

HOUSING IN NEWTON COUNTY



a study prepared by the **Georgia Conservancy**

for the **Covington Housing Authority**

December **2020**

SPECIAL THANKS

This report was made possible by the tireless efforts of many partners, stakeholders, concerned citizens, business leaders, and policymakers in Newton County and its cities, as well as beyond.

First and foremost, we thank the **Covington Housing Authority** for bringing in the Georgia Conservancy to examine housing in its jurisdiction. We appreciate the rare opportunity to work so closely with a client in an effort to enhance the organization's operations for the betterment of their community.

We would also like to thank **Church Street Services, LLC** for their expertise, discerning feedback, and deep knowledge of the community.

We are indebted to so many more people and institutions. A full list can be found at the conclusion of this report.



Background on Georgia Conservancy

The Georgia Conservancy's mission is to protect and conserve Georgia's natural resources through advocacy, engagement, and collaboration.

The Sustainable Growth program brings this environmental focus to built spaces, helping cities and neighborhoods grow and develop sustainably. Program staff provide education and technical assistance to communities and organizations across the state. The program is committed to fostering successful communities by creating sound conservation strategies, encouraging local economic growth with minimal environmental impact, and building consensus for action.

Georgia's housing has become a primary concern of state and local policymakers, citizens, and leaders. Georgia Conservancy provides technical expertise to cities, counties, and organizations in the realm of housing attainability, location, and choice, leveraging a wide range of partners throughout the state who recognize housing as a critical issue.



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WHY ARE WE HERE?

Quality Housing for Everyone

Housing is one of the most fundamental building blocks for the development and prosperity of any city or community. How, where, and for whom we build the structures that shelter us not only affects our lives individually, but also determines how we participate in local economies, interact with our neighbors, and impact our environment.

Over the past decade, providing quality housing has emerged as one of the most pressing challenges facing cities and towns, both in Georgia and across the country.

This challenge has evolved and contains multiple components. In 2010, the aftershocks of the 2008 Housing Crisis were still rippling through the United States, with foreclosures and repossessions a common occurrence. By 2019, the economy had stabilized and was down the road to recovery. Yet for many individuals and families, stable, quality housing remained out of reach due to unprecedented levels of unaffordability in housing prices (Joint Center for Housing Studies, Harvard, 2019).

The majority of communities in Georgia have experienced this issue firsthand. Several factors have converged to prevent essential* members of the workforce—those who work to guarantee that day-to-day operations for our businesses and institutions continue—from obtaining quality housing at a reasonable price.

Newton County, its cities, and the Covington Housing Authority (CHA) are committed to the well-being of built and natural spaces alike. The Georgia Conservancy's commitment to similar community growth principles makes this the ideal partnership for this housing study.

A house can be many things: a refuge, a point of pride, a wealth-building tool, a reflection of our identity. Housing determines where we live and, more importantly, **how** we live. Everyone deserves a house that is right for them.

*Frontline workers doing work that guarantees day-to-day operations of companies, institutions, and systems continue.



Clark's Grove

WHO IS INVOLVED

Client: Covington Housing Authority

In 2018, the Covington Housing Authority (CHA) approached Georgia Conservancy with a request to perform a housing study for their community, including Newton County and its cities, Covington, Oxford, Porterdale, Newborn and Mansfield.

The Authority's mission is to provide quality housing in safe, friendly, well-maintained communities.

In order to more effectively advance their mission, CHA commissioned the Georgia Conservancy to assess Newton County's housing makeup, market, and zoning, looking for opportunities and challenges that the community will face as it endeavors to provide quality housing for everyone.



The majority of CHA's residents (95%) work, are retired, or are disabled. Many work in essential jobs that support our society's daily functions (nursing assistants, store clerks, school aides, etc.).



Fowler Court

Lead: Georgia Conservancy, Sustainable Growth Program

The Sustainable Growth Program is an education and technical assistance program designed to facilitate community-based planning across the state. The program is committed to fostering successful communities by creating sound conservation and growth strategies, and building consensus for action.

Program staff convene various stakeholders to create plans that utilize existing community resources while finding solutions for economic, environmental, and developmental challenges.



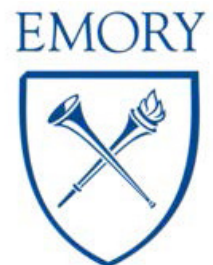
Partner: Church Street Services, LLC

Church Street Services, LLC is a consulting firm based in Covington, GA. They specialize in strategic planning, organizational management, and urban affairs.

Partner: Emory University, Community Building and Social Change Fellowship Program

Organized by the Sociology Department at Emory's Atlanta campus, the Community Building and Social Change (CBSC) Fellowship Program provides undergraduate students with direct experience working with communities on pertinent and complex issues. The fellowship matches students with community projects organized by partners based on student interest, skill level, and rigor of the work.

Three fellows and one alumnus joined Georgia Conservancy for this housing study, to assist with the design and execution of public engagement exercises. These included written surveys, presentations, canvassing during town events, and interviews with residents, business and civic leaders, and elected officials in Newton County and its cities.



WHAT WE DID

Questions, Goals, & Actions

The Georgia Conservancy designed a project to be completed in four phases.

A timeline guided our work, organized by the tasks and subtasks found on pg. 9. We began by getting a lay of the land, reviewing both local and national data as well as past local and regional planning efforts. Multiple engagements with community members and leaders rounded out our research. From there, we performed various analyses, assessing housing need across different demographics and spatial scales. These led to recommendations, both broad and specific, for where to place or incorporate new housing as Newton County grows while simultaneously preserving the character of the community.



Walker's Bend

Timeline & Tasks

OCT '18

NOV

DEC

JAN '19

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

JAN '20

FEB

MAR

APR

1. DATA COLLECTION & RESEARCH

- Evaluation of current housing market & data (local, national)
- Evaluation of housing trends (local, national)
- Site visits (local, regional, national)
- Review of plans & best practices (local, regional, national)
- Identification, outreach, & collaboration with partner organizations
- Zoning analysis

2. PUBLIC ENGAGEMENT

- Acquisition of data from public on perceptions of housing
- Engagement with public-facing groups (Newton Tomorrow, Newton County Chamber of Commerce, others)
- Interviews of key stakeholders
- Interviews w/ CHA residents
- Interviews w/ corporate leaders & elected officials

3. DATA ANALYSIS

- Spatial analysis through GIS
- Current conditions analysis
- Growth projections
- Affordability comparisons

4. RECOMMENDATIONS

- Assessment of housing influencers
- Model housing visioning exercise
- Design mock-ups for example housing sites
- Creation of final report document & presentation of findings

WHY HOUSING MATTERS

The Power to Choose

Choosing a home is never easy. Prospective homeowners or renters often weigh several options before selecting the home that's right for them. Not everyone will have the same priorities or be looking for the same thing. Ideally, a community's housing stock could accommodate and satisfy the needs, means, and taste of its current and prospective residents.

Though different in each community, home buyers and renters must consider aspects of housing across a few broad categories:

QUALITY



The ability to obtain stable, high-quality housing provides a firm foundation for families of all shapes and sizes to achieve a higher quality of life.

TYPE



LARGER

SMALLER



How we choose to live affects how we interact with our community.

LOCATION



COUNTRYSIDE

TOWN CENTER



Where we choose to live affects how we traverse our community.

PRICE



AFFORDABLE

LUXURY



Having a home we can afford affects how we participate in our community.



LARGER: BRUNSWICK

Wander behind Newcastle Street, the heart of downtown Brunswick, and you'll find many regal and ornate mansion-style houses. Some of these still exist as single units, while others are split up into quadplexes or feature rear or upstairs apartments.



SMALLER: BRUNSWICK

Smaller units like the one pictured are nestled between two story houses. Even though the size varies, these smaller houses also employ elements of the same architectural style as their larger neighbors, giving a cohesive character to the city.



COUNTRYSIDE: VALDOSTA

Many cities and towns in Georgia have plenty of housing in the suburban or rural areas around downtown. These housing options offer more space, more privacy, and sometimes private greenspace and a laid-back lifestyle.



TOWN CENTER: VALDOSTA

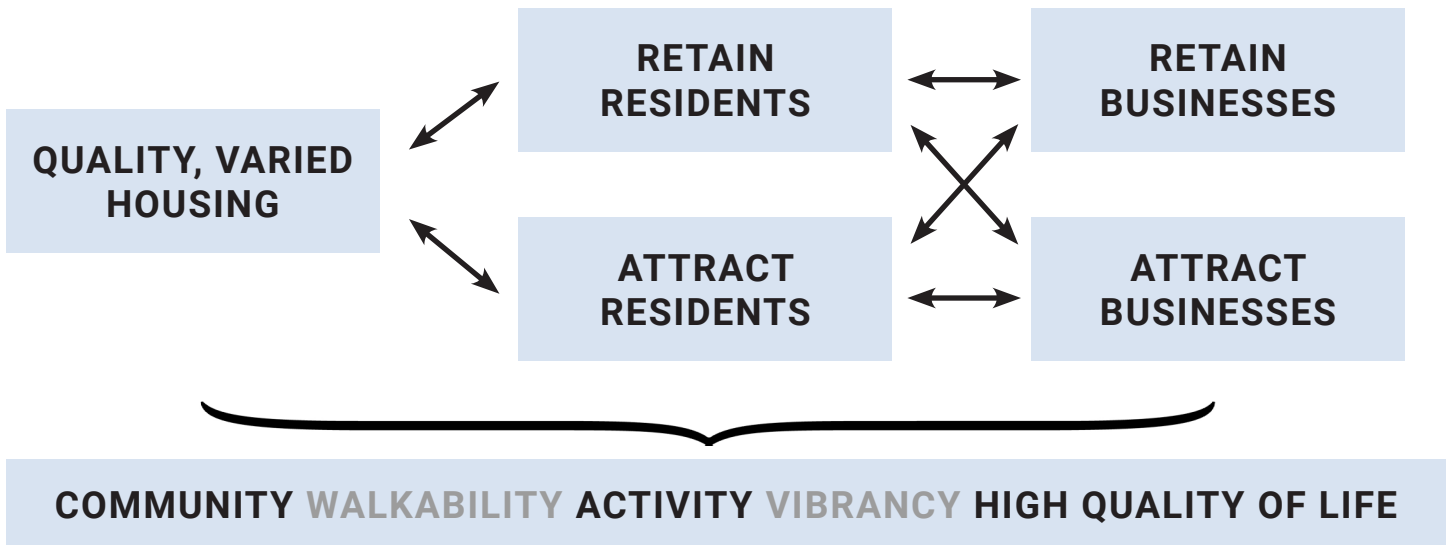
In general, our cities and towns are built around a central area or district. Living within close proximity to downtown enables residents to walk to services and puts them in the center of events, arts and culture offerings, and potential job opportunities.

WHY HOUSING MATTERS

Stability & Growth

Housing needs vary across the state and nation. Some communities are growing, while others are contracting. In each case, unique policies and programs are needed to accommodate or attract residents.

Housing may not jump out as the most crucial component of an economic growth strategy. Yet housing is often the foundation for communities' long-term economic well-being. The relationship between residents, businesses, and high quality of life is strong across a range of demographics.



If there is a lack of adequate housing that caters to the varied necessities and preferences of residents, it is much more difficult for cities and communities to support the businesses that are already there, as well as to compete for new residents and businesses.

HOUSING IS FUNDAMENTAL FOR A THRIVING COMMUNITY.



VARIED HOUSING: BRUNSWICK

Duplexes and single-family houses exist side by side in Brunswick, GA. Encouraging new residents to locate close to central commercial areas has helped Brunswick’s downtown stay vibrant.



ATTRACTING RESIDENTS: LAGRANGE

Part of LaGrange’s strategy for downtown includes a housing focus. In recent years, LaGrange has seen new residents move in, with restaurants, breweries, and a movie theater following close behind.



RETAINING BUSINESSES: DALTON

Home to Shaw Industries, Dalton, GA does not lack economic investment, but housing remains a challenge. Hamilton Medical Center found one solution: the company bought land and plans to build apartments for its employees, in order to retain residents and stay in business.



ATTRACTING BUSINESSES: HOGANSVILLE

Exciting things are happening in Hogansville. New businesses have arrived, their historic theater is being returned to its original use, and younger generations are moving in. Housing is a crucial component in their downtown investment strategy as a tool to support businesses.

HOW NEWTON COMPARES

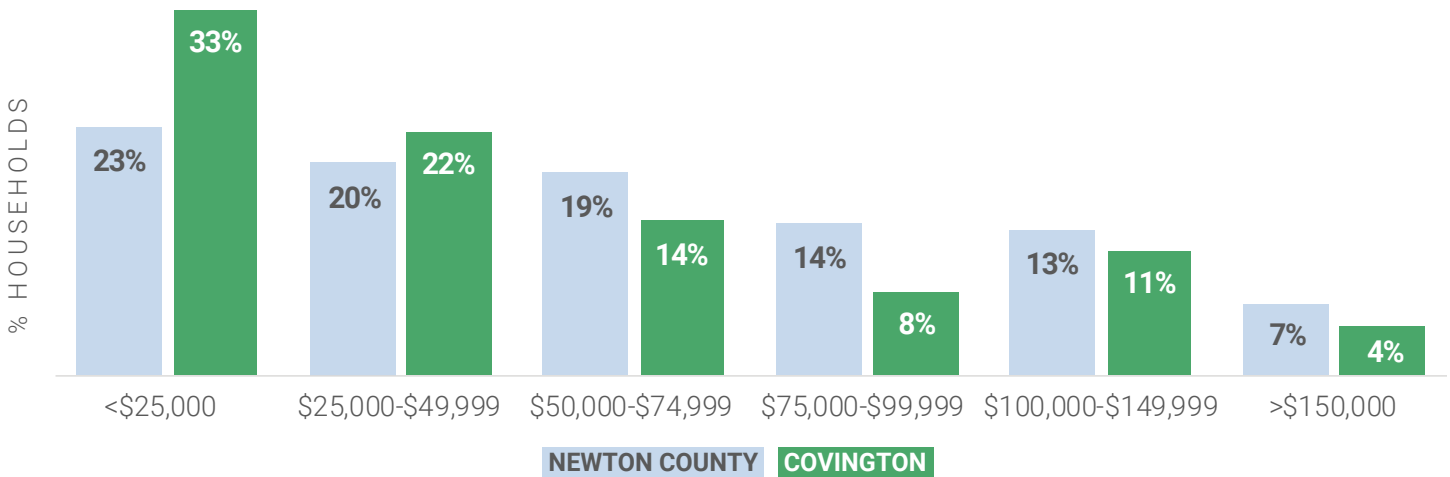
Newton County—at a Glance

POPULATION: 105,042
HOUSEHOLDS: 35,823
CITIES: 5*
COUNTY SEAT: COVINGTON
REGIONAL COMMISSIONS: NORTHEAST GEORGIA, ATLANTA**

*Though the borders of the City of Social Circle are found within Newton County, they are not included in the number of cities in Newton County because Social Circle has no voting or other rights in Newton County and has its own Housing Authority.

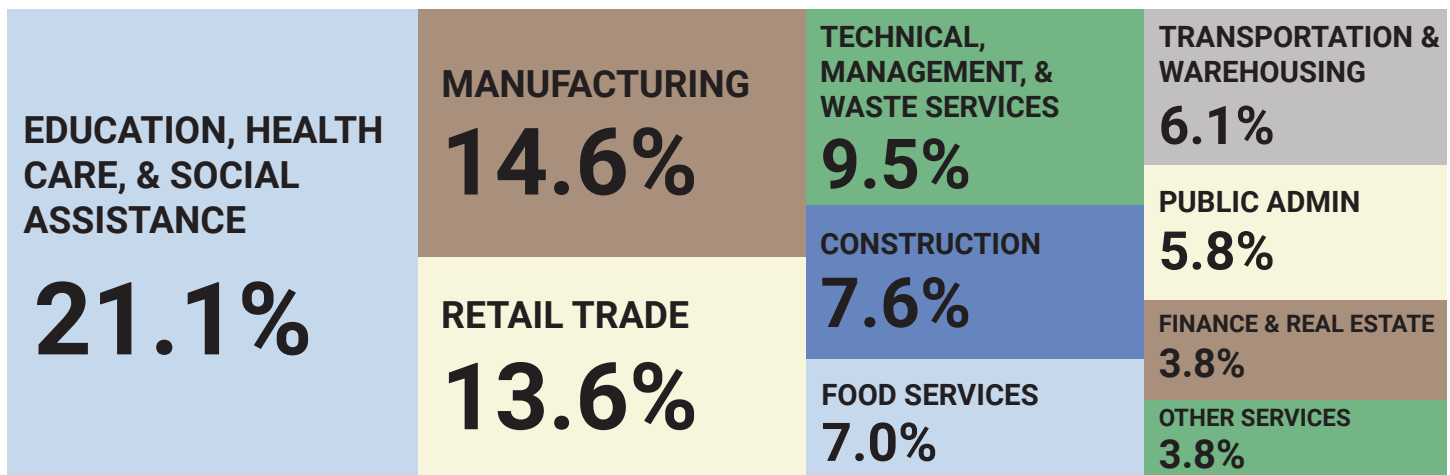
**Western portions of Newton County also fall within the boundary of the Atlanta Regional Commission's Metropolitan Planning Organization, which focuses on regional transportation planning.

INCOME DISTRIBUTION:

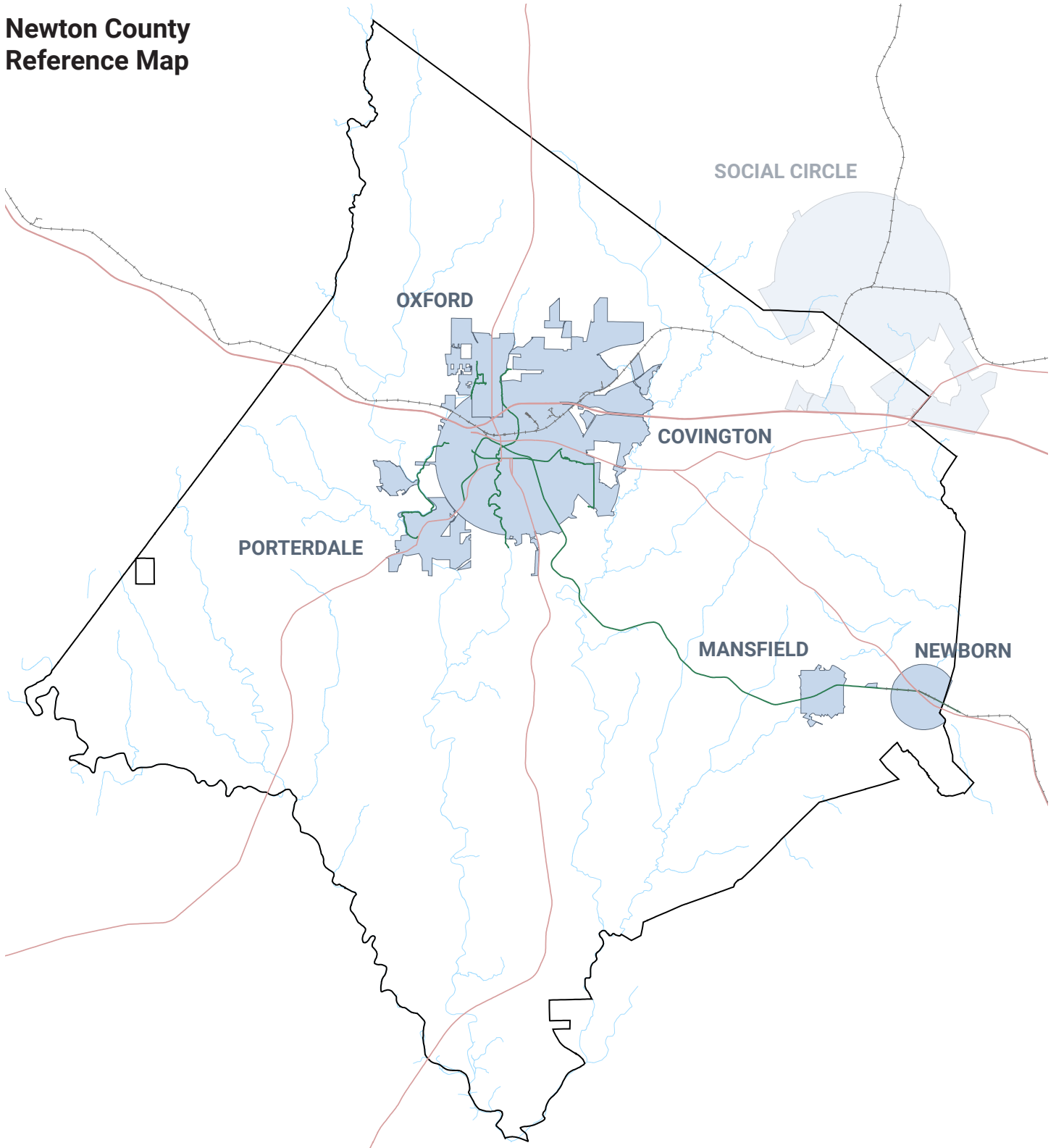


Data: American Communities Survey, 2017

TOP INDUSTRIES:



