



AWP 3.0

HOUSING REPORT

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About AWP

The purpose of the Athens Wellbeing Project (AWP) is to provide comprehensive data from a representative sample of households on our unique needs and assets in Athens-Clarke County. Launched in 2016, the AWP is championed by the Athens Area Community Foundation. Three rounds of survey data collection have been completed-- version 1.0 in Fall 2016, version 2.0 in Fall 2018/Winter 2019, and version 3.0 in Fall 2021/Winter 2022--with the intent of building a longitudinal dataset across time.

AWP data provide information across all domains of life in our community. These include:

- Lifelong Learning**
- Health**
- Housing**
- Community Safety**
- Civic Vitality**

The AWP is pioneering an unprecedented collaboration of community leaders, using a data collection approach that is representative of our community. The research design and community participation incorporates vulnerable populations providing unique opportunities to understand wellbeing across all groups in our county.

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INTRODUCTION

What is housing?

Housing refers to a dwelling or living space occupied by an individual or a family unit for the purposes of eating, sleeping, and living. Safe, secure housing is necessary in order to meet basic human needs. Housing units should: protect against elements such as extreme temperatures, weather events, and pests; provide access to safe, clean water and sanitation; protect against disease and injury; create privacy for individuals; and provide a space for family life, including enough room for exercise and play.¹

The Athens Wellbeing Project examines affordability and safety of housing. Affordable housing is defined as costing no more than 30% of household income.² Because rent and mortgage payments are often the largest expenditure for a family, high costs of housing can impact one's ability to pay for other necessities, like food or transportation. When a person pays more than 30% of their income on housing, they are considered cost burdened.³ Housing quality refers to the physical state of a housing unit and the surrounding environment. Poor conditions in a home include exposed electrical wiring, cracks or holes in walls, broken windows, peeling paint, mold, and pests such as rats or cockroaches.⁴

How does housing impact wellbeing?

The quality and safety of one's housing can play a significant role in their physical health, mental health, and life satisfaction.⁵ A safe, secure home provides the space necessary to create and maintain healthy lifestyles, including exercise and eating habits, and to recover from illness or injury.⁶ A home in poor quality, however, may contribute to health consequences, such as asthma, cardiovascular disease, and psychological distress.⁷

Housing is also an important prerequisite for employment opportunities, social wellbeing, and participation in one's community. As Tracy Kaufman of the National Low Income Housing Coalition stated, "Safe, affordable housing is a basic necessity for every family. Without a decent place to live, people cannot be productive members of society, children cannot learn, and families cannot thrive."¹

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HOME OWNERSHIP

Households are more likely to rent than own their homes.

Data from the American Community Survey are shown here in Figures 1 and 2. These data were extracted from the AWP Social Mapping Atlas, and present the percent of the population in renter and owner-occupied housing, respectively.

As of 2022, Census data show that only 41% of homes are owner-occupied in Athens-Clarke County. This means that approximately 59% of households are renter-occupied.

2022 Census data show that only 41% of homes are owner-occupied in Athens.

Examining these maps indicate that over 85% of households are renters in the neighborhood zones in the central part of the county.

Conversely, the overwhelming majority of households in the outer neighborhood zones (on the edges of the county borders) are owner-occupied, with between 61% and 76% of these households owning their homes.

