organize support for a restoration of full Department of Housing and Urban Development funding of the Decatur Housing Authority.

Community Character

- Revise the zoning ordinance in order to ensure additions, renovations, and rebuilding activities are consistent with the existing stable single-family neighborhoods.
- Promote new housing types through adaptive reuse of existing buildings.
- Encourage the preservation and/or the adaptive reuse of historic structures.

Supply of Housing

- Encourage higher density residential development at select locations in downtown Decatur.

- Enhance the City's existing supply of housing by promoting conservation practices, supporting rehabilitation programs, and encouraging the replacement of dilapidated structures.