Newton County Reference Map



HOW NEWTON COMPARES

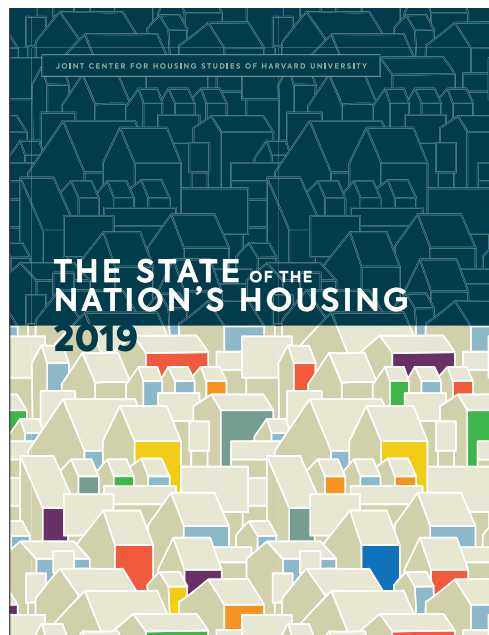
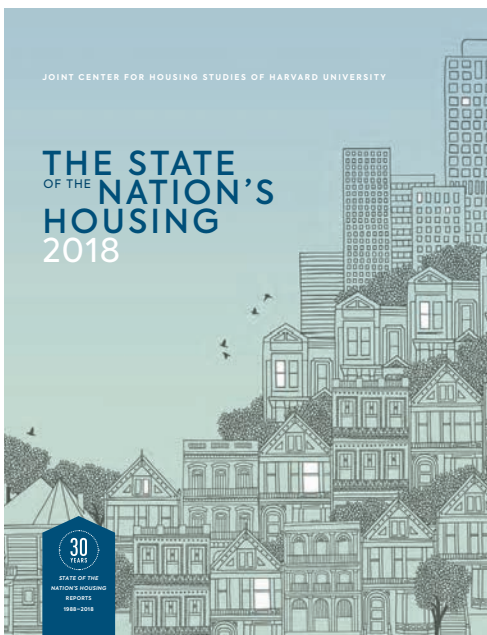
National Trends & Analysis

Housing challenges are not unique to Newton County. Communities of varying size have witnessed ongoing challenges to providing quality housing for residents in the wake of the 2008 recession. These challenges range from escalating unaffordability in big cities to dwindling populations and community disinvestment in small and mid-size cities.

When Georgia Conservancy embarked on this housing study, we found it helpful to compare housing trends in Newton County to what has been happening nationally. By doing so, we could get a better sense for how Newton County was different from other places and make recommendations accordingly.

To a list of sources commonly used for community planning research (i.e. American Communities Survey and others), Georgia Conservancy added the Joint Center for Housing Studies (JCHS) out of Harvard University. JCHS's annual "The State of the Nation's Housing" reports are comprehensive, unbiased assessments of data which reflect housing realities and trends across the US. Research results can be found in the next few pages.

While housing is a community challenge, it is also a community tool. Each community must wield it differently to suit their needs.



Data for Newton County:

Unless otherwise noted, data pertaining to "Newton County" includes the unincorporated county as well as its cities.

A NOTE ON DATA

Whenever possible, Georgia Conservancy used the most recent data available for particular jurisdictions. For Newton County and its cities, data was available through 2017 through the American Communities Survey and ESRI. The State of the Nation's Housing Reports use additional data through 2019.

Homeownership Trends

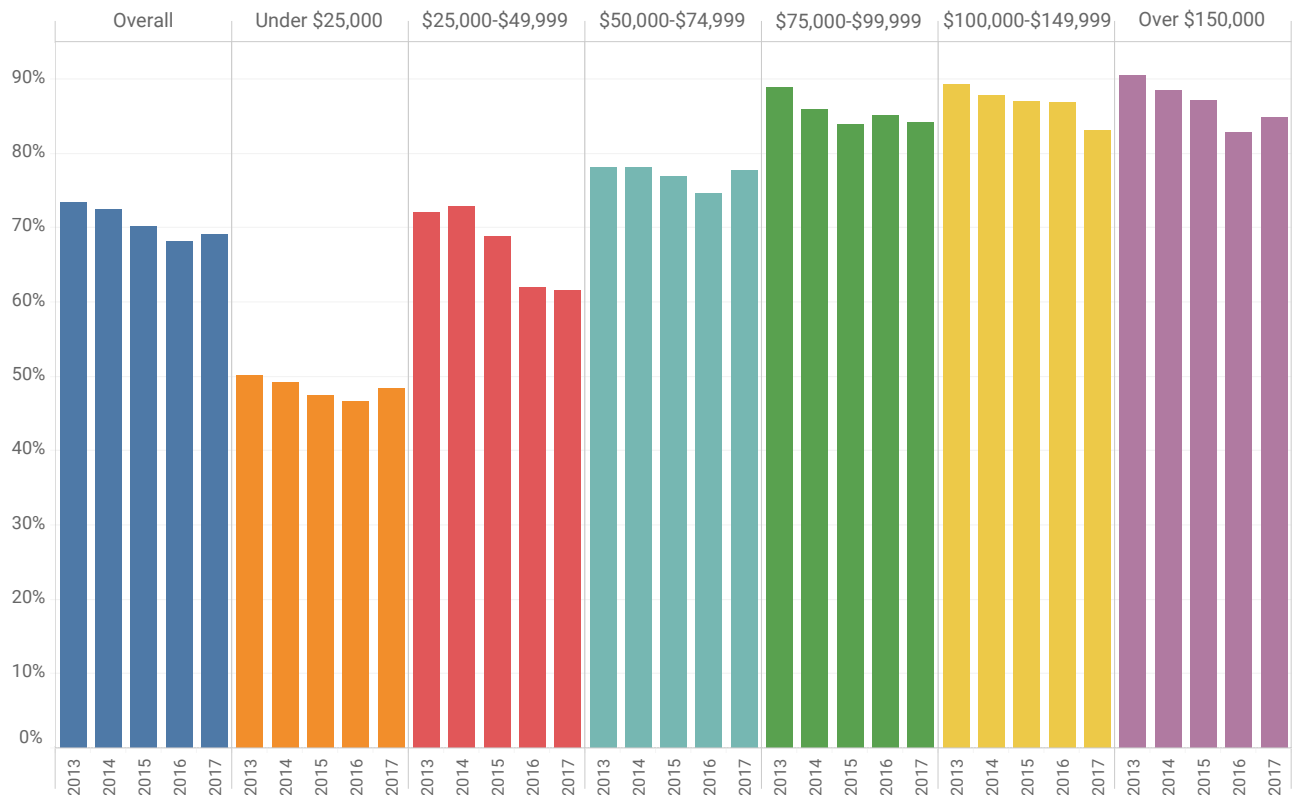
NATIONALLY: The number of homeowner households has risen for the third year in a row.

NEWTON COUNTY: The number of homeowner households has fallen in recent years.

The national housing market has continued to recuperate overall. National homeownership rates increased to 64.4% in 2019. This trend has been propelled by younger households, who have mostly chosen to purchase smaller, less expensive homes based on what they can afford. Though home prices are rising, low interest rates are offsetting those increases.

While Newton's homeownership rate exceeds the national average of 64.4%, the trends over time show that homeownership rates are falling across most age groups and all income groups.

Newton County Homeownership Rates by Household Income



HOW NEWTON COMPARES

Rentership Trends

NATIONALLY: Rentership is decreasing overall, but increasing for higher-income households.

NEWTON COUNTY: Rentership is increasing, especially for higher income groups.

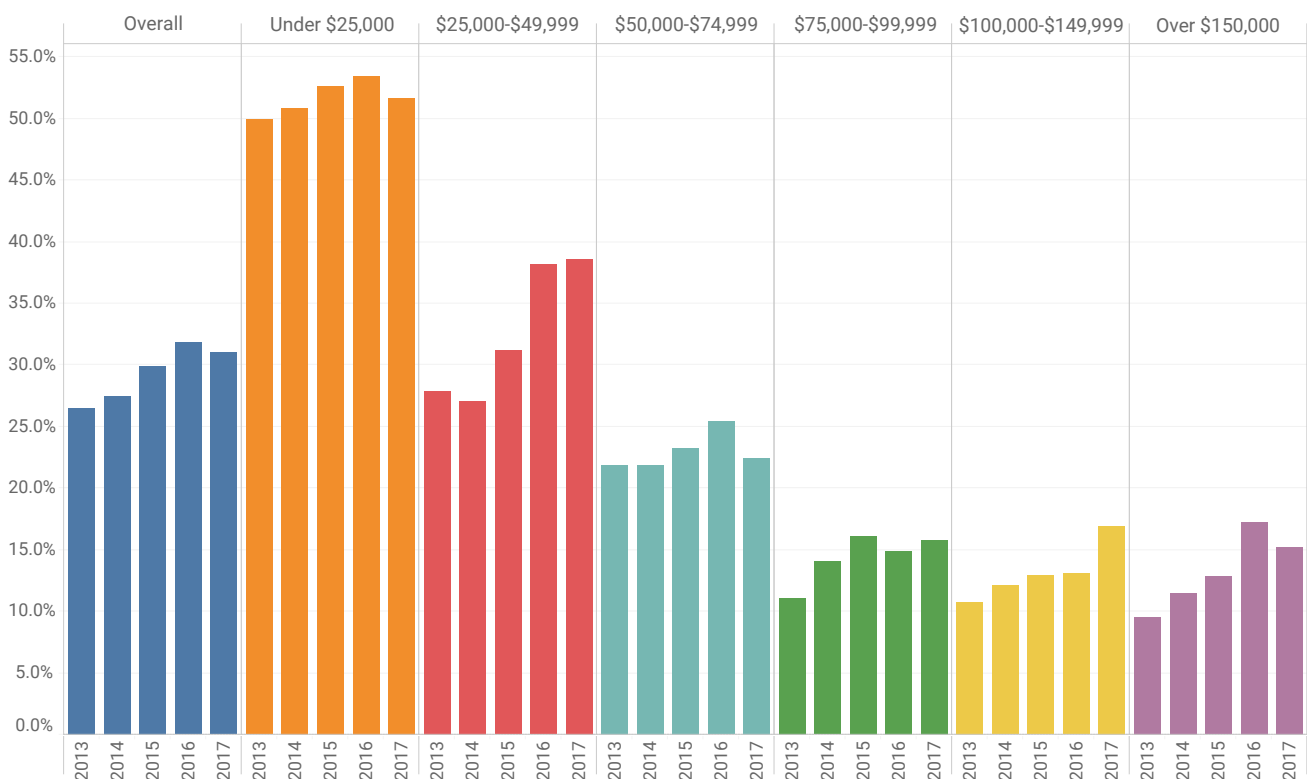
There has been a drop in the rentership rate for the third consecutive year. Even so, the rental market is healthy, largely due to demand from higher-income households.

In Newton, rentership is increasing, which fits with the drop in homeownership rates across the County. Interestingly, rentership is also increasing in Newton among higher-income households.

Rental housing stock is also changing. The total amount of rental single-family units has dropped, perhaps from conversion to owner-occupancy. Meanwhile, demand for and availability of multi-family housing units has increased.

Demand from higher income renters could indicate demand for more expensive rental units. Investing in these types of units often raises median and average rents for all groups; however, providing a varied supply of units could relieve some burdens on lower-income groups. (See pg. 41 for details.)

Newton County Rentership Rates by Household Income



Housing Attainability

NATIONALLY: Cost-burden rates are growing. Home & rent prices are up by 41% since 2011.

As expected from a recovering market, home and rent prices continue to rise. While strong for the economy, this has had the troubling side effect of preventing or discouraging younger adults from living independently and pursuing homeownership.

Cost-burdened (see below) renters are also increasing as rents increase. This reflects a broader divergence of the housing market and overall wage stagnation.

NEWTON COUNTY: Cost-burden rates are high. Home prices are still more affordable than other parts of U.S.

Compared to other areas of the country, our metro area is still considered relatively affordable, with 50-74% of homes sold at a reasonable cost for median-income households. Affordability among rentals is rapidly decreasing.

Overall, rates of cost-burdened renters are higher in Newton and its cities than Georgia's statewide average.

Geography	Median Rent (per month)	Cost-Burden Rate
Georgia	\$927	31%
Newton	\$1,010	33%
Covington	\$829	40%
Oxford	\$974	29%
Porterdale	\$804	50%
Mansfield	\$829	36%
Newborn	\$688	24%

Cost-burden (n.):

The percentage of income a household spends on housing.

Cost-burdened (adj.):

Spending 30% or more of household income on housing.

Severely cost-burdened (adj.):

Spending 50% or more of household income on housing.

HOW NEWTON COMPARES

Housing Mismatch Nationally

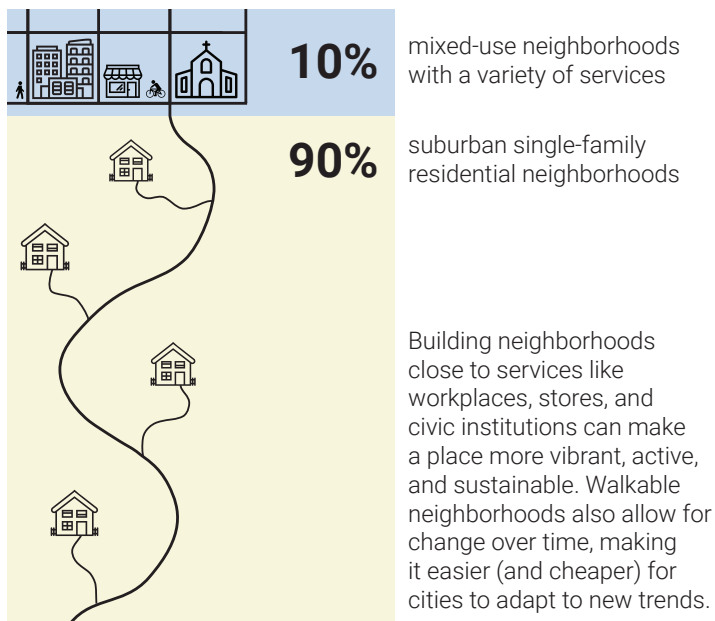
Part of strengthening a city or county's appeal involves providing a range of appropriate housing products for a range of residents, workers, and families. Just as a company or business offers different job opportunities to those with different skills and experience, so too must a city offer different housing options for those with different tastes and needs.

Housing mismatch is widespread across the United States, impacting large and small cities, as well as urban and rural counties. National data shows that 90% of our country's available housing consists of detached single-family homes in conventional suburban neighborhoods, which are designed primarily for automobile access.

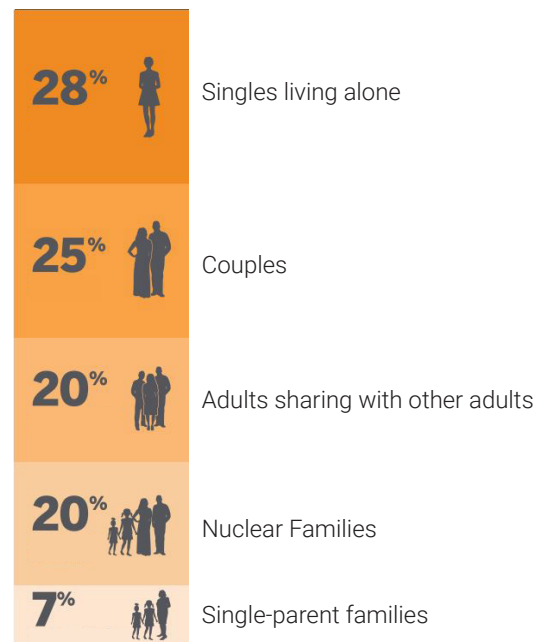
This homogenous style of development has led to adverse effects. **35 million U.S. households** want something other than a conventional single-family home. 55% of American households would prefer to live somewhere within walking distance of work, retail, and/or daily goods and services. Providing options for these households strengthens community fabric, boosts economic activity, and conserves land.

- Housing mismatch (n.):**
- (1) The difference between what households want or need from their housing and what is available to rent or own.
 - (2) A widespread problem faced by communities across the United States.

NATIONAL DEVELOPMENT PATTERN



NATIONAL HOUSEHOLD TYPE



Left: Graphic by Georgia Conservancy, data by Dr. Arthur C. Nelson, "Missing Middle: Demand and Benefits," Utah Land Use Institute conference, October 2014
Right: AARP, "Making Room for a Changing America."

Housing Mismatch in Newton County

Housing mismatch is present in Newton County. Data from the American Communities Survey shows that the County's distribution of household sizes is out of sync with the sizes of the County's housing stock.

HOUSEHOLD SIZE VS. HOUSING SIZE

The pie graph on the top right indicates that the majority of households (**53%**, indicated by the bold outline) consist of 1 or 2 people. Meanwhile, the accompanying graph below indicates that only **18%** of the County's housing stock is comprised of 1 or 2 bedroom units. The overwhelming majority of the County's housing is of a larger footprint: 82% are 3 bedrooms or more. Therefore, the smaller households that may want a home that more closely matches their size have fewer options to choose from.

1 or 2 people: 53% **3+ people: 47%**
1 or 2 bedrooms: 18% **3+ bedrooms: 82%**

FAMILY DEMOGRAPHICS

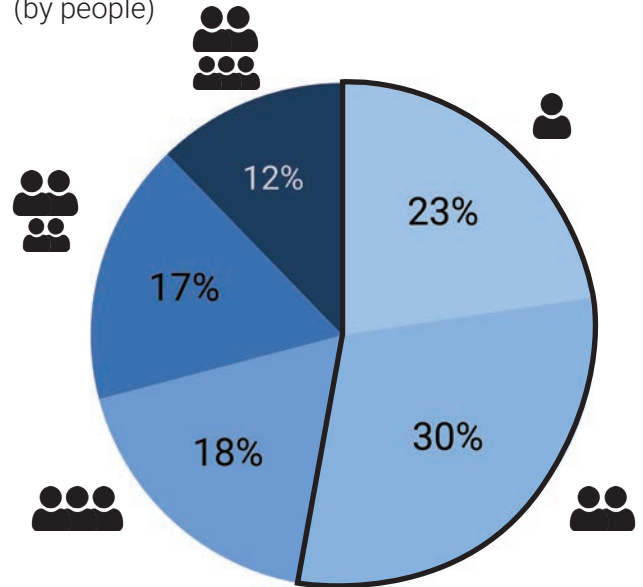
Pg. 20 details how the composition of households across the U.S. is varied in both their size and character. Newton's households share some similarities with the "national household type" distribution on pg. 20, though with different proportions.

While almost half of Newton's households (48%) are married-couple families, 24% consist of "other families" (usually single-parent households) and 27% consist of "non-families" (usually singles or roommates). **Thus, demand for alternative housing solutions is potentially high.** Housing influencers in the County should keep a close watch on how these will change over time.