Figure 1. Percent of Population in Renter- Occupied Housing

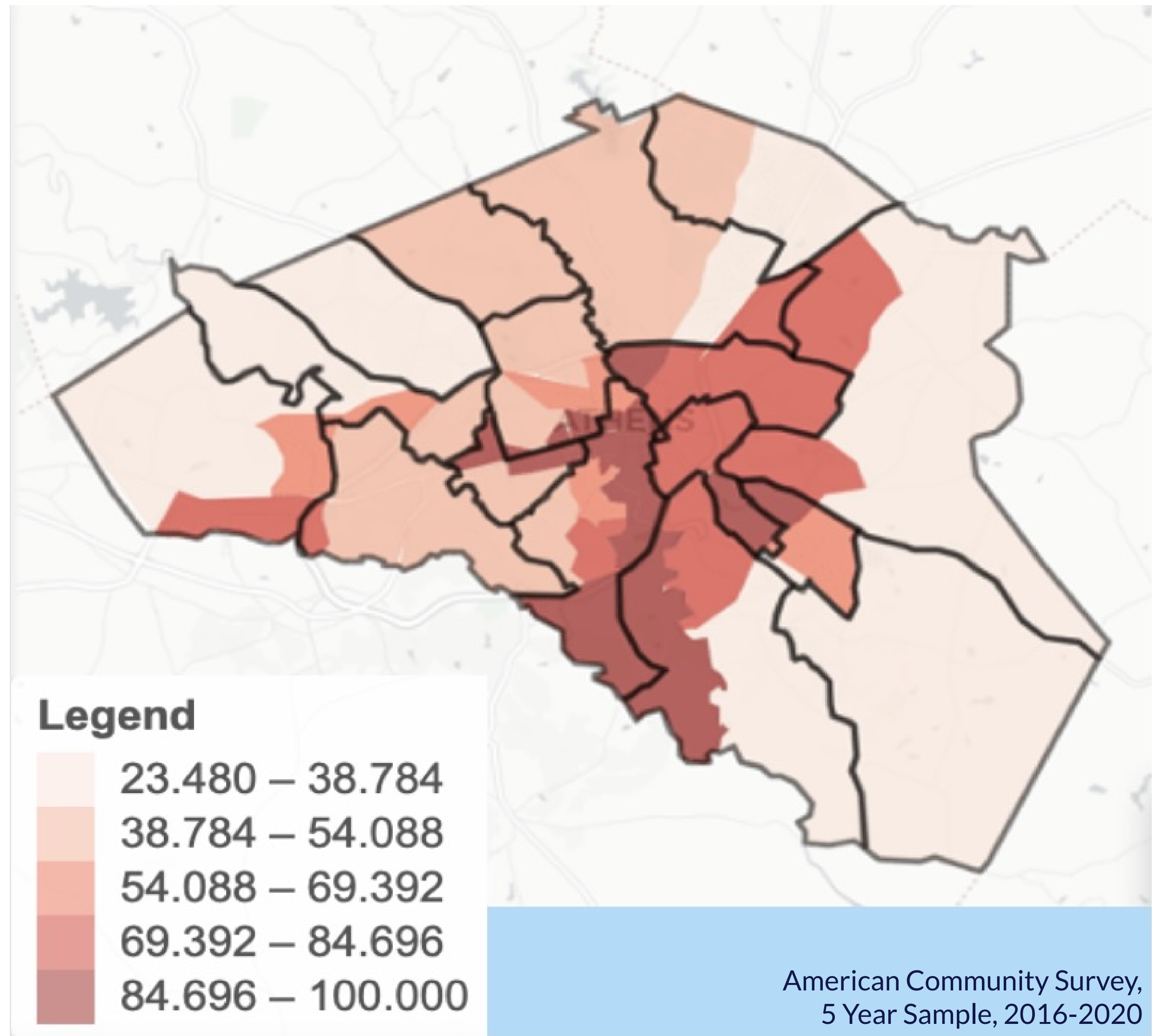