Data: American Communities Survey, 2017

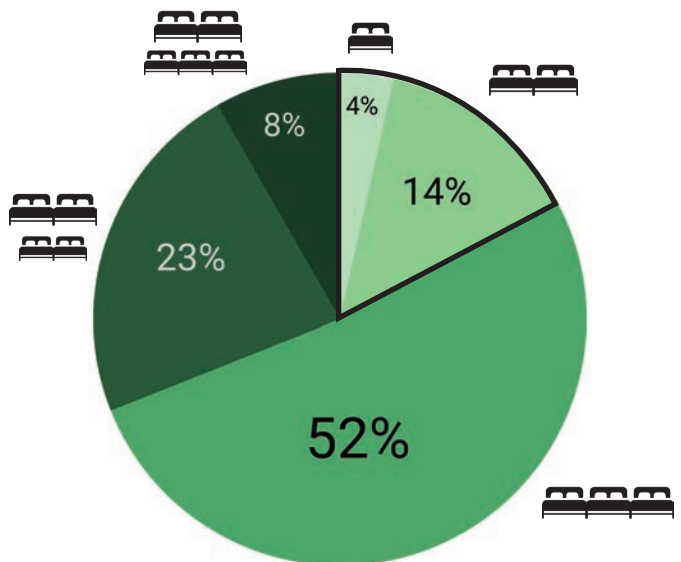
NEWTON HOUSEHOLD SIZE

(by people)



NEWTON HOUSING SIZE

(by bedrooms)



CURRENT CONDITIONS

“The Gist”

As Newton county and its cities grow, they face challenges related to housing availability, desirability, attainability, and stability. Based on the data we analyzed, five main challenges emerged:

- QUANTITY 1** Currently, there is not enough housing stock to absorb Newton County’s projected growth.
- PRICE 2** Housing costs in Newton County do not reflect the County’s income distribution.
- TYPE 3** The demand for varied housing types and sizes exceeds the County’s current supply.
- PERCEPTION 4** Residents have noted the difficulty of finding housing in Newton County appropriate for their needs.
- ZONING 5** Zoning in certain jurisdictions prevents flexibility in the housing market.

All of these factors combine, creating interconnected challenges that require multifaceted solutions. In this chapter, we will delve more deeply into these five factors before reflecting on a few key issues and ways to address them.



CURRENT CONDITIONS

1 Quantity

Currently, there is not enough housing stock to absorb Newton County's projected growth.

The projected rates of resident growth are different for the county and its cities. Newton County has seen a lot of attention from new industries. Recent additions to their industrial profile are pharmaceutical corporations, social media infrastructure installations, and presence from film and TV production.

Covington will grow most substantially over the next 5 years, adding 4,000 new residents. Similarly, Newton County (not including its cities) will add 13,000 residents in the same time frame.

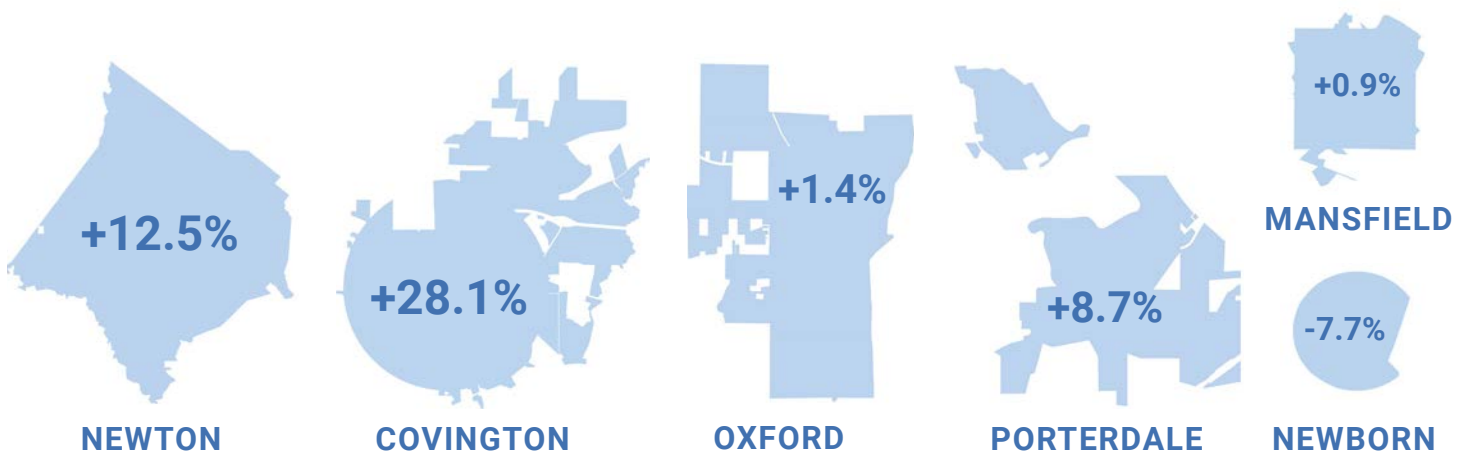
In past plans and other publications from local governments, Covington and Newton County have acknowledged this economic and population growth and begun to address community needs associated with it.

Housing is becoming a top concern. Some development is already in motion, most notably the 400+ unit, mixed-use neighborhood called "Town Center" north of I-20. This area will feature new multi-family and townhome developments, along with retail, office, and entertainment space.

Companies are investing in Newton County and its cities.

Simultaneously investing in smart housing solutions is critical for long-term sustainability and higher quality of life.

POPULATION GROWTH PROJECTIONS (2024)



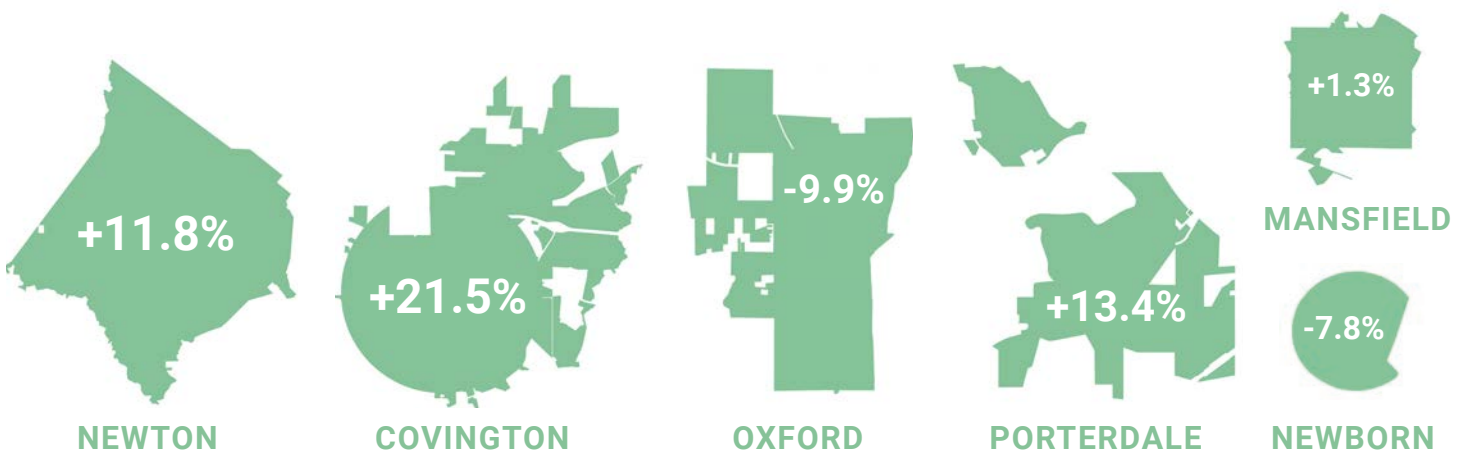
Taking note of growth rates by *households*, as opposed to individual residents, is also useful for assessing housing needs. The figures below depict population growth projections and household growth projections for Newton County and its cities.

In Covington and Porterdale, household growth will outpace resident growth. Covington will add 1,089 (+21.5%) new households while Porterdale will add 78 (+13.4%). This could imply that households comprised of one or two people might increase at a faster rate than larger families.

In Oxford, however, the number of households is projected to decline while the number of residents is projected to increase. Oxford is home to Emory University's Oxford campus. Emory students live on campus and a high percentage of the college's faculty commute. In addition, the City ordinances do not allow for liquor, beer, or wine sales at retail establishments. These realities will impact housing solutions for the City of Oxford.

Measuring growth by households provides a more accurate picture of housing turnover and ongoing housing needs.

HOUSEHOLD GROWTH PROJECTIONS (2024)



CURRENT CONDITIONS

2 Price

Housing values in Newton County do not reflect the County's income distribution.

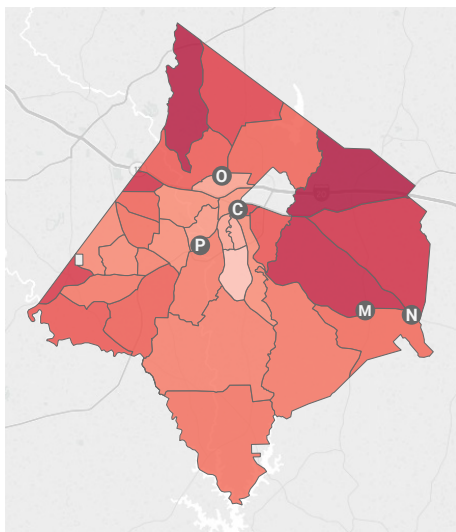
A few notable trends emerged from recent data on housing in Newton County.

- Household incomes are higher (based on median values) in northern and eastern areas of the county than in central and southern areas. (Median Household Income, below, left).
- Home values are higher (based on median values) in northern and eastern areas of the county, roughly correlating to higher household incomes. (Median Home Value, below, middle).
- Median gross rent payments are higher in western areas of the county. (Median Gross Rent, below, right).

In most cases, rents are high in census tracts where median household incomes are low, suggesting housing is a burdensome expense in these areas.

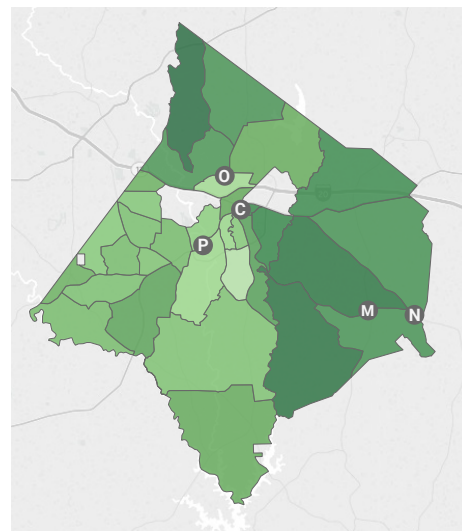
This correlation demonstrates that, in most cases, rents are high where median household incomes are low. More housing choices in these areas could help alleviate the burden of high rents on cost-burdened households.

MEDIAN HOUSEHOLD INCOME



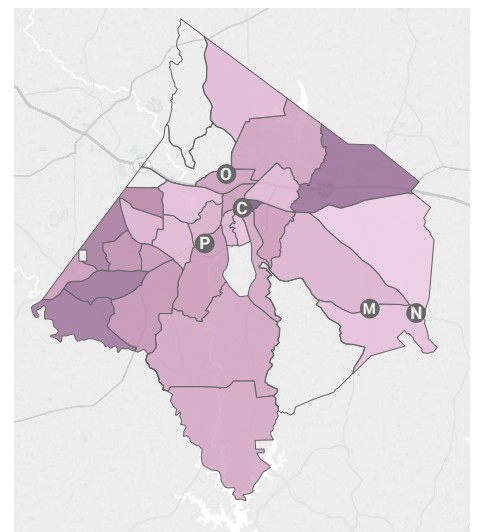
\$25,446 \$89,306

MEDIAN HOME VALUE



\$63,600 \$216,200

MEDIAN GROSS RENT



\$696 \$1,548

These data were gathered from the 2017 American Communities Survey (ACS) and projected on maps of census block groups. Some data were not available for all block groups for all categories, possibly indicating that the data does not apply to those block groups (i.e. no rental structures within certain block groups).

3 Type

The demand for varied housing types and sizes exceeds the County's current supply.

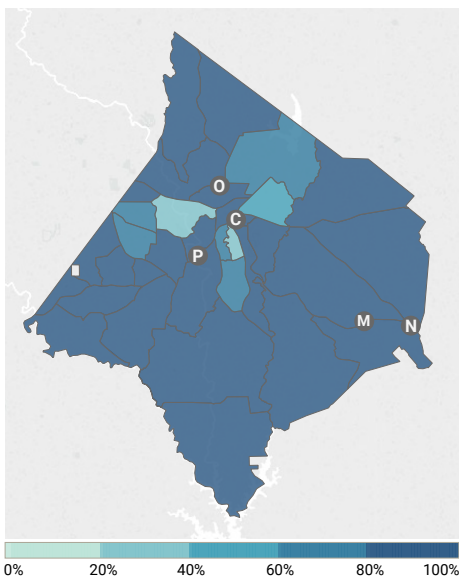
The data on housing **types** in Newton County—referring to the housing structures themselves—shows very little variability.

- An overwhelming majority of the County's housing is characterized by single-family detached structures, usually with 2-3 bedrooms (Single-Family Detached, below, left).
- A few large multi-family complexes of 5 units or more exist in central regions of the county (Multi-Family, below, center).
- Other housing products (frequently dubbed “missing middle”—see sidebar) like duplexes, above-retail living, and similar forms are scarce (Missing Middle, below, right).

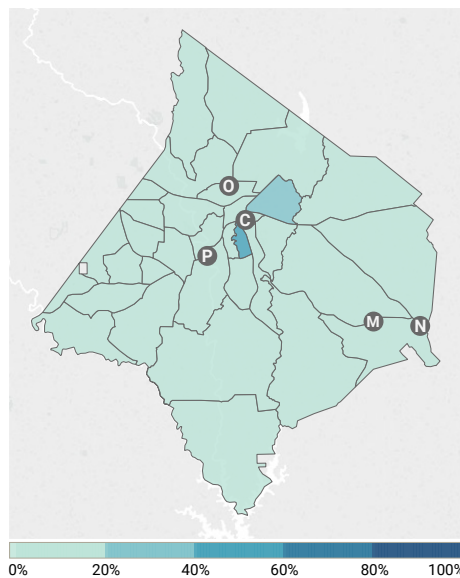
A homogenous approach to housing distribution of any kind can limit communities, discouraging new or existing residents seeking diverse housing options. For example, an over-abundance of one type of housing, especially single-family detached, will discourage existing and possible new residents, of any generation, who may not want the responsibility of owning a single-family home.

Missing middle (n.): housing configurations that fall between single-family homes and high-density buildings (i.e. duplexes, mother-in-law suites, living above retail). It is “missing” because it is rarer than other housing types.

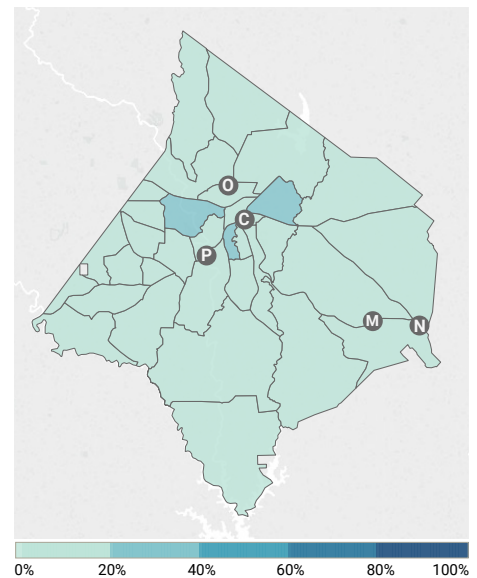
SINGLE-FAMILY DETACHED



MULTI-FAMILY



“MISSING MIDDLE”



CURRENT CONDITIONS

4 Perception

Residents have noted the difficulty of finding housing in Newton County appropriate for their needs.

Talking with residents and representatives of the business and civic communities in Newton County gave nuance to the housing and demographic data we analyzed. We focused on two forms of engagement, taking care to pursue both wide and deep engagement strategies.

Survey (wide): With help from our partners at Emory's Community Building and Social Change program and others in Covington, we distributed a housing perception survey throughout the months of June and July 2019. We divided responses based on residents' live/work situation (see sidebar). A few trends emerged:

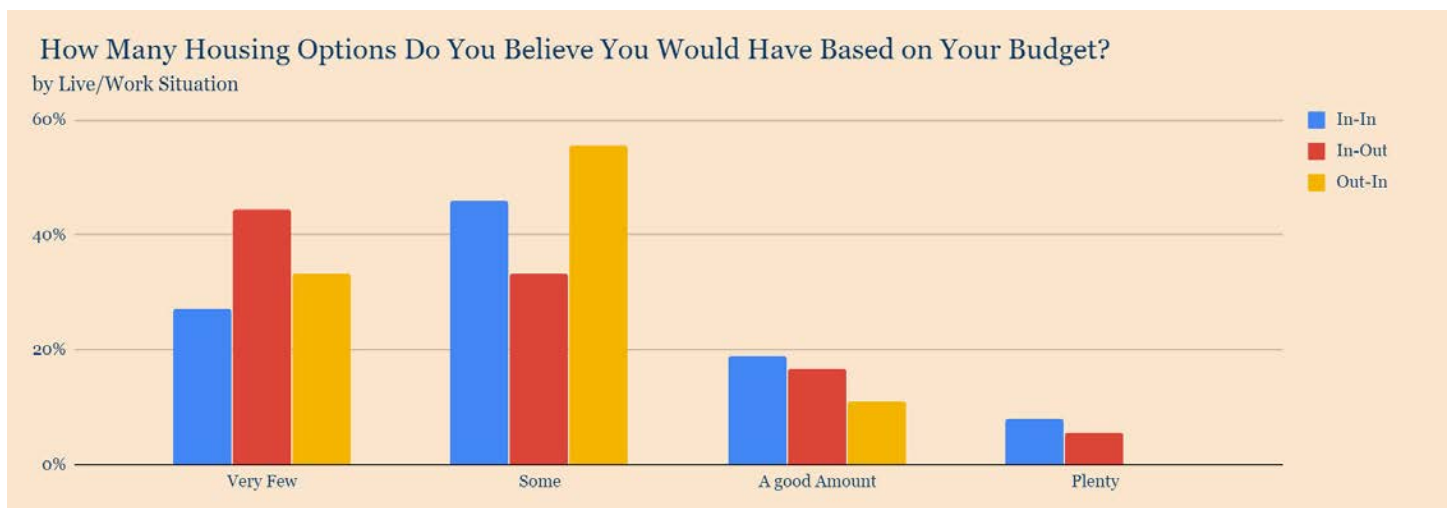
- Generally, respondents who live inside Newton are more satisfied with their housing situation than those who live outside Newton but work within the county. This could suggest demand that Newton County is currently not capturing.
- Even though many respondents were satisfied with their housing situation, they acknowledge that, should they wish to look for new housing in the future, there would be few local options appropriate for them.
- Residents' still prefer single-family detached housing, despite its overwhelming prevalence in Newton County.

Respondent groups:

1 Live in Newton
Work in Newton

2 Live in Newton
Work outside Newton

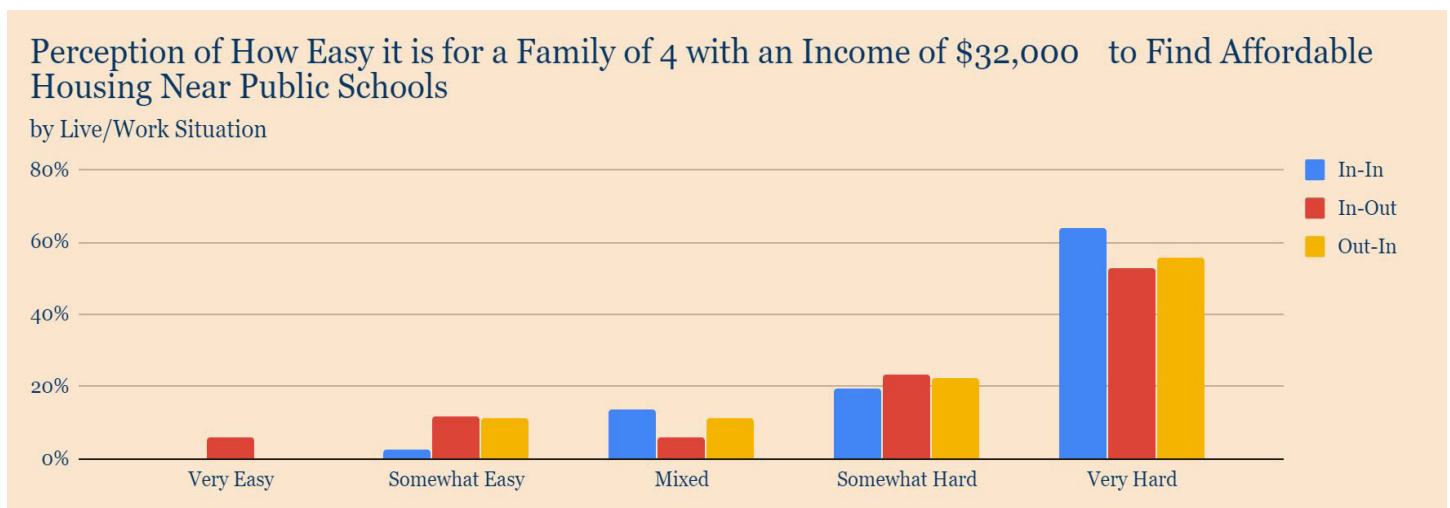
3 Live outside Newton
Work in Newton



Stakeholder interviews (deep): Over the course of the project, we spoke individually with various stakeholders across different sectors (including government, corporate business, institutions of higher education, and civic institutions) and throughout Newton County’s jurisdictions (the county, Covington, Oxford, and Porterdale).

Some common themes arose in each of these interviews:

- Stakeholders, especially those from the business community, provided anecdotal evidence about the difficulty of finding appropriate housing for their employees’ needs -- and sometimes, their own needs.
- Civic leaders acknowledged the need for greater variety in their city’s or county’s housing stock, to better accommodate those currently underserved by the market at all levels.
- Several interviewees understood the link between connectivity and economic potential, and emphasized this was an important link to strengthen in future plans.



*\$32,000 per year at 40 hrs per week = **\$15.48/hr**

CURRENT CONDITIONS

5 Zoning

Zoning in certain jurisdictions prevents flexibility in the housing market.

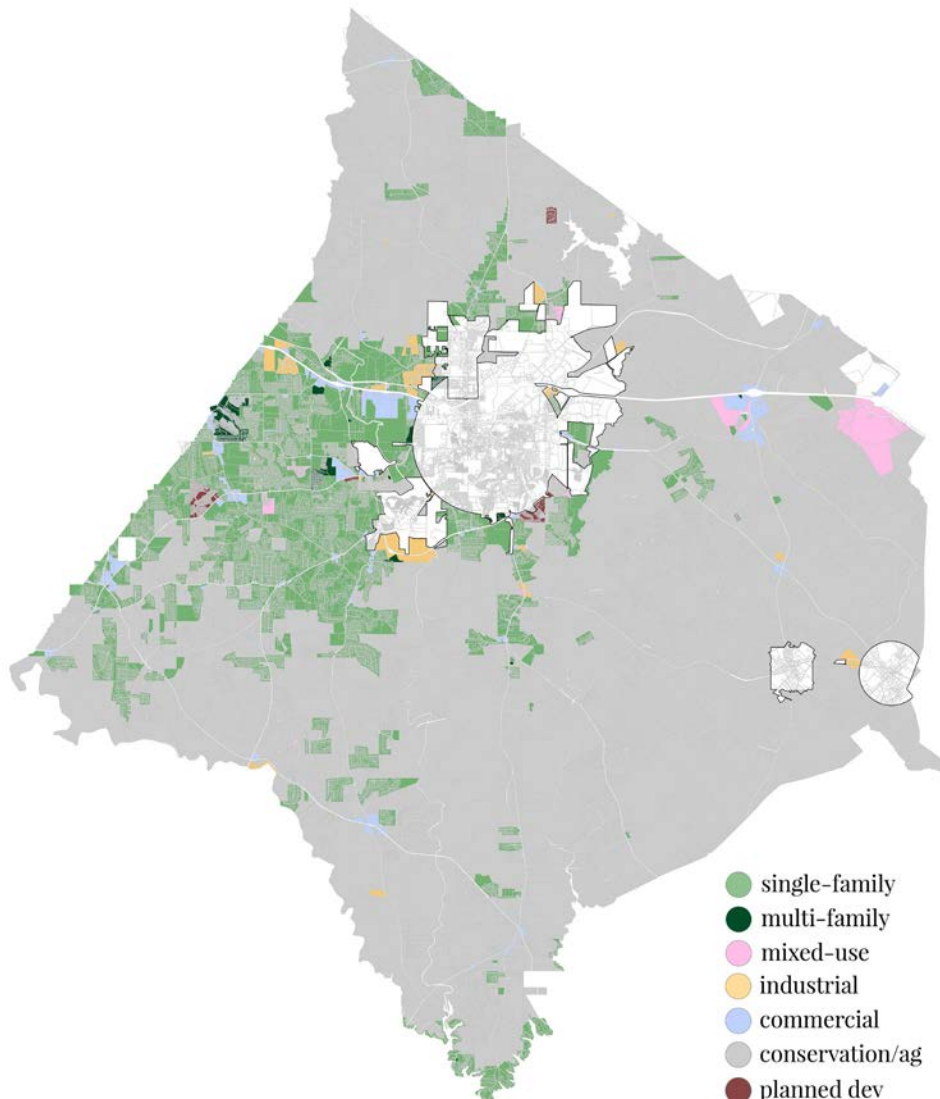
The map below shows zoning districts for unincorporated Newton County, which are set by the Newton County Board of Commissioners. These zoning districts are described on the opposite page.

Despite its proximity to the metro Atlanta region, much of unincorporated Newton County maintains a rural character. Higher intensity development has concentrated in the west and central areas of the county, but remains mostly single-family. Newton County is exploring opportunities to build along its highway corridors, making use of existing infrastructure and limiting development into rural areas.

ZONING MAP FOR UNINCORPORATED NEWTON COUNTY

Newton has preserved a rural character, especially in its southern and eastern quadrants.

Higher intensity development has been built along major corridors.



NEWTON COUNTY

Category	Codes	% Land Cover	% Parcels	Min. Lot Sq. Ft. (3)	Special Notes
Rural (Agricultural, Ag-Residential, Rural Estates)	A, A-R, RE	67.8%	37.7%	1 acre-10 acres	Accessory dwelling units (1) permitted by right
Single-Family Residential	R-1, R-2, R-3, MHP, MHS, MSR	24.9%	49.6%	15,000-25,500 (R-1, R-2, R-3, MSR only)	Accessory dwelling units (1) permitted by right
Multi-Family Residential	DR, RMF	0.5%	4.0%	7,500-12,000	
Mixed Use	CORD (2) , MCMUB	1.4%	2.1%		Includes crossroads mixed-use and the business park district on the east side of the county
Employment-Based (Industrial, Commercial, Office, Institutional)	CG, CH, CN, M-1, M-2, OI	5.1%	4.2%		
Planned Development	PCD, PUD	0.3%	2.5%		Various types of development that have received variances or other special designation

Newton has been hard at work updating their zoning ordinance to allow opportunities for additional housing. Transitioning away from suburban development patterns can be a trying process, especially when the infrastructure to support suburban neighborhoods already exists. Nonetheless, Newton is taking strides to alter what is possible to better reflect the needs and preferences of its residents.

(1) Accessory dwelling units: ADUs are permitted by right in all rural and single-family residential categories, and there is no limit on the number a property owner can have. While the decision to build an accessory unit is still the prerogative of the individual property owner, legally allowing these structures is an important first step for adding housing within one of Newton's predominant zoning categories.

(2) Community-oriented residential development (CORD): There is tremendous potential for this zoning category to add housing options within the county. These "crossroads communities" offer intuitive places to add varied housing types around transportation nodes. As high-volume employers continue to flock to Newton County, siting projects near crossroads could have positive spillover effects, including low cost of community services, higher tax dollars per acre, economic development benefits, and higher quality of life.

(3) Lot size and square-foot minimums: Newton's space requirements for new housing are constraining in some ways and flexible in others. A single-family house in R-1, R-2, R-3, AR, or RE must be at least 1,800 square feet—the main difference between those three categories consists of the lot size. These categories will likely only serve a few kinds of households and cover the majority of Newton County's land. On the other hand, one single-family (DR) zoning category allows for both smaller units and two-family structures, with smaller minimum lot sizes and square footage requirements. Multi-family residential (RMF) takes these minimums down even further.

CURRENT CONDITIONS

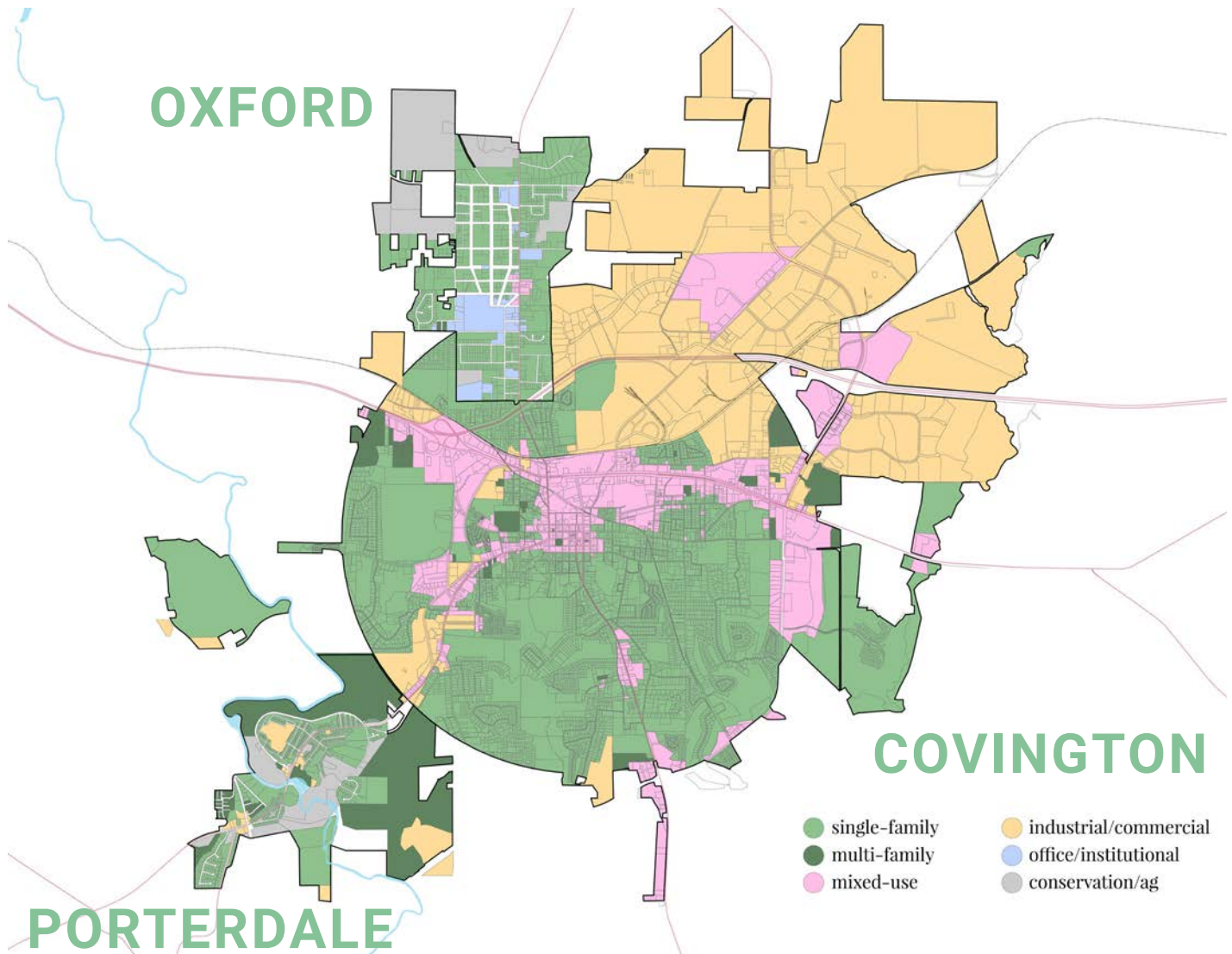
5 Zoning

Zoning in certain jurisdictions prevents flexibility in the housing market.

The map below shows the zoning districts for Covington, Oxford, and Porterdale, which are set and maintained by their respective City Councils and city planning staff.

Like most cities in Georgia and across the United States, single-family zoning predominates in these three cities. Covington features a large area of mixed use, which requires a mix of retail and residential for new and retrofitted construction. The tables on the opposite page describe each category at a high level and how much of each city's footprint is represented by each one.

ZONING MAP FOR COVINGTON, OXFORD, & PORTERDALE



COVINGTON

Category	Codes	% Land Cover	% Parcels	Min. Lot Sq. Ft.	Special Notes
Neighborhood Residential	NR-1, NR-2, NR-3	39.5%	79.0%	1,800-12,000	Accessory dwelling units permitted
Corridor & Town Center Residential	CR, TR	2.1%	2.6%		10-16 units per acre maximum
Commercial / Mixed Use	CM, NM, TCM	16.1%	14.0%		Mostly single-use commercial
Industrial	M-1, M-2	42.4%	4.5%		

Covington's zoning code contains provisions for innovative housing solutions. Certain single-family zoning categories allow for **accessory dwelling units**, and other residential types allow for 2-family and multi-family housing structures. A significant challenge lies in the distribution of its zoning categories, with very little land available for housing types other than single-family.

Work is being done to clarify the character of Covington's "mixed-use" zoning categories. Currently, buildings in these zones are mostly only used for commercial purposes, with limited co-location of housing and retail. Zoning and building codes do not align, making it difficult for any true mix of uses to be achieved. Other developments have skirted this confusion by enacting overlay districts.

OXFORD

Category	Codes	% Land Cover	% Parcels	Min. Lot Sq. Ft.	Special Notes
Single-Family Residential		49.1%	80.2%	7,500-60,000	Different sewer requirements
Multi-Family Residential (Overlay + Town Center)		13.7%	8.1%		"Infill overlay" provides unique housing opportunities
Mixed Use		0.8%	2.7%		
Institutional + Office		8.5%	5.4%		Likely includes student housing
Ag/Conservation		25.7%	2.0%		

Oxford takes pride in its pastoral character, and its zoning code reflects that. Single-family codes require large lots—all have larger minimum lot sizes than any of Covington's single-family categories, except for one. Oxford has pursued infill through an overlay district and mixed-use categories near Emory's campus downtown. Methods of increasing housing availability to support the development of Oxford's downtown without altering the community character will be critical.

PORTERDALE

Category	Codes	% Land Cover	% Parcels	Min. Lot Sq. Ft.	Special Notes
Single-Family Residential	R-1, R-2	41.5%	82.4%	12,000-18,000	Accessory dwelling units permitted
Multi-Family Residential	R-3	35.2%	11.4%		Both detached and attached units permitted
Mixed Use	MU	<0.1%	0.1%		
Employment-Based (Industrial, Commercial, Office, Institutional)	LI, C-G, C-N, O-I	11.3%	2.9%		
Ag/Conservation	AG-G	10.6%	2.5%		City parks & greenspace included

Porterdale has experimented with new kinds of housing in recent years. The Lofts at Porterdale, a creative reuse project that converted Porterdale's riverside mill into luxury apartments, has successfully brought residents within walking distance of downtown shops and restaurants. New projects are being considered, as well as programs to help preserve historic mill housing. Opportunities to provide new housing in Porterdale could follow a similar path.

HOUSING TRENDS

Our Methodology: Gross Housing Need

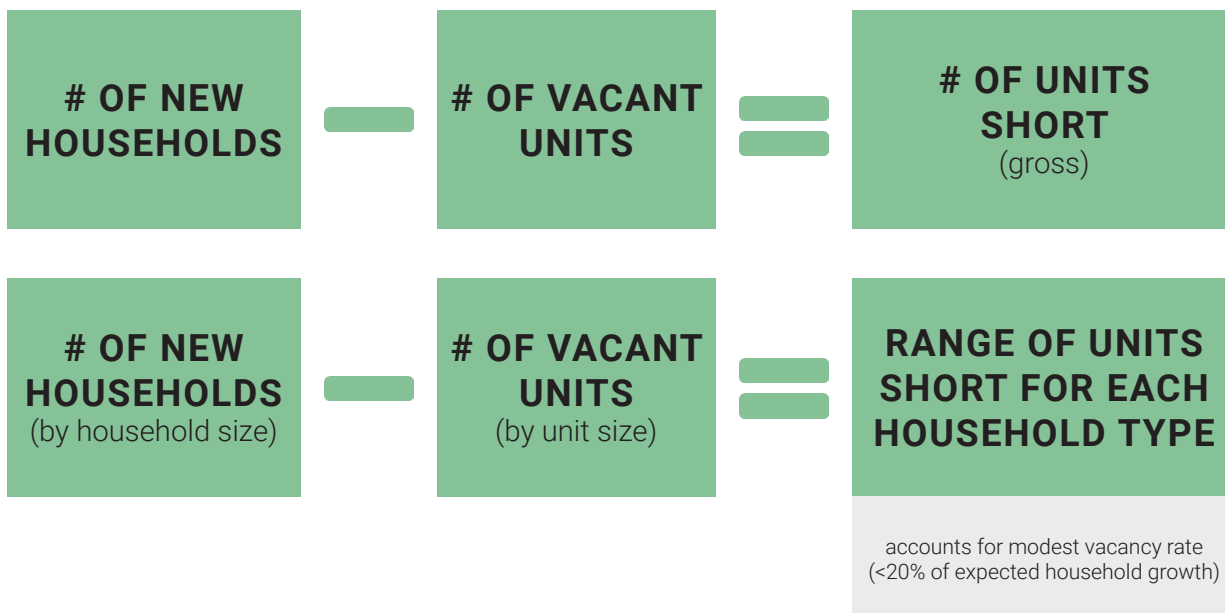
We approached identifying housing need in Newton County in two principal ways. First, we assessed gross housing need (see graphic below) by comparing projected household growth with currently available units. We further refined this process by comparing a range of household sizes with units of varying sizes as well. These comparisons resulted in “ranges” of surpluses or shortages of specific unit sizes (categorized by the number of bedrooms).

These calculations are presented in ranges for multiple reasons. First, no single figure can pinpoint the exact number of units needed at any given time. Some degree of residential vacancy is needed for a city’s housing market to thrive. Therefore, some of these ranges cover a gross housing amount over the growth projections forecasted for each jurisdiction.

Second, it is impossible to know what size unit families will choose. Sophisticated economic models that forecast growth trends can get close, but still only provide estimates. These ranges span the extremes of how many units of different sizes might need to be added in order to accommodate future growth. The sweet spot is likely in the middle of each range.

In this section, the word "units" refers to housing units generally, regardless of type. These can be single-family homes, apartments, condos, townhomes, or another type.

GROSS HOUSING NEED METHODOLOGY



A Conceptual Model for Housing Assessments

A successful housing strategy is reliant on several variables that change quickly and often. Below is a model for how to approach housing needs in a community, which can be used to deliver housing units that fulfill those needs for various households. Importantly, **the model is cyclical**: once new units are delivered, it is imperative not to consider the problem solved and move on. A new assessment can reveal new needs and opportunities.

MODEL COMPONENTS

- **Assess & research.** What do we have? What do we need? Who needs it most?
- **Plan & project.** What do we do to get what we need? How do we do it? When do we start?
- **Build & provide.** What have we done? Was it successful? What is still needed?



Acting on a housing strategy—either by building new units or offering new incentives—then changes a place’s existing conditions.

HOUSING TRENDS

Issue: Demand Exceeds Supply

NEWTON COUNTY

850-2,100
1-bedrooms short

850-2,700
2-bedrooms short

300-375
3+-bedrooms
still vacant

Newton County and its cities can expect about **4,300 new households** to arrive by 2024. There are currently estimated to be just under 2,900 vacant housing units. Depending on the new households' preferences, this leaves **a shortfall of about 1,350-4,800 units.**

Newton County is currently over-supplied with large units. Estimates indicate that the current housing stock is well-suited for new families of 3 or more people, but not well-suited for smaller households.

Newton County and Covington have both approved projects that will increase their supply of housing units within the next 2-3 years.

COVINGTON

250-600
1-bedrooms short

210-650
2-bedrooms short

150-180
3+-bedrooms short

Covington can expect about **1,100 new households** to call the city home by 2024. There are estimated to be just under 500 housing units that are currently vacant. Depending on the new households' preferences, this leaves **a shortfall of about 600-700 units.**

We give these figures in ranges because it is difficult to predict what new household preferences will be. However, it is clear that to accommodate new households that are varied in size and makeup, more and varied units will need to be added.