Figure 2. Percent of Population in Owner-Occupied Housing

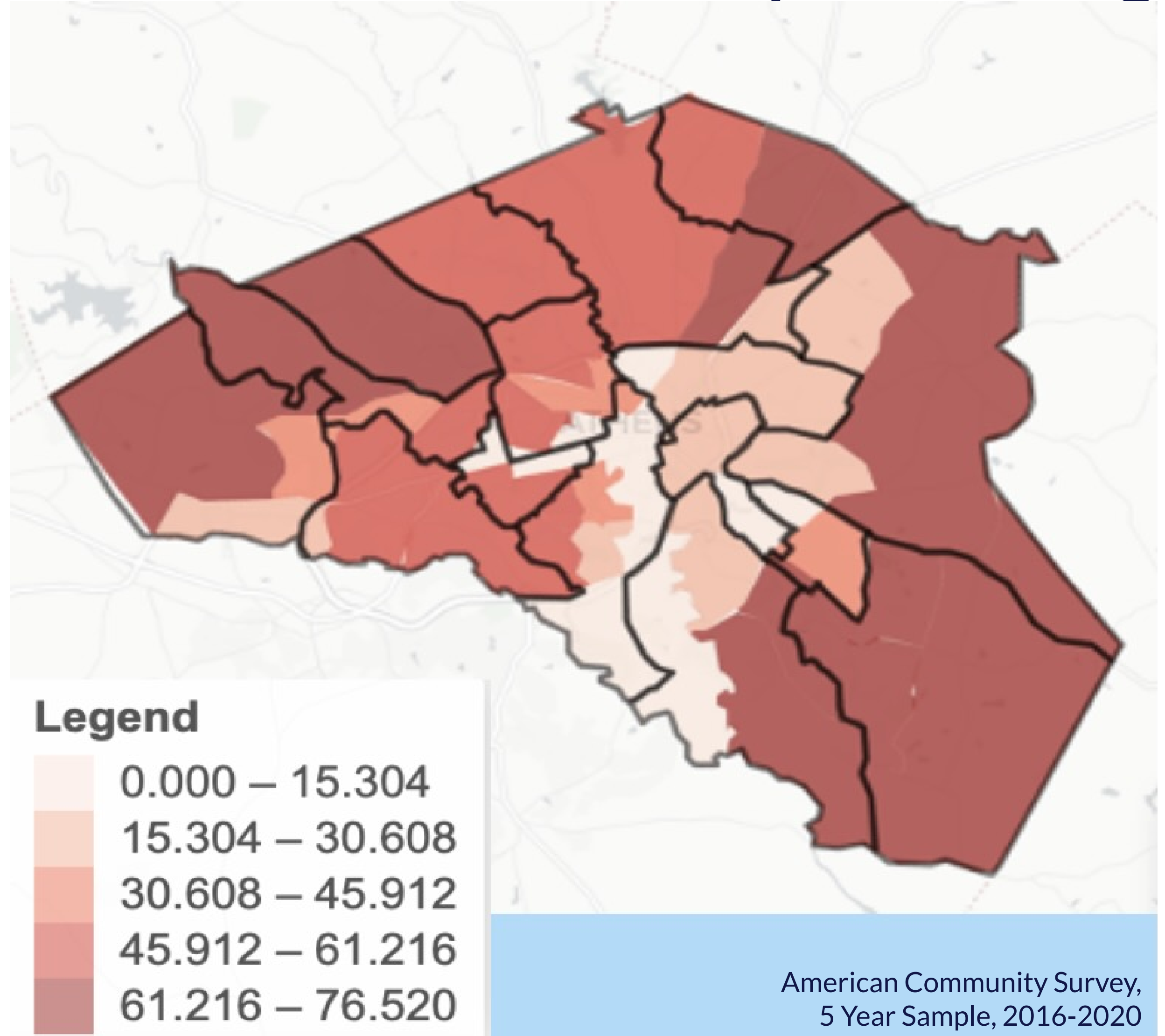
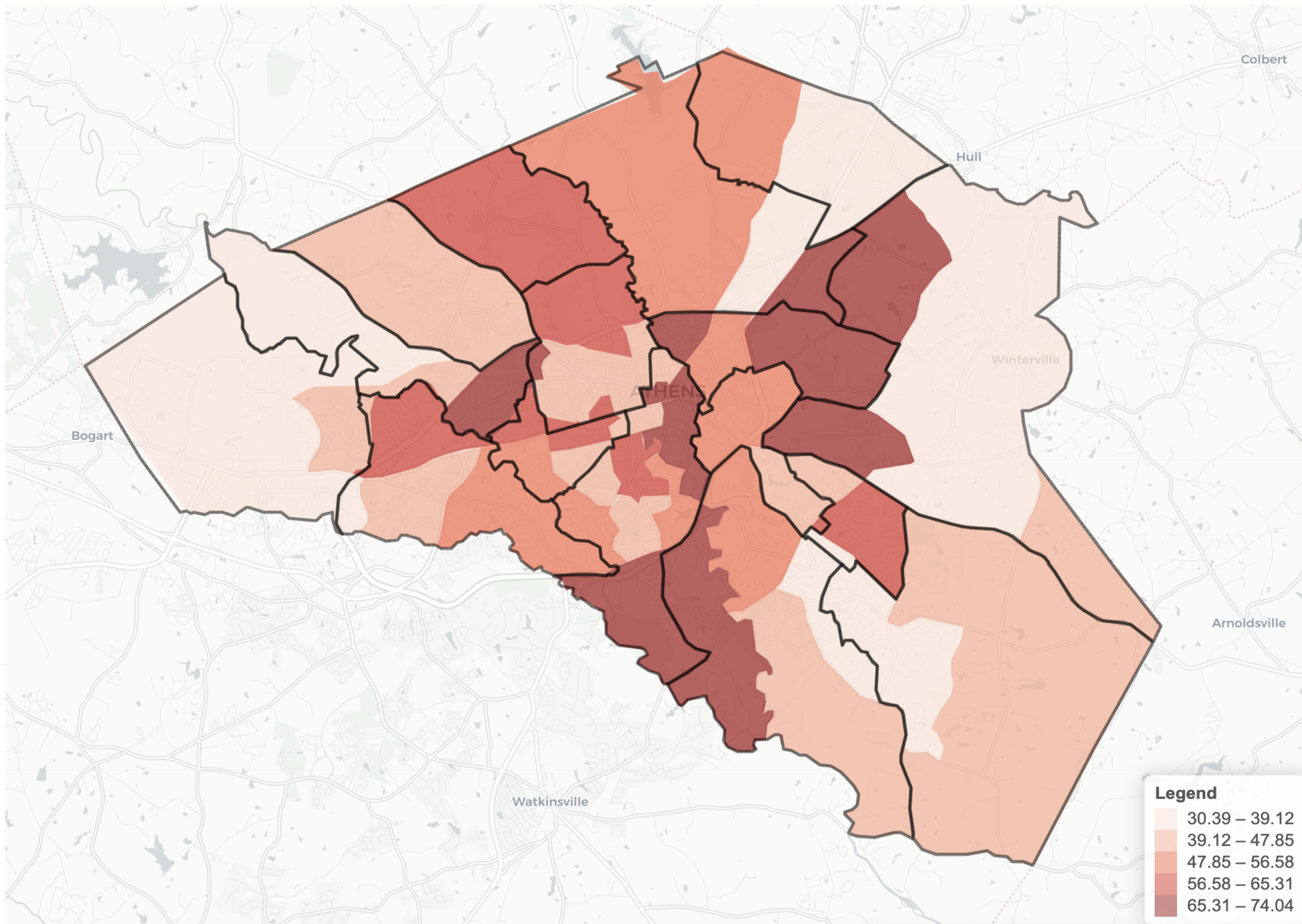


Figure 3: Housing Stress (Rent >30% of Income)

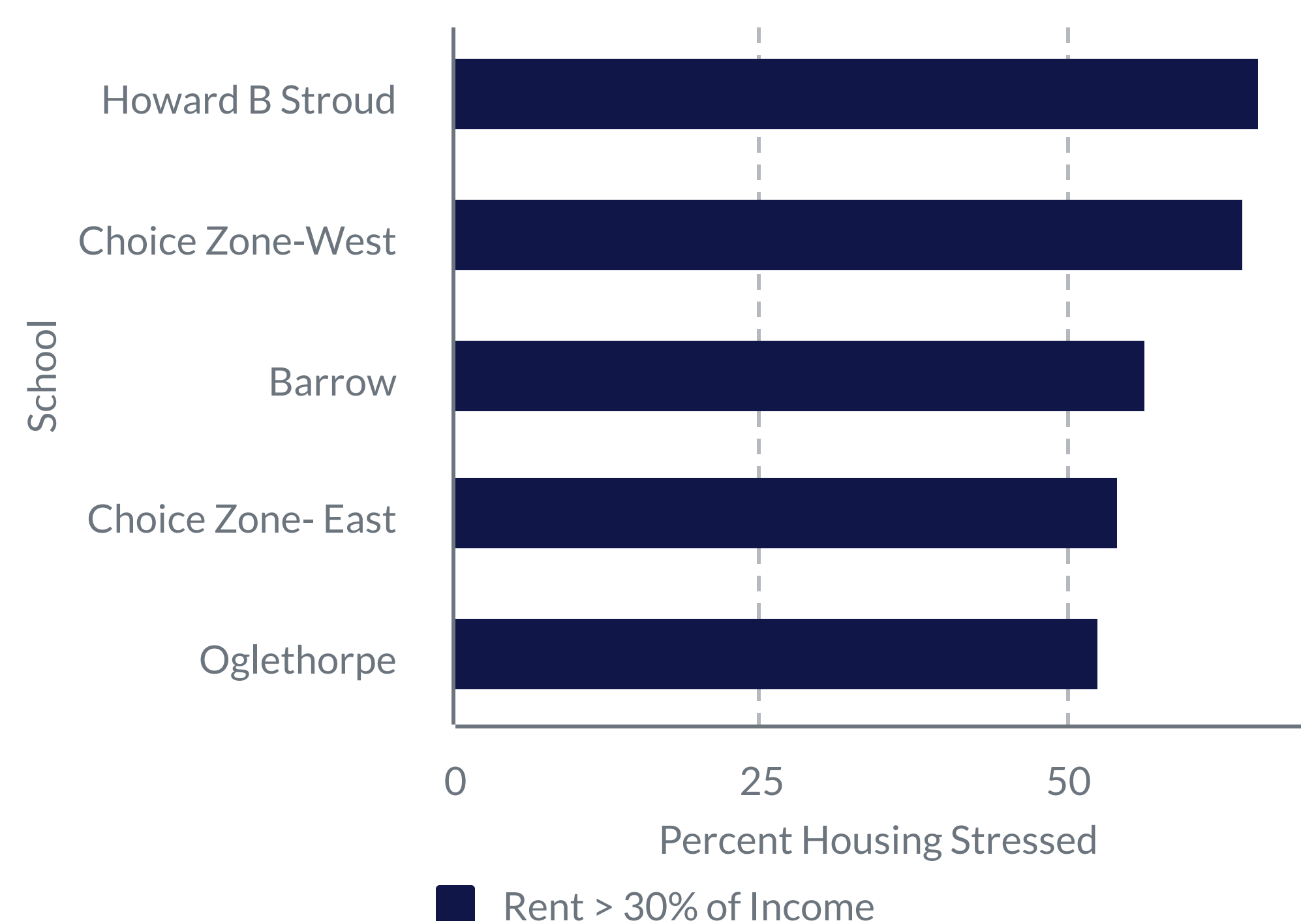


Source: American Community Survey, 5 Year Sample, 2016-2020

What is Housing Stress?

The standard definition of whether housing is "affordable" in the United States is based on the idea that a family's housing should not cost more than 30% of their income (and more specifically, their take-home pay). Thus, if a family earned \$2,000 per month, their housing would be deemed "affordable" if it cost \$600 per month or less.

Figure 3 above shows the proportion of Athens households by neighborhood school zone paying more than 30% of their monthly income to rent or mortgage. The table to the right shows the five neighborhood zones with the greatest proportion of households experiencing financial housing stress.



SOCIAL MAPPING DATA: HOUSING STRESS

AFFORDABILITY

Housing Stress: Decreases in Housing Affordability

The origin of the housing stress definition as presented on the previous page comes from the National Housing Act of 1937, wherein a household is considered "burdened" when more than 30% of income is spent on housing. By this standard, 50% of Athens-Clarke County households are financially stressed by their monthly housing payment.

On average, Athens households, regardless of income level or racial/ethnic group, paid a greater proportion of their monthly take-home pay than the National Housing Act's burden limit. Low income households (<100% FPL) spent, on average, over 60% of their take-home pay on housing, more than double the recommendation. Relative to the 2019 AWP survey findings, the average monthly housing expenditures have risen by over \$150 per month.

In addition to the rising cost of housing, almost one third of respondents indicated they have difficulty paying their monthly utility bills, and 16% of households do not have reliable transportation. Of those who were behind in rent or mortgage payments, the average family was 3.5 months behind. Given the average rent value is \$1126, this means that these families behind on rent owed an average of \$3,941 just to be "caught up" on their housing costs.