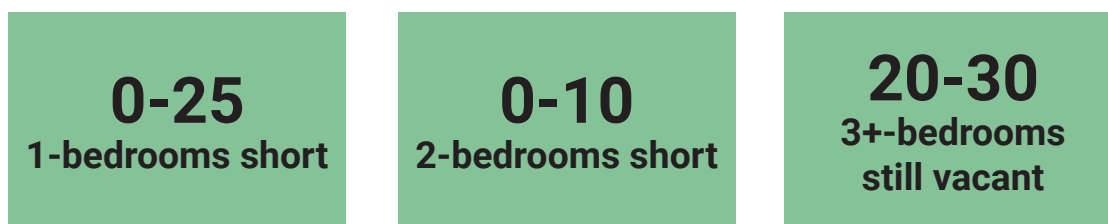
OXFORD



Oxford can expect about **10 new households** to call the city home by 2024. There are estimated to be just under 90 housing units that are currently vacant. Unlike Covington and Newton County, this leaves Oxford with a surplus of about **75 units**, depending on household size and preferences.

Despite potentially being able to accommodate new households, Oxford may find it useful to build additional units of varied types and tenure to encourage Emory University employees to live closer to work.

PORTERDALE



Porterdale can expect about **80 new households** to call the city home by 2024. There are estimated to be just under 150 housing units that are currently vacant. This leaves Porterdale with a healthy supply of units across different sizes.

Depending on overall housing preferences, Porterdale could find that its housing market still lacks enough supply in certain types of units (i.e. if all future 2-person households desire a 1-bedroom unit, they will be short). This is unlikely, however, which makes Porterdale's housing market the most resilient of its neighbors.

HOUSING TRENDS

MANSFIELD



Newton County's smallest city of Mansfield is growing at a slow pace. According to ESRI, the city can expect just a couple of new households to move in by 2024.

Data from the American Communities Survey indicates that Mansfield's vacancy rate is very, very low. This leaves a small housing mismatch of no more than a few units, which may be all Mansfield needs. If growth rates pick up, however, Mansfield will need to take another look at its housing stock.

NEWBORN



Newborn is the only geography within Newton County that is projected to decline in both total residents and households, according to ESRI. Projections indicate that the town will lose about **20 households**. There are estimated to be about 30 vacant units currently in Newborn, leaving an additional surplus of about **50 units**.

Therefore, housing challenges are different for Newborn. Solutions could include strengthening local town pride, utilizing existing assets to keep existing residents, or developing zoning options that allow surplus housing to be retrofitted, creating a supply of housing types that may attract new residents to town.

Opportunities in Newton County

Newton County and its cities are already taking steps to address shortfalls, surpluses, and imbalances in the housing market. Certainly this report and educational material is a manifestation of that action.

At the time of writing, Newton County has nearly **400 residential permits** currently in the pipeline for development, most of which contained plans for single-family housing. County officials have recently explored the potential for innovative multi-family developments through special zoning categories. Depending on the size of each unit, this residential growth will either shrink the County's housing gap slightly or expand it further.

With several multi-family development projects underway, Covington is making significant headway toward addressing its housing imbalance. Depending on the unit breakdown, Covington could meet its gross housing need of **600-700 units**. Most of these units will be offered at market rates, however, which ultimately does not materially address the lack of units for lower-income households.

Oxford is pursuing new projects at a slower pace, though new housing is certainly of interest to decision-makers. Oxford's greatest housing opportunity is in its land: **49** of its parcels are vacant, several of which are close to Oxford's new city center. In the past, the City has considered using some of its land for new housing initiatives. If the City chooses to follow this path, it could spur interest from many housing influencers working in Newton County and its cities.

Once each jurisdiction completes its pending projects, they will have taken a large step toward meeting unmet housing needs in their community.

From there, it is vital to assess the impacts of these new units and how community needs have changed since.

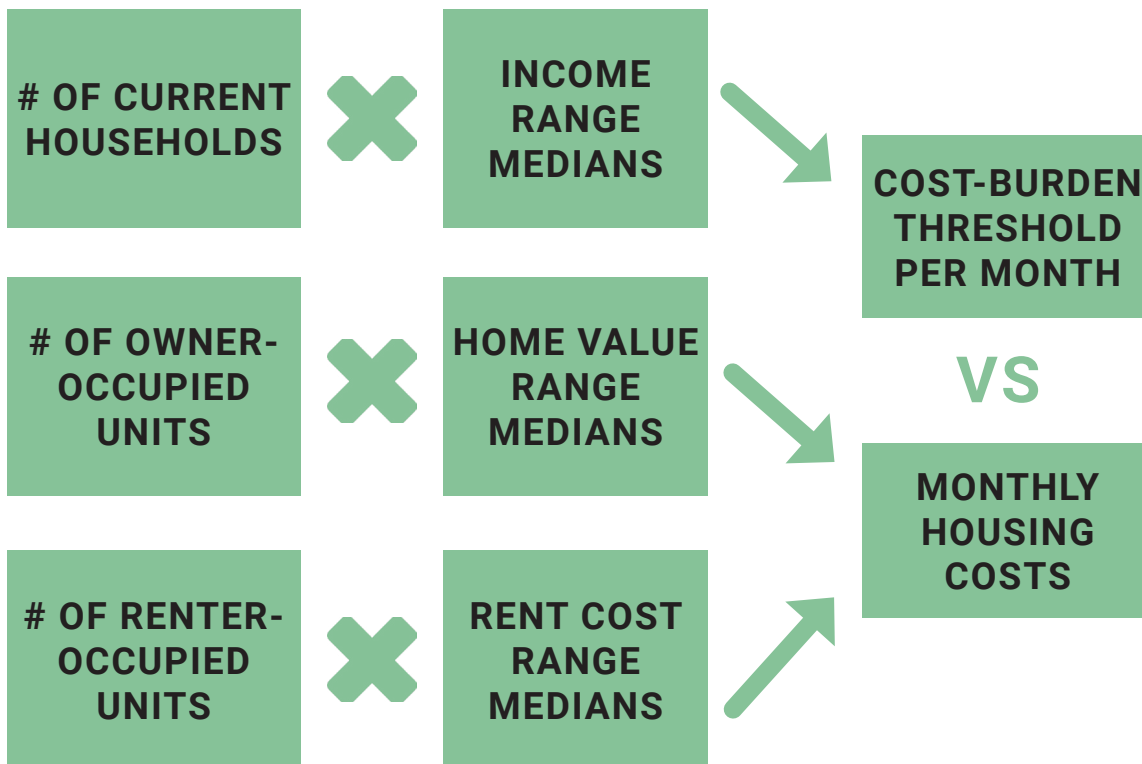
HOUSING TRENDS

Our Methodology: Income-Based Needs

Another issue Newton County and its cities face is that a household's housing situation does not always align with that household's **means**. Housing imbalances for any socioeconomic group can have consequences that affect other socioeconomic groups.

To calculate income-based need, we followed the methodology below. We used cost-burden (see pg. 19) as a benchmark for what households can afford. Doing so provided an upper limit for what housing price was "appropriate" for different groups.

INCOME-BASED NEED METHODOLOGY



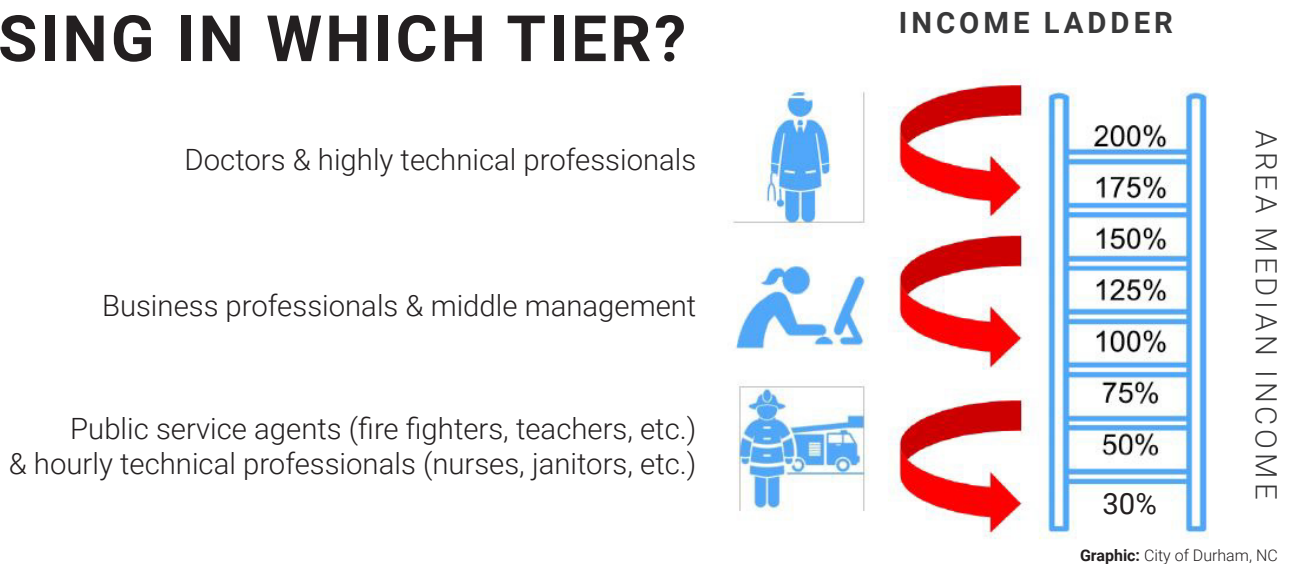
Concept: Buying Down the Income Ladder

Planners, researchers, and governmental agencies have discovered that an imbalanced distribution of housing has ripple effects that affect an entire community. Specifically, a lack of supply of units at a higher price point can cause housing shortages at price points below that level, cascading downward and affecting even the most affordable units. This is referred to as “buying down the income ladder.”

For example, if a family that can afford to pay for a \$600,000 house cannot find an appropriate unit for that price, they will pursue a house of lower cost (i.e. \$400,000), pricing out those with lower wealth. Then, the family that was priced out will look for something of lower cost, pricing out a family who can only afford a \$200,000 house. And so on and so forth. This tendency to “buy down the ladder” can leave lower income groups with few to no viable housing options. It is important to strengthen the housing supply to meet the demand at both ends of the income ladder.

Higher-income households will spend a lower share of their income on housing if there are no suitable options at their price point. This leads to cascading shortages of options for others lower down on the income ladder.

WHO CAN AFFORD HOUSING IN WHICH TIER?



That is not to say this wouldn't happen if there are enough units at higher price points; after all, everyone deserves to find a good deal and pay less than what they can afford on housing. However, cities and counties should strive to make enough housing available at all price points—and certainly should not place limits on building units at certain price points—to avoid this problem.

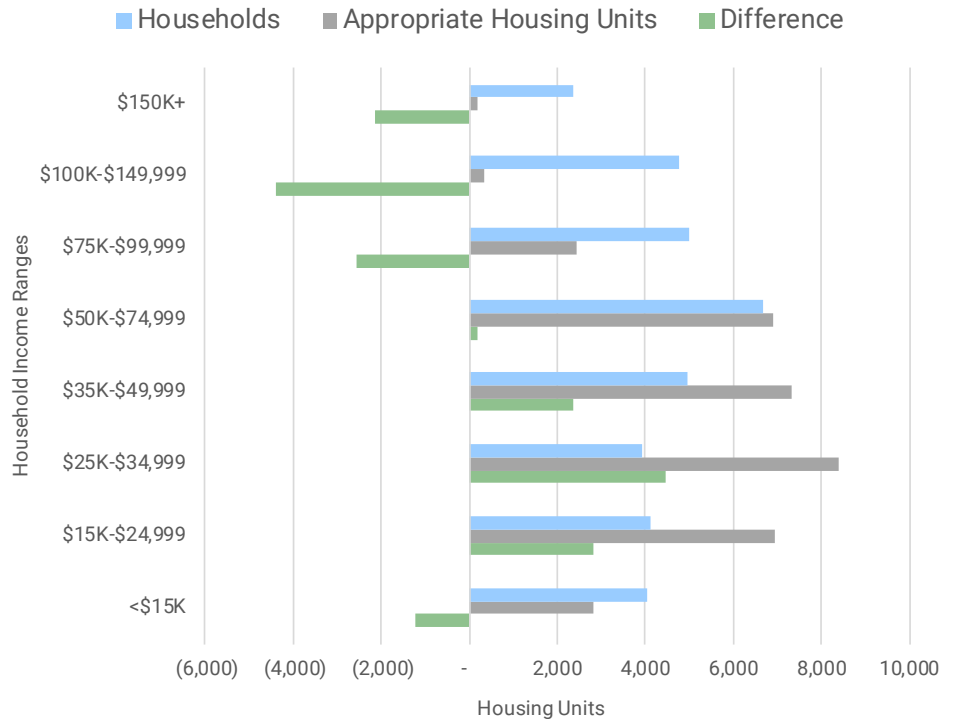
HOUSING TRENDS

Issue: Imbalanced Distribution of Housing

NEWTON COUNTY

In Newton County and its cities, housing is under-supplied for wealthier households, driving down the supply of units affordable for middle- and lower-income households.

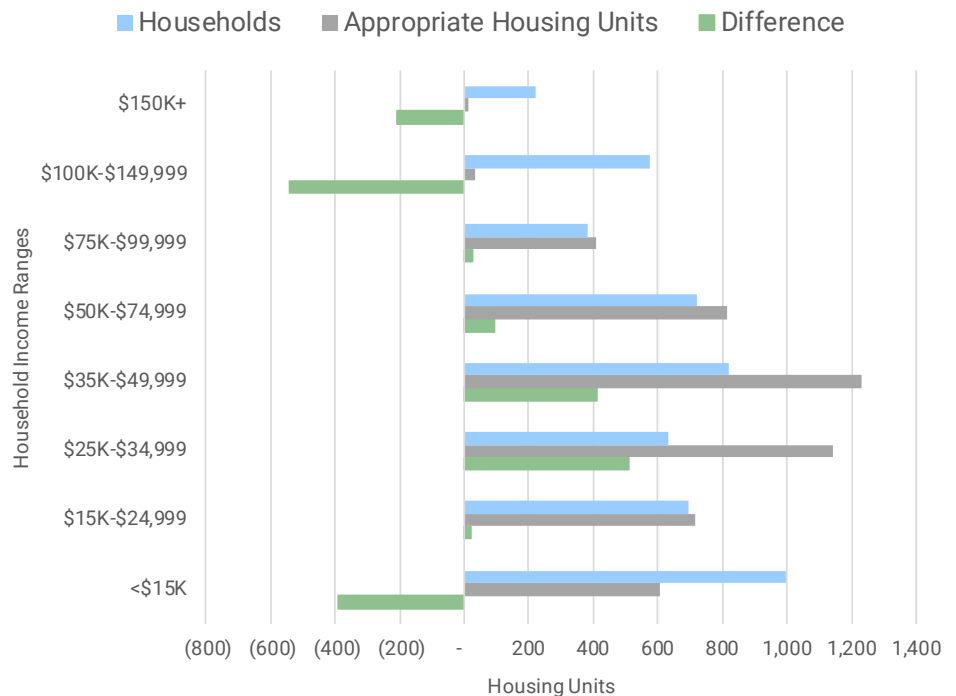
Newton's rather homogenous housing supply could account for this. Adding new housing of varied types could provide a supply of units at different price points.



COVINGTON

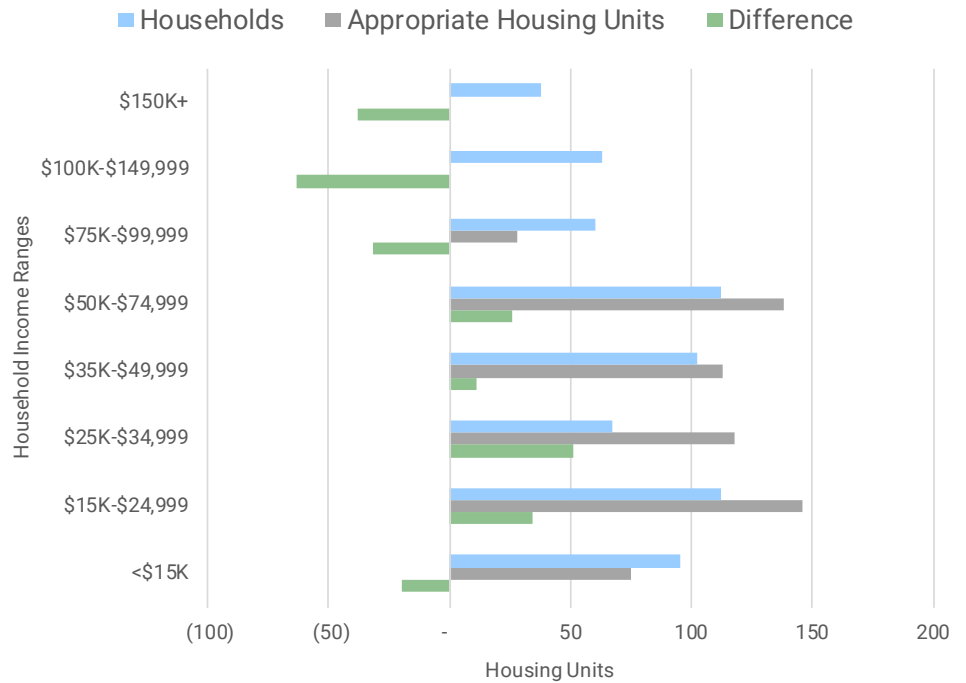
Covington is far behind in units appropriate for households earning \$15,000 or less, and only just providing enough for those in the next income bracket.

Limited high-end options could be pushing wealthier households to purchase or rent units of lower value, leaving a lower supply for less wealthy households.



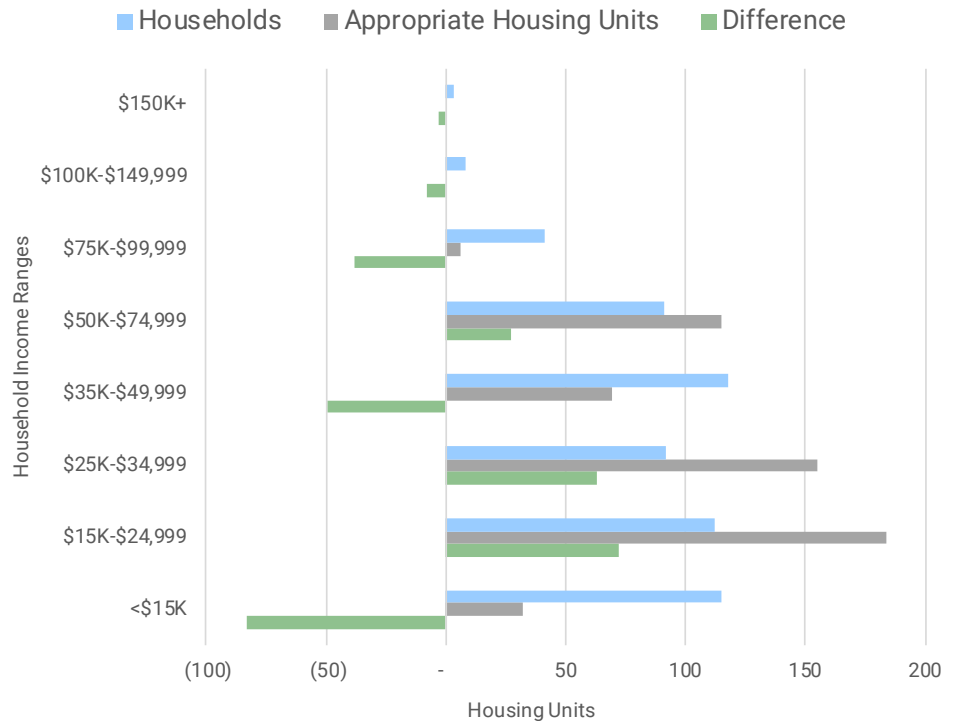
OXFORD

Oxford's ladder looks similar to Covington's and Newton's. There are **zero** appropriate housing units for wealthier households, creating a significant shortfall and cascade down the ladder.