\$1126

average monthly
mortgage or rent
payment

16%

of households do not
have reliable
transportation

31%

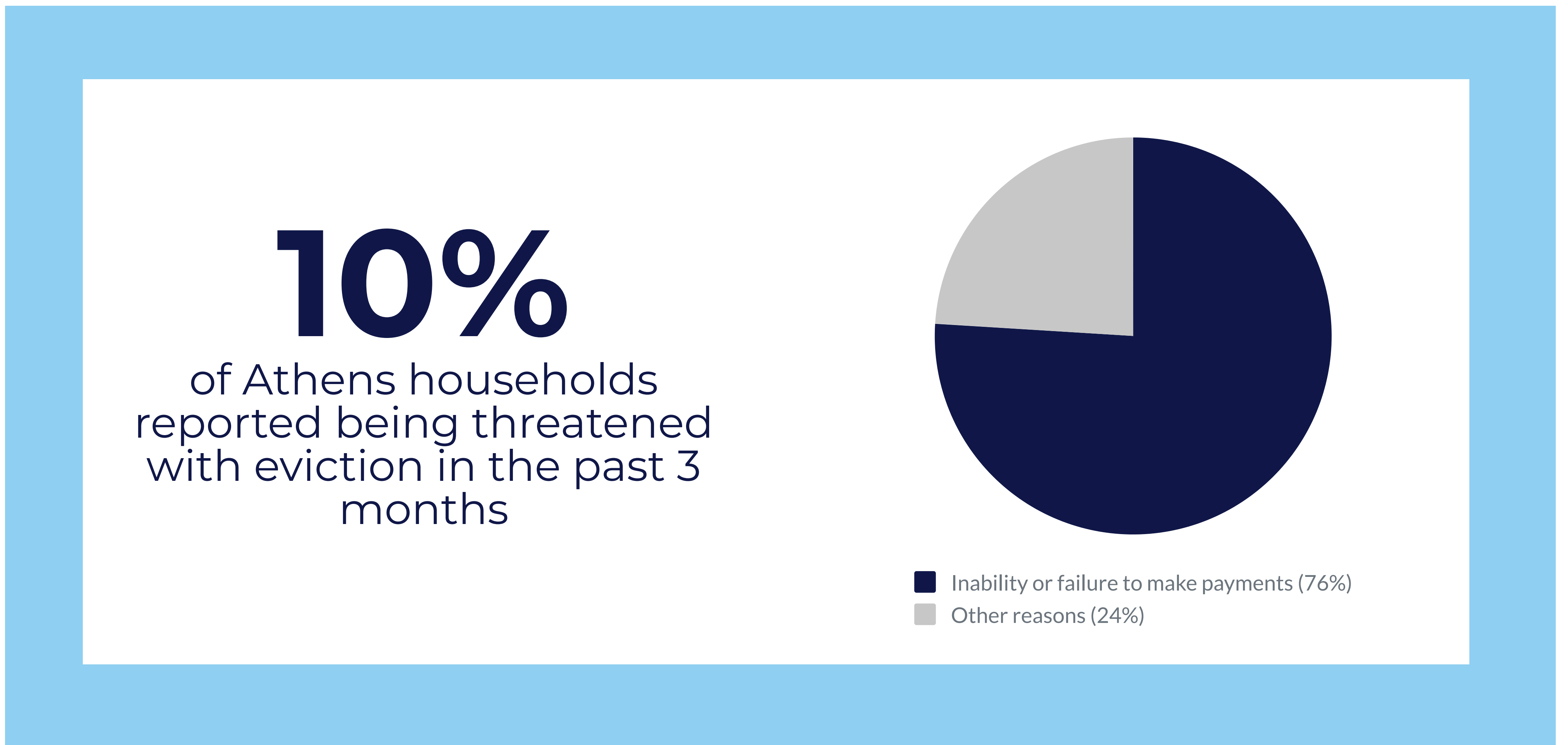
of households report
having difficulty paying
utility bills