PORTERDALE

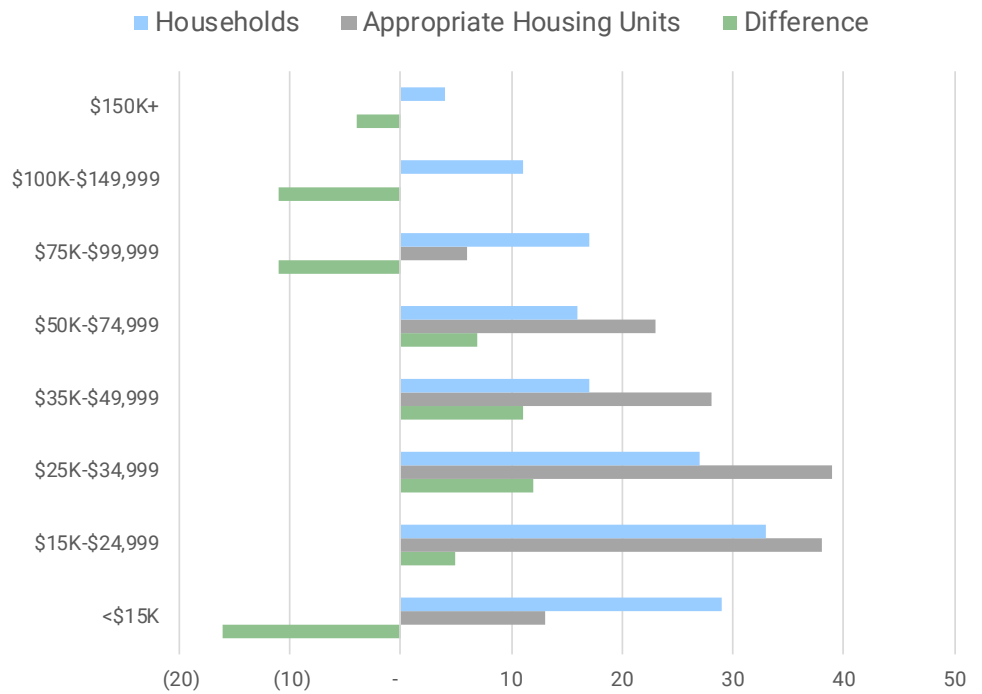
Porterdale's supply is generally healthy and varied in type and scale. Historic mill village housing and the City's flexible zoning ordinances could be why Porterdale has an ample supply of housing for all incomes.



HOUSING TRENDS

MANSFIELD

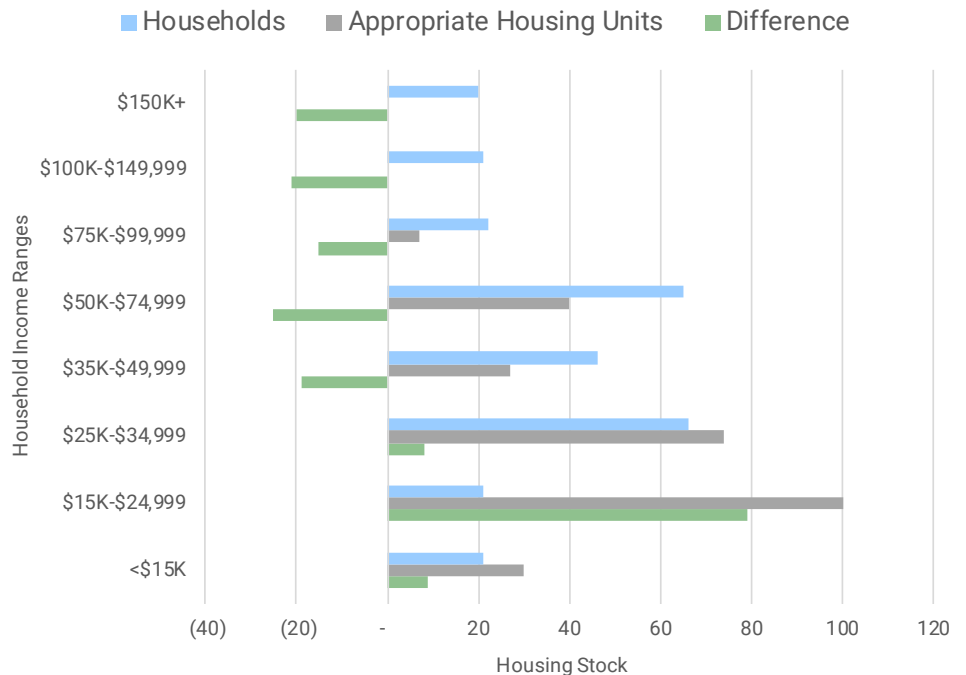
Mansfield's ladder bears similarities to Oxford's but on an even smaller scale. Earlier, we determined Mansfield won't need to add significant amounts of units to accommodate growth; however, this ladder shows that perhaps a greater balance of units at varied price points is necessary for future vitality.



NEWBORN

Move to Newborn if you want great deals on real estate! Housing is affordable here for middle- and high-income households, and the supply of lower-income units is up.

Newborn may want to invest in incentives to maintain its current housing stock before adding any new units. Creative zoning solutions—like subdividing older homes into smaller units—could aid efforts to preserve town history and character. If cared for, existing housing can be a vital asset for local economic development.

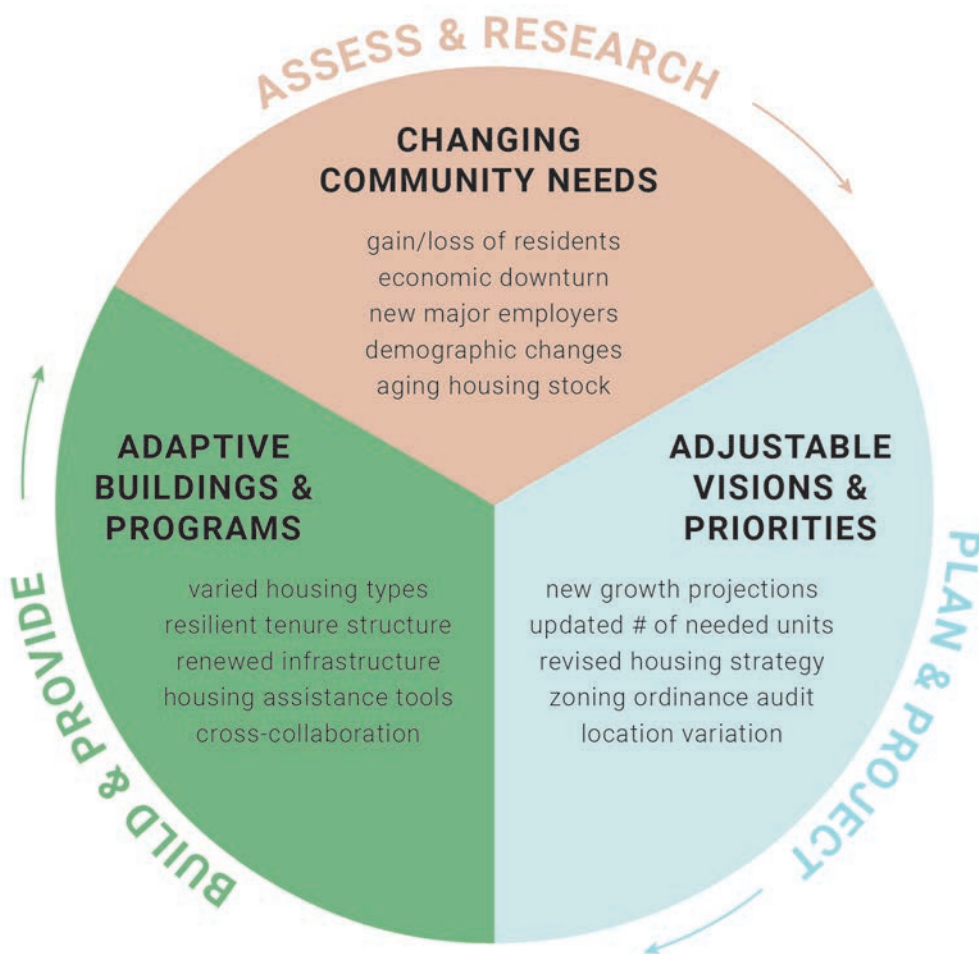


The Evolution of a Housing Strategy

The assessments found in this report explore housing needs from different angles. Housing size, attainability, and cost-burden are all factors that must be considered when developing a resilient and adaptive housing strategy.

These assessments are based on figures that reflect community housing needs at a given moment in time. It is possible that they will remain constant, but it is far more likely that they will change over time. They are most useful as guideposts, to which decision-makers can refer as they develop new ways to provide appropriate, quality housing for residents.

The graphic below demonstrates how a housing strategy can evolve. **We caution jurisdictions against considering their housing needs “resolved,” even after making significant progress.** Instead, consider how progress on one housing indicator can enable growth regarding another, or how other changing community needs may give rise to new redevelopment opportunities.



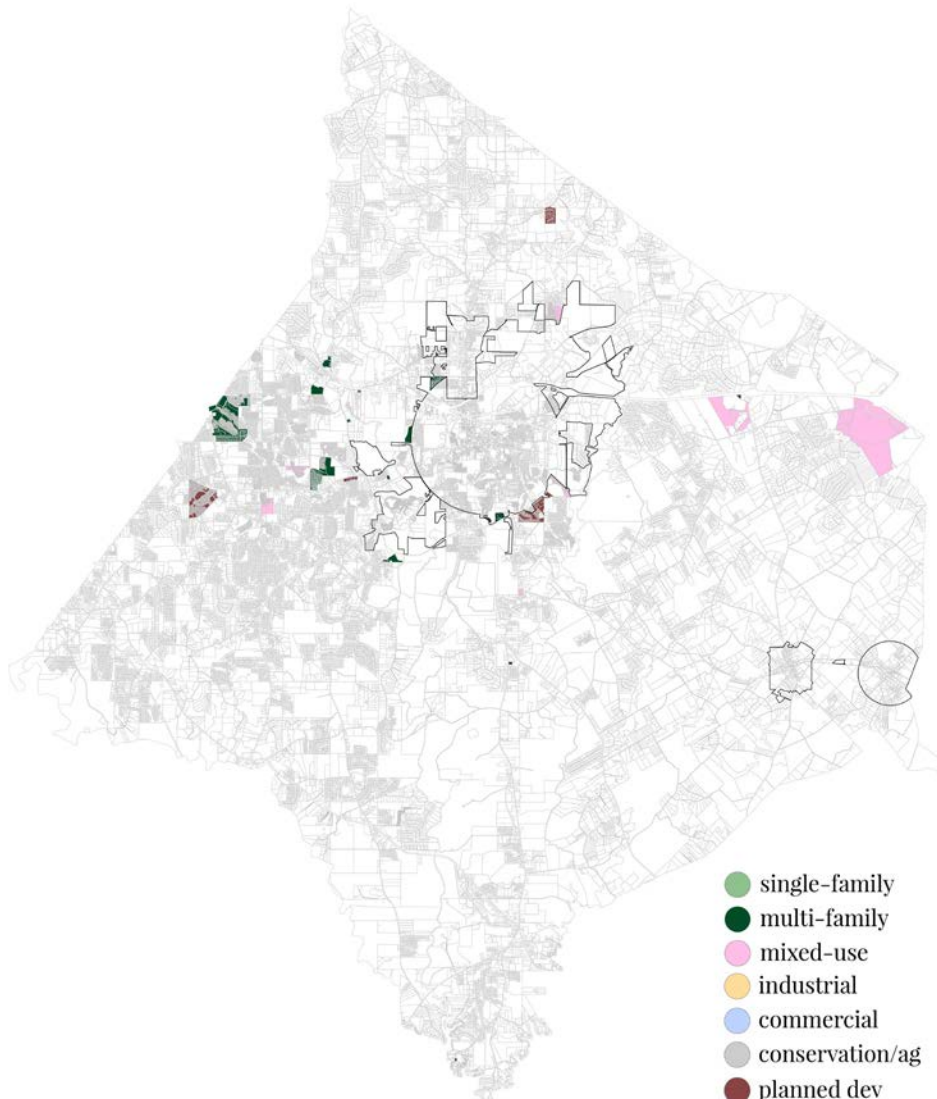
This conceptual model acts as a companion to the similar model on pg. 35, which offers detailed questions that decision-makers can use to influence their jurisdiction’s approach to housing.

HOUSING TRENDS

Issue: Current Zoning Distribution

Newton has taken significant steps to remove barriers in its zoning code that limit innovative forms of housing. Now, the challenge is how to pick projects that make use of these new allowances.

Siting new projects near existing commercial corridors and new office campuses could add new housing without diminishing Newton's rural character. Meanwhile, giving incentives to landowners to consider building ADUs (garage apartments, mother-in-law suites, etc.) could provide for incremental increases in housing stock while maintaining Newton's pastoral character.



Unincorporated Newton zoning cover:

0.5% multi-family
(does not include SF w/ ADUs)

1.4% mixed-use

0.3% planned development

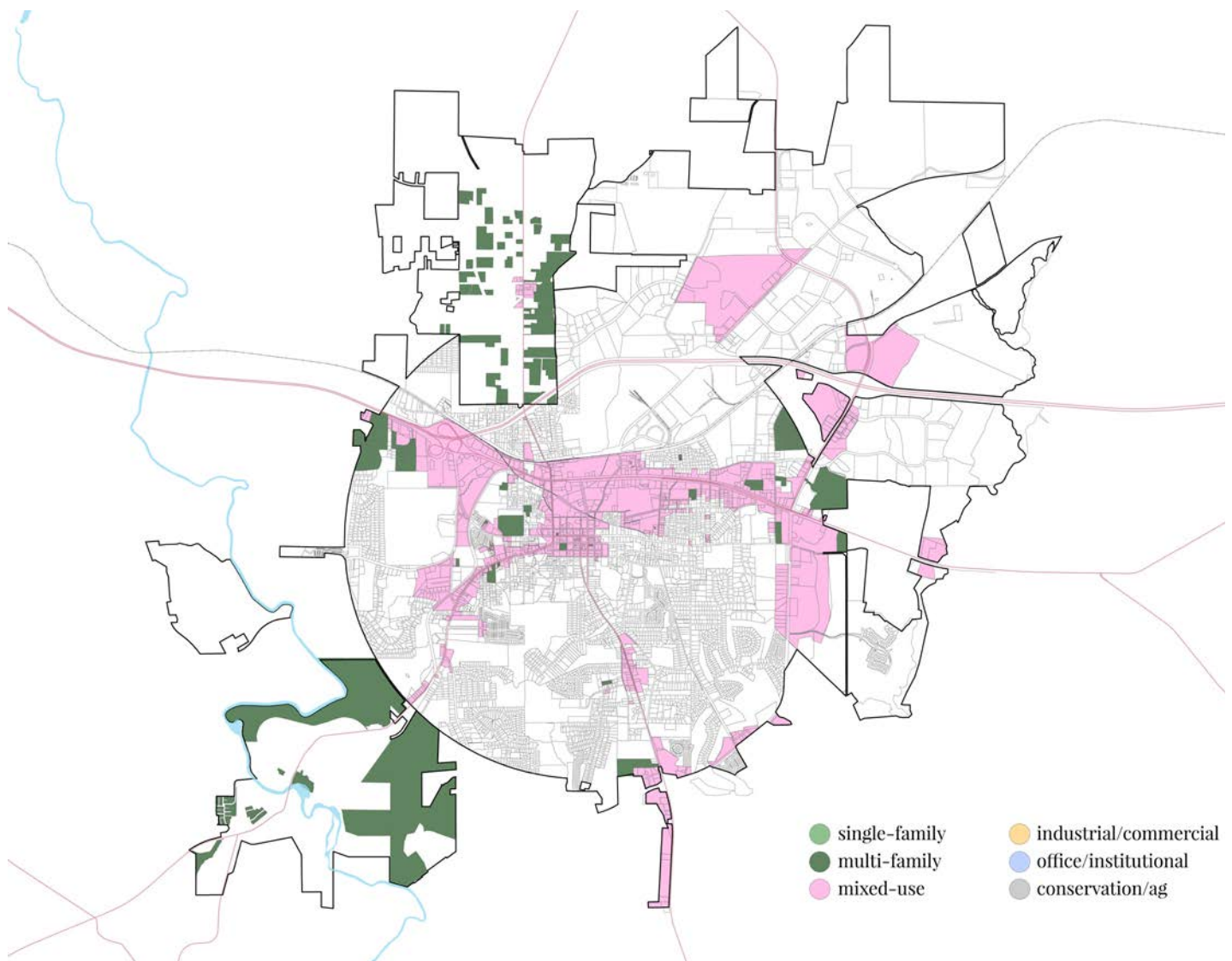
Covington zoning cover:

multi-family **2.1%**

mixed-use **14%**

Covington's zoning code offers much flexibility in how it can build new housing. Mixed-use zoning categories allow for modest density near jobs and retail, while recent projects indicate the city's willingness to explore innovative housing and neighborhood types.

Covington, Oxford, and Porterdale will face challenges related to the process required to build new structures. Assistance with rezonings and the passage of overlay districts would help streamline and incentivize the construction of additional types of housing.



WHAT GOES WHERE

A Holistic Approach to Housing

Housing is the backbone of a community. When taken care of, it can provide security for its residents, generate wealth for households, enhance economic development, and lend a sense of character to a neighborhood, street, or city. When done well, housing can be flexible to accommodate a variety of needs.

THE MAIN QUESTION IS THIS: HOW MUCH OF WHAT TYPE GOES WHERE?

Housing is also a tool local governments can use to get what they want. But in order to do that, leaders must make smart investments in what types and sizes of housing go where, and how different agencies can work together to achieve their housing vision.

Guiding Principles

LOCATION 1

Adding housing close to services and infrastructure supports working families, promotes vibrant town centers, and lowers government infrastructure cost.

TYPE 2

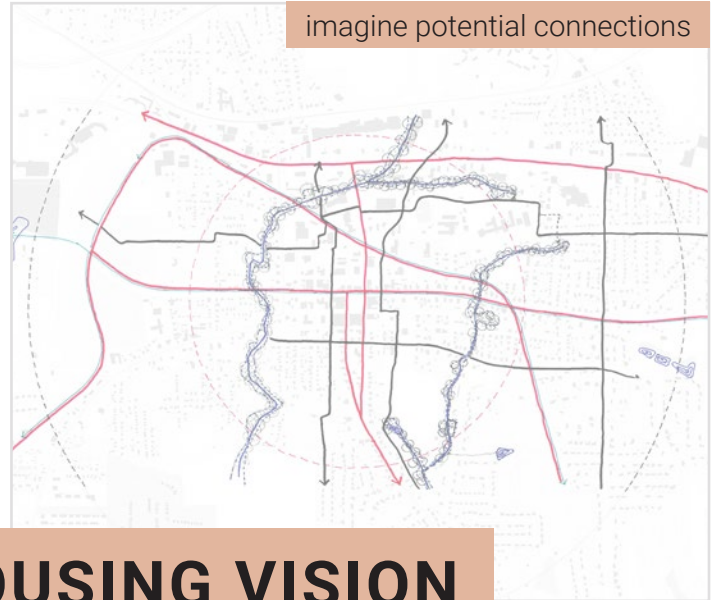
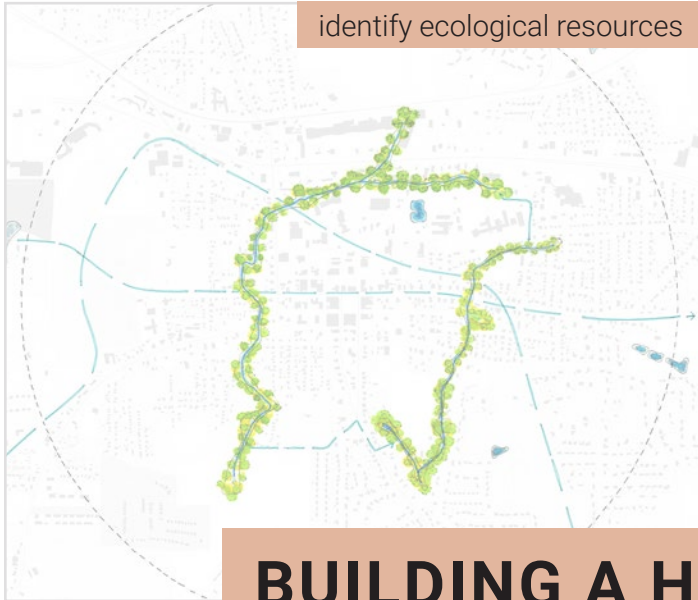
A greater variety in the housing market (types, sizes, prices, and locations) strengthens a community economically and socially.

COORDINATION 3

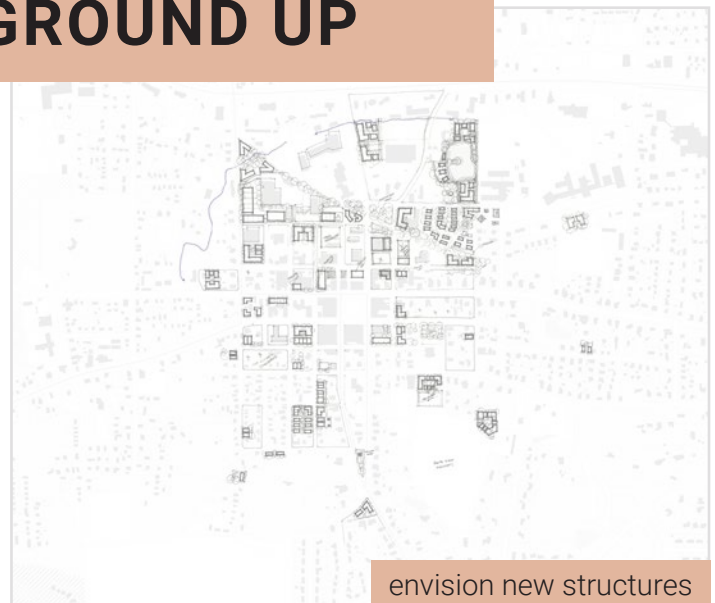
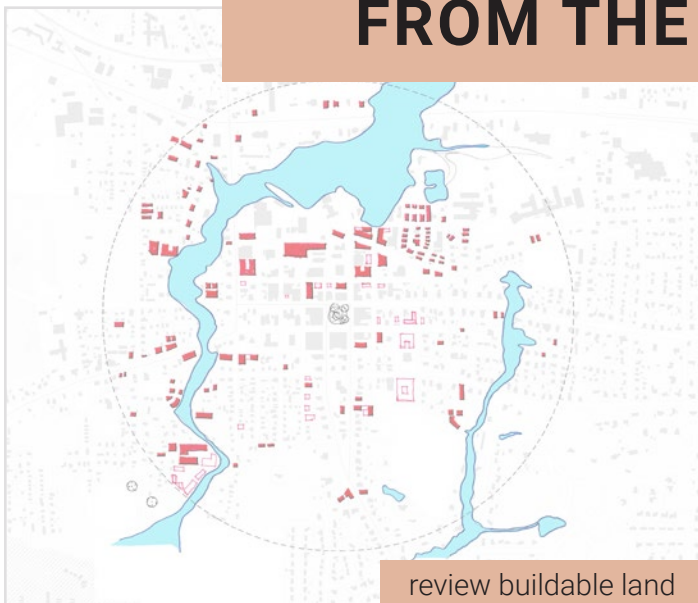
Smooth coordination between housing influencers and policy enforcers (i.e. Zoning, Economic Development, Housing Authorities) creates housing opportunities that benefit all and boost the local economy.

COLLABORATION 4

Collaboration, planning, and policy-making between jurisdictions can remove barriers to achieving housing stability and economic growth.



BUILDING A HOUSING VISION FROM THE GROUND UP



To approach housing holistically, it is important to take stock of what your community has, its assets, opportunities, and barriers to action. Starting with current conditions, both natural (topography, hydrology) and built (streets, existing buildings) lays a foundation upon which to build.

That foundation allows for a housing vision to blossom. The images above show an example of this visioning exercise for Covington, but this exercise can be replicated for any community. The next few pages go into these graphics and the process in detail.

WHAT GOES WHERE

1 Location

Adding housing close to services supports households, communities, and lowers costs.

When approached holistically, housing can support more than individual households. The way we build the structures that house us can foster a sense of place, nurture our environment, and provide a vibrant, reliable market for businesses, artistic institutions, and public spaces.

To demonstrate this, we performed a visioning exercise for future housing in the City of Covington, which can be replicated for any community. We began with the City's foundation—its land—identifying two creek beds, including Dried Indian Creek, that circle the city. A few manmade connections bisect these creeks to build a basic ecological framework, upon which new housing can be built that honors and takes advantage of these natural resources.

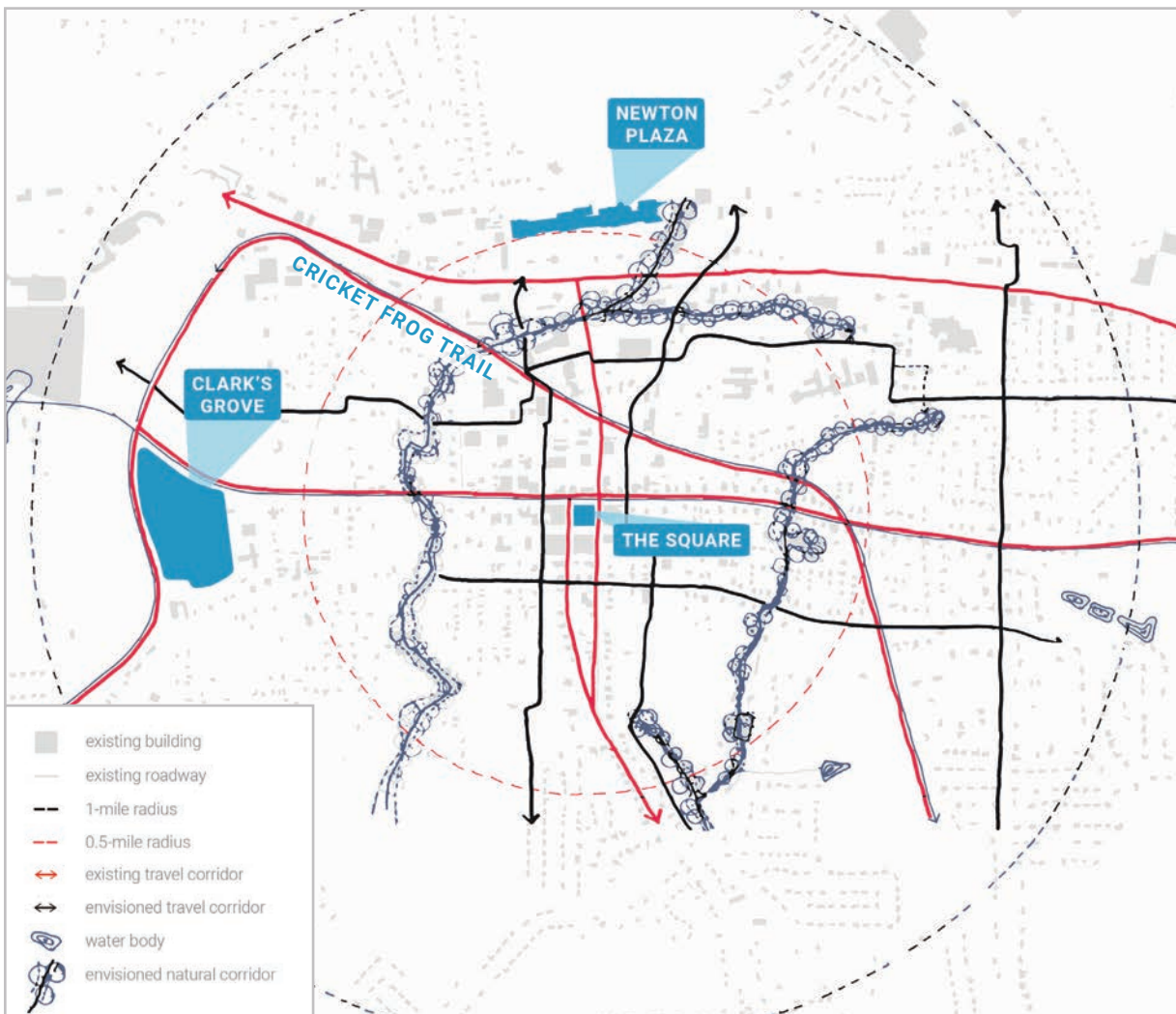
COVINGTON ENVISIONED: ECOLOGICAL CONNECTIVITY



After exploring the City's relationship to its land, we examined Covington's existing network of connections. (See legend below.) Using the ecological corridors as a backbone, we identified transportation corridors that serve as critical connections within Covington. We also sketched opportunities for new connections that could stitch parts of the city together.

Why focus on connections when envisioning the future of housing? Housing and transportation are closely linked. Where we live determines how we get around and vice versa. Providing more connections of various types can make it easier to access vital goods and services, while also supporting housing close to those goods and services and reducing transportation burdens.

COVINGTON ENVISIONED: PHYSICAL CONNECTIVITY & TRANSPORTATION NETWORK



WHAT GOES WHERE

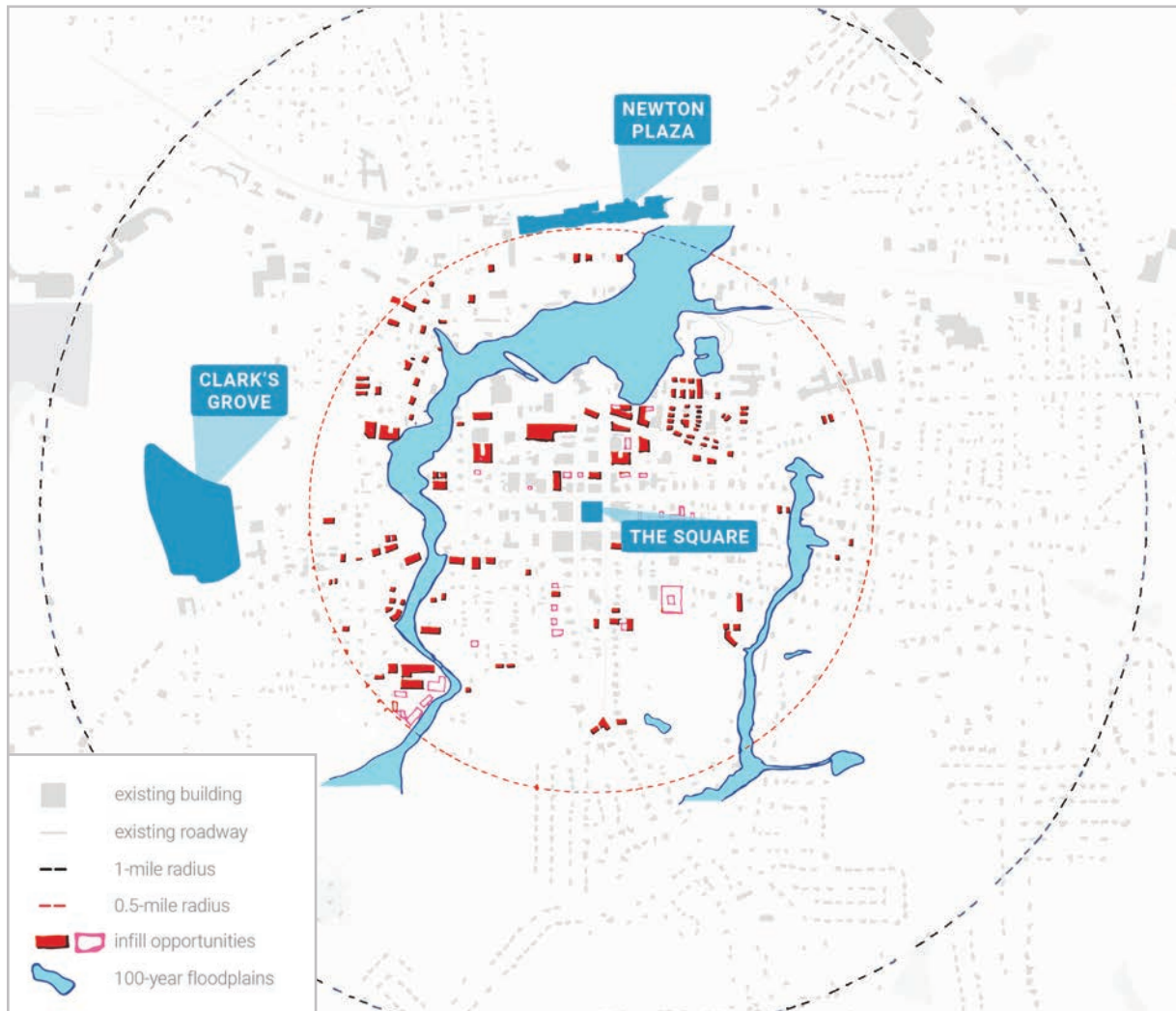
1 Location

Adding housing close to services supports households, communities, and lowers costs.

With a greater understanding of Covington's natural and built environments, we began surveying the city for areas where new development or redevelopment could take place. We paid special attention to tracts within a half-mile radius of the Square, the focal point of downtown. As explored previously, strategic small-scale infill can strengthen a community economically and socially at a lower overall community cost.

Many opportunities exist to locate new housing near downtown. Vacant or underutilized lots could provide intriguing opportunities for infill on land that has already been disturbed without changing downtown's historic character.

COVINGTON IMAGINED: PARCEL-LEVEL INFILL OPPORTUNITIES



Our last step involved zooming in even further, layering potential new buildings over top of existing buildings, infill site opportunities, and the natural and ecological frameworks we identified. Throughout this exercise, we kept Covington’s civic design and historic growth pattern in mind to sketch potential buildings that would both maintain Covington’s scale and support a thriving downtown.

These are, of course, imaginary projections, and simply reflect a possible vision of Covington’s housing future. Conducting visioning exercises like these can help local leaders understand how housing supports and fosters a sustainable community.

COVINGTON IMAGINED: BUILDING-LEVEL INFILL OPPORTUNITIES



WHAT GOES WHERE

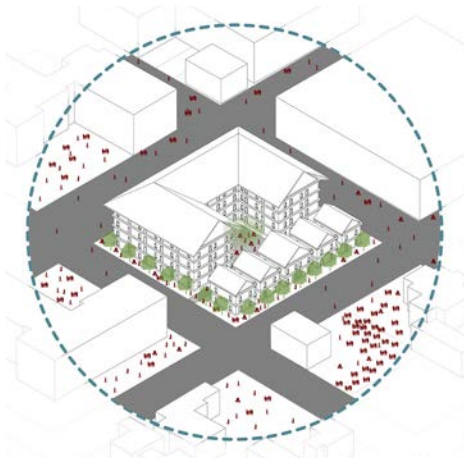
1 Location

Adding housing close to services supports households, communities, and lowers costs.

Cities and towns, especially in Georgia, used to be designed based on how long it took to walk to town. As our modes of transportation grew more efficient, we expanded outward, putting down roots in suburban subdivisions while leaving behind homes, storefronts, and some vacant lots downtown, many of which still exist today.

Reinvesting in these historic buildings brings multiple benefits to a city. First, it can help breathe new life into the city, creating a vibrant atmosphere and a sense of place. Second, repurposing existing structures is generally cheaper than building from scratch, and helps preserve community character. Lastly, it can bring people downtown, encouraging them to become patrons of local businesses and active stewards of their city.

When done well, housing infill can add to a city's consumer base, grow city revenues by increasing tax value, and contribute to a thriving downtown that cultivates a sense of pride and identity. A few examples show how this can be done:

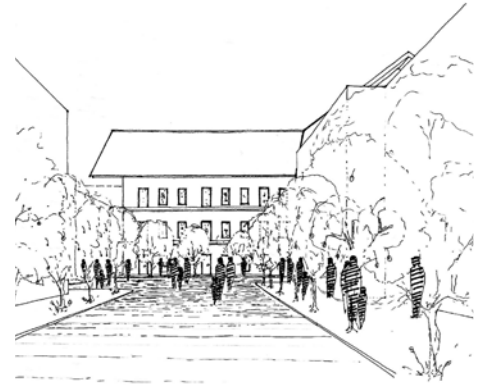
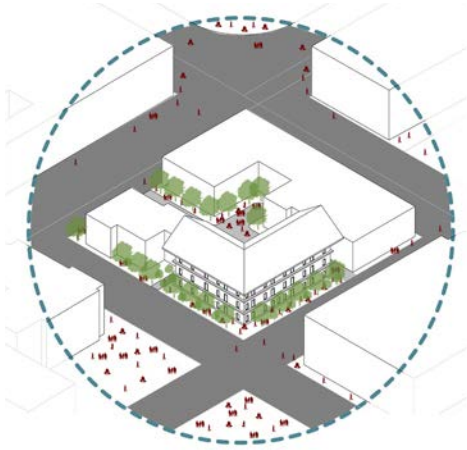


This site features one larger building of apartments or condos, opposite a row of detached structures. The larger building faces downtown Covington, while the detached structures provide a “stepdown” to neighborhood-scale homes farther from downtown. The detached structures could be single-family homes or could consist of different configurations inside.

The right two sketches display a view of the courtyard and building facades, which feel comfortable based on other building heights in Covington. This site design could accommodate between 50,300 - 70,800 square feet of new housing.

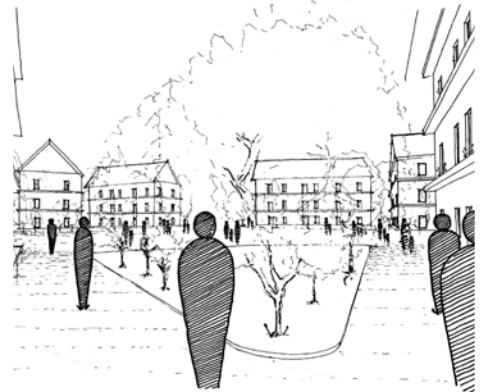
Reinvesting in historic buildings close to downtown helps build a city's identity.

Adding new houses on vacant or underutilized lots can make a place more lively, exciting, and sustainable.



This demonstration site utilizes a block that is half-built. It imagines one multi-unit building to be built on the remaining portion of the lot, at scale with buildings around it. The “L” shape allows for small setbacks so residents can interact with the street, while providing a courtyard in the rear, which can also be utilized by tenants of the existing buildings.

Providing housing this close to shops, restaurants, and governmental services would benefit the community economically and socially by reducing the distance between residents and downtown.



The most unique of these demonstration sites features six buildings of similar height and character, allowing full coverage of the site’s triangular shape. Constructing units in this way also preserves the channel of Dried Indian Creek, which forms part of the ecological framework of Covington captured on pg. 50. This creates common space in and around the dried creek bed, offering opportunities for enjoyment of the ravine, spaces for social gathering, and an enjoyable landscape scene.

Mobility opportunities abound here. The site’s long side borders the Cricket Frog Trail’s right-of-way. A retail node could be established here as well. A site design like this allows for inter-generational housing that puts young and old alike close to services.

WHAT TO DO NOW

2 Type

A greater variety in the housing market strengthens a community economically and socially.

It is clear from stakeholder interviews, growth projections, and demographic change that Newton County and its cities would benefit from greater variety in their housing stock. Exciting new industries are setting up shop in Newton, and local economic development is attracting new residents who want to enjoy a sense of community and an enjoyable lifestyle.

Residents and households, old and new, do not all look the same or need the same things. To accommodate them, Newton County and its cities should consider expanding housing choice in their communities across a range of parameters (size, type, tenure, etc).



Where does a single parent of two kids making \$35,000 a year as a physician's assistant live? What about an accountant making over \$100,000 a year? Or a bus driver making an hourly wage? **Having choices reduces housing burdens, strengthening families & communities.**

Duplex next to a family whose children attend the same school



Mixed-income apartment complex near greenspace



Small, 2-bedroom house with a mortgage under \$1,100/month



Who might move to Newton County and its cities?

- tech or film industry employees who need housing for 3 months to a year
- young professional couples who want to raise a family
- seniors looking to age in place and/or downsize
- families who want to supplement their income by renting out a second unit
- students interested in off-campus living
- working-class families who need quality housing they can afford



Who lives in this house? Do they rent or own? Is this 1 unit or 4? Would it look any different if it was 4?

Flexible housing solutions allow a community to respond to changing trends and conditions.

Grandparents (legacy homeowners) with their grandchildren



Tech industry workers who want to live close to the Square



Families of different incomes in a divided duplex



WHAT TO DO NOW

2 Type

A greater variety in the housing market strengthens a community economically and socially.

Part of introducing greater variety into a community's housing stock includes something not immediately apparent: **housing tenure**, also known as who owns and who rents.

The benefits of homeownership cannot be ignored. Not only is ownership considered one of the most effective wealth-building tools we have, but ownership is often linked with stable neighborhoods and community pride.

Yet homeownership is not attainable for everyone, nor is it desirable for everyone. Ownership structures can be volatile, as the 2008 Housing Crisis indicated, or they can be burdensome if personal circumstances change.

While there are many benefits of homeownership, there are also many benefits of rentership, both for individuals and communities. Having varied options for both is crucial for the health of a community and helpful for residents that need options.

Having an ample supply of owned units and rented units helps communities accommodate a spectrum of residents that make that community stronger.

How Can Renting Help Families?

Flexibility: renting works well for short-term employees and those who do not want the responsibility of homeownership.

Affordability: renting can help people save up for their first home.