3.5

the average number
of months behind on
rent

AFFORDABILITY: Housing Fragility

Figure 4: Prevalence of Eviction Threats

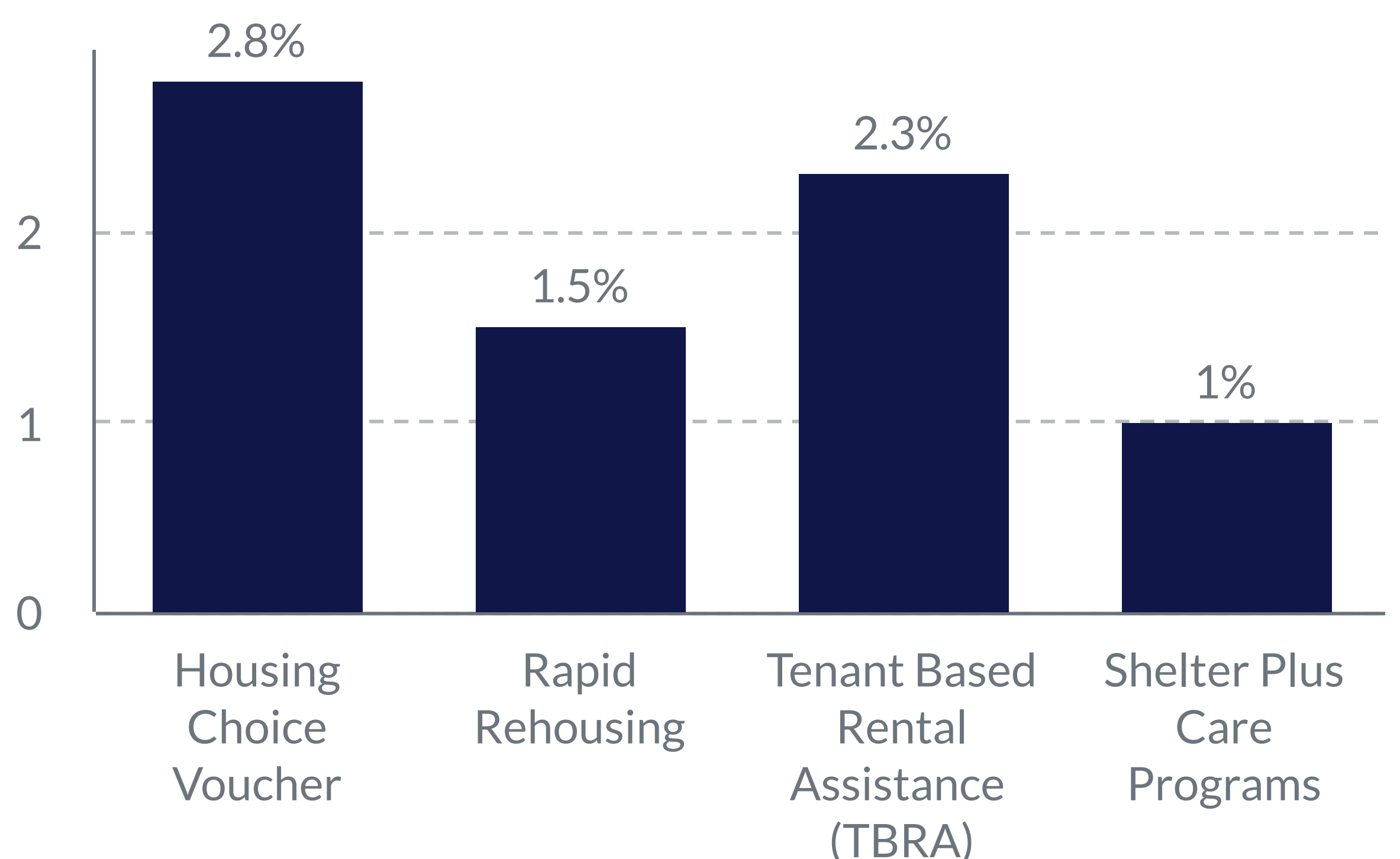


Reasons for Being Threatened with Eviction

Ten percent of Athens households reported being threatened with eviction in the past three months. The most common reason reported for threat of eviction was the inability or failure to pay rent/mortgage, which accounted for 76% of cases. The other most common reasons cited for threat of eviction were: landlord wanted to use the property for another tenant or purpose (5%), violation of lease terms (4%), cancellation of homeowner’s insurance (2%), building was condemned or due to be demolished (2%), and landlord was foreclosed on (1%).