Size: rental units are usually smaller, offering options for small families or those looking to downsize.

How Can Owning Help Families?

Longevity: owning works best for households who know they will stay and want to establish roots.

Wealth: owning a home can help a family grow their economic assets and improve their financial position.

Size: owned units can be any size, offering various points of entry for prospective homebuyers.

Rentership is on the rise in Newton County and its cities. Can you tell which unit is for rent or for sale?



(A)



(B)



(C)

How Can Renting Help Communities?

Adaptability: having sufficient rental stock helps communities withstand fluctuations to their industry mix or economic changes.

Attraction: rental housing is a point of entry for new residents to become acquainted with their new community.

How Can Owning Help Communities?

Investment: by buying their home, owners demonstrate a firm commitment to their community and the property they hold.

Perpetuity: while owning a home is never permanent, residents who own tend to stick around for awhile.

What Common Benefit Do They Bring?

Economics:

Renting and owning both strengthen communities economically. Rental units are often smaller, and could potentially house more people per acre, increasing the tax base. Owners and renters both have a financial stake in the community through property taxes; renters pay tax that is passed through their landlord as a portion of their monthly payment. Finally, both owners and renters are active citizens who contribute to the economy.

WHAT TO DO NOW

3 Coordination

Smooth coordination between housing influencers and policy enforcers creates housing opportunities that benefit all.

Housing challenges cannot be borne by one organization or agency alone. While our governments, institutions, and organizations are responsible for establishing the conditions for housing success, their ability to facilitate the planning and execution of a robust housing strategy is sometimes hindered by a lack of political will and interagency coordination.

Thus, coordination between governmental agencies and authorities, private companies, and nonprofit organizations is essential to building a community where everyone has a quality place they can call home. In other words, **it takes a village to build one**. (See the appendix for detailed tables on various housing actors.)

If housing both supports and is supported by the community in which it is built, then it stands to reason that a potpourri of different actors can influence housing. Coordination yields stronger efforts that can provide a higher quality of life to more households.

In addition to Housing Authorities and other governmental actors, **major employers must articulate the need for their employees' housing.**

4 Collaboration

Collaboration between jurisdictions can remove barriers to achieving housing stability and economic growth.

The desire for a vibrant community and the need for housing stock that supports it does not stop at a city or county line. Housing strategies in Oxford or Porterdale can support those cities while also contributing to a more resilient Covington or Newton County, and vice versa.

Partnerships with other jurisdictions are necessary to provide quality housing for everyone. Collaborative efforts can alleviate burdens felt more strongly by a particular jurisdiction and can surpass boundaries that would have prevented households from accessing needed resources.

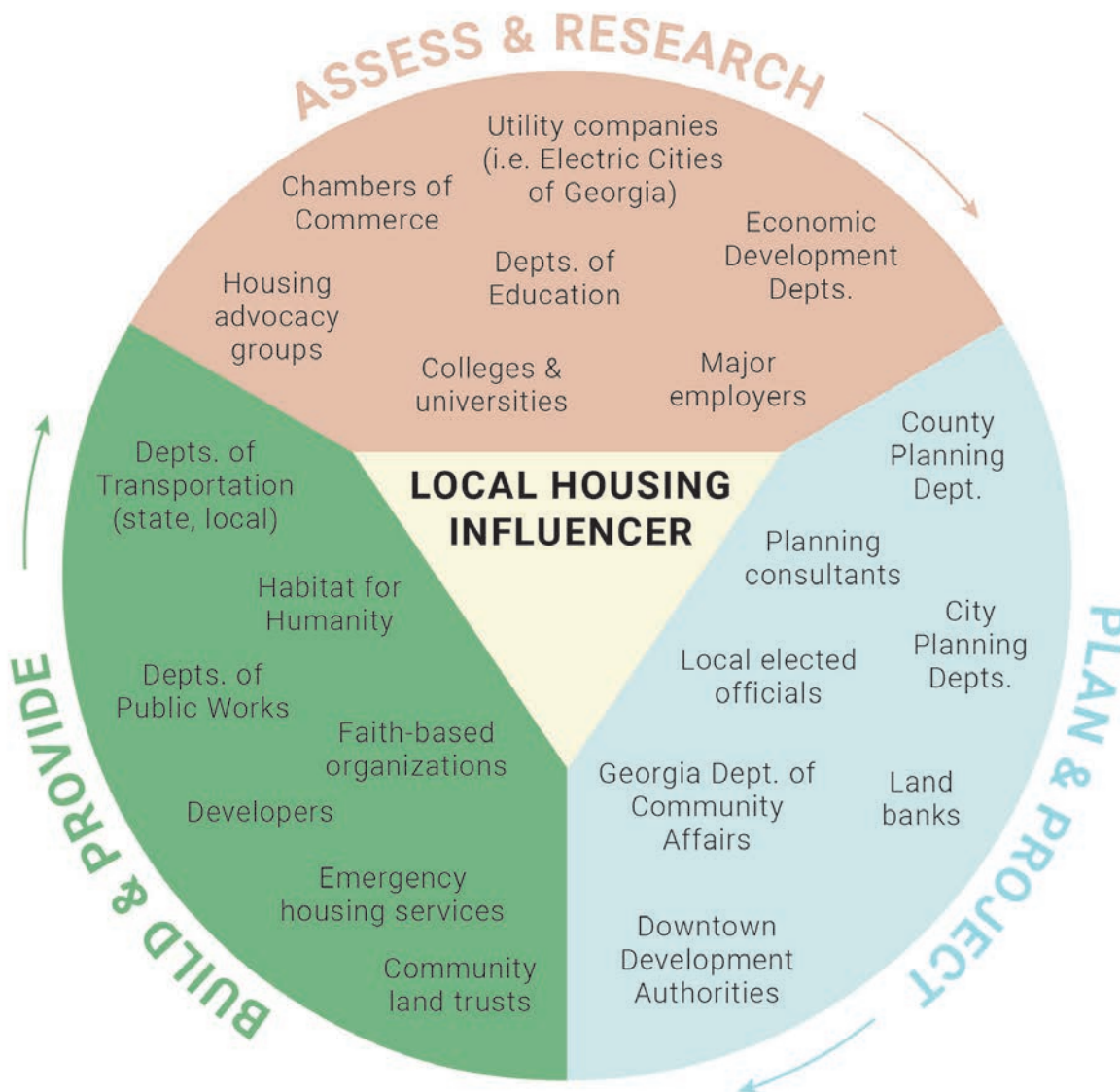
See the opposite page for a diagram of how different agencies and organizations can all contribute to a flexible and successful housing strategy.

Some housing collaborators have more responsibility for housing than others. Governing bodies like planning offices, for example, establish the rules and regulations that enable private actors to build and provide housing (see right).

Housing Influencers

As we indicated in Chapter 2, housing is often the foundation for communities' long-term economic well-being. Yet our institutions and organizations are responsible for setting the housing strategy that yields economic well-being and high-quality of life.

For housing to flourish, influencers from various fields must unite and work together. Some will have larger roles than others: city and county governments, for example, are responsible for setting legal and enforceable housing policies and ordinances. Others, like for-profit and non-profit developers will operate within the legal framework that their partners establish. Yet each influencer is part of the same cyclical process, which we have demonstrated below using our methodology.



WHAT TO DO NOW

Summary of Study Findings

Through in-depth research, this study discovered challenges facing Newton County and its cities across five major elements of housing:

- 1 Quantity** **Currently, there is not enough housing stock to absorb Newton County's projected growth.**
- 2 Price** **Housing values in Newton County do not reflect the County's income distribution.**
- 3 Type** **The demand for varied housing types and sizes exceeds the County's current supply.**
- 4 Perception** **Residents have noted the difficulty of finding housing in Newton County appropriate for their needs.**
- 5 Zoning** **Zoning in certain jurisdictions prevents flexibility in the housing market.**

Housing influencers like Covington Housing Authority, local governments, and elected officials can begin to address housing mismatch through improvements to the following categories:

- 1 Location** **Adding housing close to services supports households, communities, and lowers costs.**
- 2 Type** **A greater variety in the housing market strengthens a community economically and socially.**
- 3 Coordination** **Smooth coordination between housing influencers and policy enforcers creates housing opportunities that benefit all.**
- 4 Collaboration** **Collaboration between jurisdictions can remove barriers to achieving housing stability and economic growth.**

Taking steps to address one or all of these will prove instrumental in helping residents of Newton County and its cities benefit from quality, varied housing and all the rewards it brings. On the opposite page, we have indicated a few specific influencers to approach for partnerships, collaborations, and innovative projects.

Specific Opportunities



COVINGTON HOUSING AUTHORITY

CHA is well-positioned to explore unique housing options. While it works to provide new units for Newton residents, its independent structure could help facilitate land tenure organizations like a land bank.



OXFORD COLLEGE OF EMORY UNIVERSITY

Cities should consider partnering with Emory to find opportunities for workforce housing. Emory is proud of Oxford and its neighbors, and could prove an enthusiastic partner on housing issues.



NEWTON COUNTY BOARD OF EDUCATION

Schools and housing share a mutualistic relationship. School quality influences the choice of where to live, and housing quality influences school performance. The Board of Education can align its expansion or facility plans with the County's housing strategy and identify opportunities for reuse of space.



ELECTRIC CITIES OF GEORGIA

Power utilities are an unexpected partner in housing issues, especially as it pertains to service delivery. Often, groups like ECG have conducted research on housing and economic development in order to understand supply and demand for their product. ECG could be an insightful partner on housing strategy.

WHAT TO DO NOW

Start with a Single Unit

Providing quality housing of varied types and sizes with something that can work for everyone in your city or county may seem like a monumental task—and it can be, depending on how it is approached. It will take time, creativity, patience, and resolve.

While the goal may seem monumental, there are strategic ways to help your city or county advance toward success, step by step.

Remember that every win is a win, no matter how small. Starting with one or two units can provide a burst of momentum that can be carried forward to bigger projects.

Remember to work together with partners and engage leaders from neighboring cities and jurisdictions. Collaboration helps lighten the load and overcome obstacles.

Remember that housing helps you achieve multiple goals at once. More people close to services means more economic activity, which means a higher quality of life and exciting things for your community.

Lastly, **remember that a home can be many things:** a refuge, a point of pride, a wealth-building tool, a reflection of our identity. Understand that housing is a community's foundation. By building a strong foundation one home at a time, you can help families achieve a life-long dream of securing a higher quality of life.



APPENDIX

Housing Influencers by Type

The table below captures some housing influencers listed in the figure on pg. 61 and categorizes them by their focus area. Some of them with similar structures are grouped into one line (i.e. local government offices would cover the Planning Department, Economic Development Department, and others).

While not exhaustive, this list is intended to provide a convenient glossary that organizations may use to identify potential partnerships and assistance. Please note the table extends across the page.

Agency	Legal Authority / Influence	Objective	Powers of Acquisition
PUBLIC AGENCIES			
Covington Housing Authority	Public authority	To stabilize and revitalize communities through new development	Can purchase property or acquire blighted property
Local government offices	Public entities	To provide return on taxpayers' investments	Can purchase property, often serving as buyer of last resort, or acquire blighted property
DEVELOPERS			
Private sector	Private entities	To provide market-approved housing and seek ROI	Can purchase property
Habitat for Humanity	Private non-profit	To provide quality housing at affordable rates for little cost	Can purchase property
LAND TENURE			
Community land trusts	Private non-profit, governed by residents, public officials, and other individuals	To create and maintain community affordability	Property is either given to or bought by the trust on a limited basis; land is held by trust and leased to new homeowner
Land banks	Public entity (non-profit or public authority)	To stabilize and revitalize communities through control of land	Acquisitions through tax liens and foreclosures, but not eminent domain or condemnation
OTHER			
Faith-based organizations	Tax-exempt private entity	To stabilize communities through charitable giving and volunteer support	Likely does not hold property except for church facilities, which could include housing
Emergency housing organizations	Tax-exempt private entity	To provide temporary housing for households undergoing crises	Holds property, can purchase or lease buildings



Photo: City of Oxford

Agency	Opportunities	Considerations	Present in Newton?
PUBLIC AGENCIES			
Covington Housing Authority	Cross-collaboration with other public agencies to deliver housing; can apply for federal housing grants	Perceptions of mission and clientele, must keep ROI within acceptable range for public entity, grant programs restrict building types	Yes
Local government offices	Cross-collaboration with other public agencies; can offer subsidies for small-scale development; can apply for housing grants	Slow processes, must keep ROI within acceptable range for public entity, influenced by local constituencies	Yes
DEVELOPERS			
Private sector	Small-scale development on vacant or underutilized lots; large-scale development on vacant land; creative reuse of old buildings	Often relies on subsidies to keep prices low; will likely not act without insurance of ROI; not recognizing all price point and type needs	Yes
Habitat for Humanity	Small-scale development on vacant or underutilized lots; creation of affordable housing stock; volunteer-based programming	Location of housing not always taken into consideration	Yes
LAND TENURE			
Community land trusts	Removal of land from property purchase costs, development of single units on neglected lots	High barriers to launch: collective will, existing holdings, support from public and private entities	No
Land banks	Can cede land to public entities when those entities are ready; transitional between private and public ownership	Can become a property "sink," where properties sit and wait for conditions to be just right for development	No
OTHER			
Faith-based organizations	Housing options on church property; volunteer base for other nonprofit entities (i.e. Habitat); partnerships with other nonprofits	Housing likely temporary, renters likely to need exit strategy	Yes
Emergency housing organizations	Collaboration with public safety and other city agencies; partnerships with other nonprofits	Housing definitely temporary, low capacity, most successful when partnerships flourish	Yes

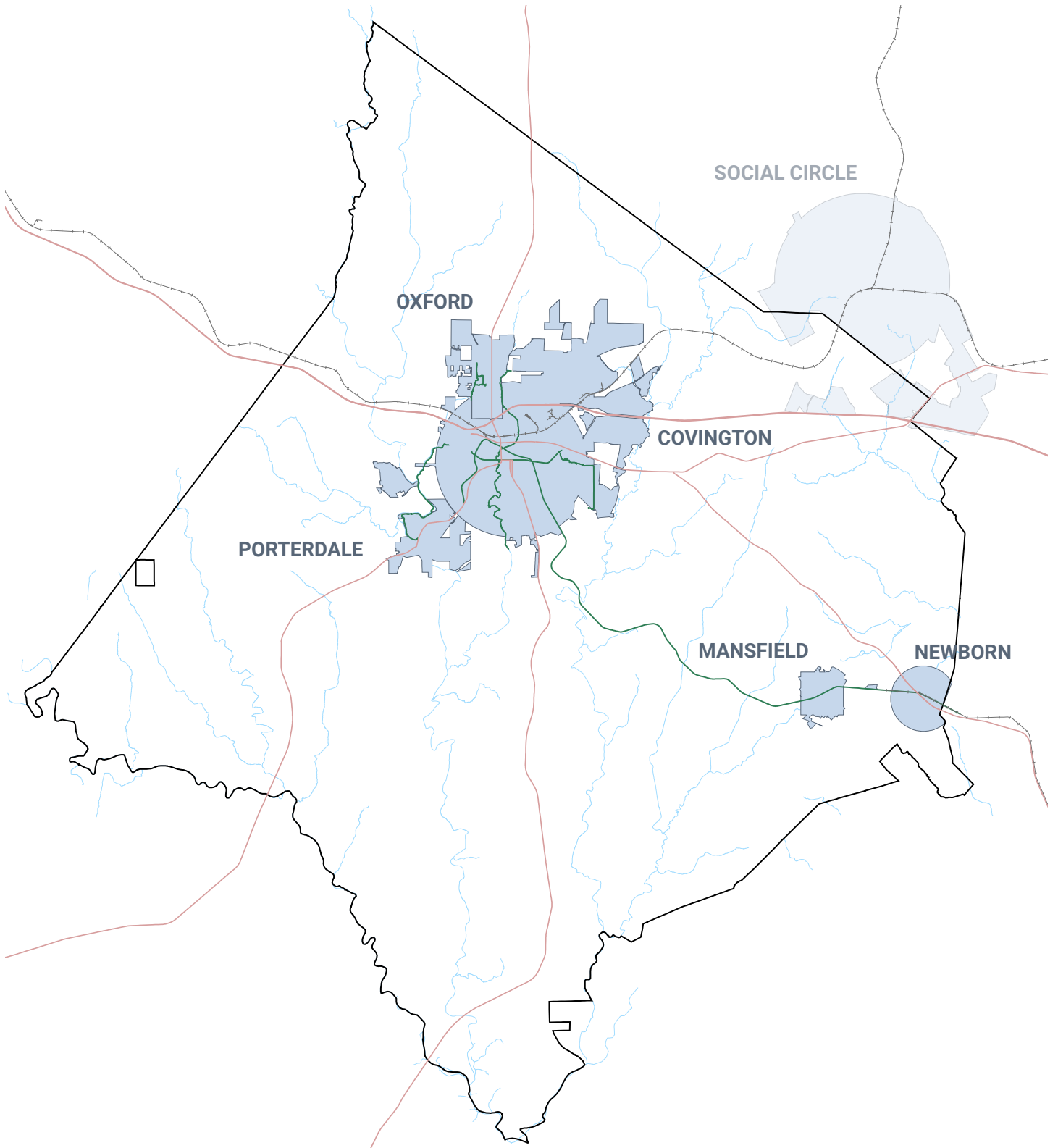
APPENDIX

Housing Influencers by Jurisdiction

The table below captures some housing influencers listed in the flowchart on pg. 61 and categorizes them by the jurisdiction in which they operate. This table mostly captures civic institutions or public-private partnerships which are able to leverage governmental support.

While not exhaustive, this list is intended to provide a birds-eye view of how the scales of these respective institutions fit together.

Agency	Primary Role	Opportunities	Potential Partnerships and Actions
CITY-LEVEL			
Cities of Covington, Oxford, Porterdale, Mansfield, & Newborn	Provision and management of city services, including housing	Development of city property, subsidies for small-scale developers, application for state and federal housing grants	Cross-boundary partnerships where borders meet, sharing best practices and network of small-scale developers and housing resources
Emory University	Higher education	Provision of on-campus housing or subsidized student apartments	Placement of student housing close to businesses, transportation shuttle to benefit students and cities
CITY- AND COUNTY-LEVEL			
Covington Housing Authority	Providing rental and for sale housing for all	In-house development, application for housing grants	City and county partnerships to add housing efficiently in key locations, offer to start and manage land bank
COUNTY-LEVEL			
Newton County	Provision and management of county services, including housing	Development of city property, subsidies for small-scale developers, application for state and federal housing grants	Cross-jurisdictional partnerships, sharing best practices and network of small-scale developers and housing resources
Newton County Board of Education	School policy, infrastructure, and siting	New schools, support for differing family types	School siting near existing services and housing, add infill housing near schools
Newton County Public Works	County-wide infrastructure, including water and sewer	New and increased connections through housing infill (streets, trails, etc.)	Housing production near existing infrastructure, especially sewer; analysis of least additional cost for sewer extension
Newton County Chamber of Commerce	Business and economic development resources	Company-sponsored housing development	Attachment of new housing dollars when recruiting companies
STATE LEVEL			
Department of Community Affairs	Management of statewide housing grant programs & comprehensive planning	Direct funding to housing infill projects	Partnerships with city agencies and authorities to streamline funding disbursement
Electric Cities of Georgia	Provision of electrical service	Research and data-sharing on housing and economic issues	Economic development strategy, housing strategy delivery



CONTRIBUTORS

Special Thanks

We are very grateful for the network of residents, partners, and experts who contributed to this study. Without their insight, feedback, and deep knowledge of Newton County and its communities, this report would not have been possible.

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GEORGIA CONSERVANCY SUSTAINABLE GROWTH

The Sustainable Growth Program is an education and technical assistance program of the Georgia Conservancy designed to facilitate community-based planning across the state. The program is committed to achieving successful communities by creating sound conservation and growth strategies, and building consensus for action.

Georgia is home to an abundance of natural and cultural resources. Our development patterns over the last 50 years present a very real threat to these resources and to quality of life as a whole. Sprawling, decentralized development, where people must depend on automobiles, is expensive for local governments to serve and has a staggering effect on the environment. The program views creative redevelopment and asset-based economic development as a tool to revitalize cities and preserve our natural environment.

Prior to this housing study, the program has addressed multi-jurisdictional watershed planning, heritage corridor preservation, comprehensive plans at multiple scales, coastal sea level rise research, and other planning opportunities all through a collaborative planning process.