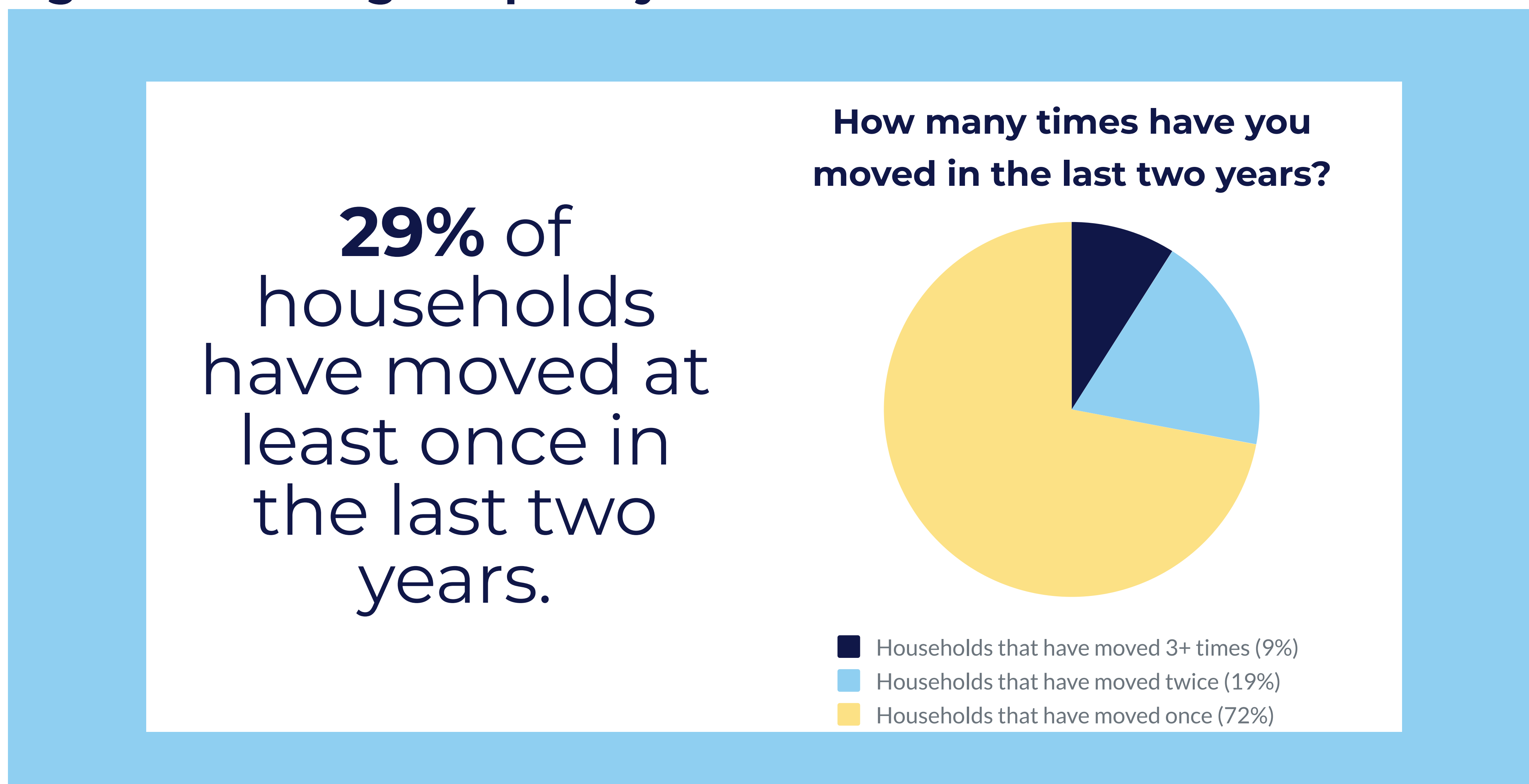
Utilization of Housing Programs

Participation in four key housing programs designed to assist families in obtaining and retaining housing was also measured on the AWP survey. The programs all provide critical assistance to the most fragile families on the basis of disability status, homelessness, and/or income status. A very small proportion of households have access to these programs and indicated participation (<3%). *Note: the Housing Choice Voucher program is synonymous with Section 8 in the state of Georgia.*



AFFORDABILITY: Housing Fragility

Figure 5: Moving Frequency



Housing Volatility: The Cost of Moving Frequently

As seen in Figure 5 above, 29% of households, or more than one in four, have moved at least once in the last two years. Among those that indicated they had moved at least once, a follow-up question was asked to understand how many times the household had moved in that time period. Among those that had moved in the last two years, approximately three in four households moved once; 19% moved twice, and 9% moved three or more times. When the sample was adjusted to exclude college students, there was no statistically significant change in the proportion of households that had moved or that moved frequently (twice or more in the last two years).

These findings indicate a significant amount of housing volatility in Athens Clarke County. Given that the household sample is representative to the population, and Athens Clarke County has over 50,000 households, we estimate that ~15,000 households have moved at least once in the last two years. Further, we estimate to ~10,000 households have moved twice, and ~4,500 households moved three times or more.

In addition to the time and energy that it takes to move a household, it is also an activity that can be very expensive. The average cost of moving a two bedroom home in Georgia in 2022 is estimated to be approximately \$700. For families who are moving due to housing affordability, especially those that are low income or who are moving because of eviction, that cost represents a significant sum of money. Moving also takes time and many households have work obligations that are interrupted when they have to move. Overall, the increased cost of housing has been observed concurrent to increased eviction threat and increased prevalence in recent moves and the frequency of moves among Athens households.

AFFORDABILITY: Housing Fragility

Table 1: Disparity in Housing Volatility

	Latino Families	Black Families
Moved in the past two years	35%	33%
Average monthly mortgage or rent payment	\$964	\$892
Have been threatened with eviction in the past 3 months	7.6%	12%
Months behind on rent, on average	6.8	3.4

Latino and black families are more likely to have moved in the last two years compared to white families. Black families are more likely to have been threatened with eviction in the last three months. Latino families threatened with eviction are twice as many months behind on rent as non-Latino families.

QUALITY & SAFETY

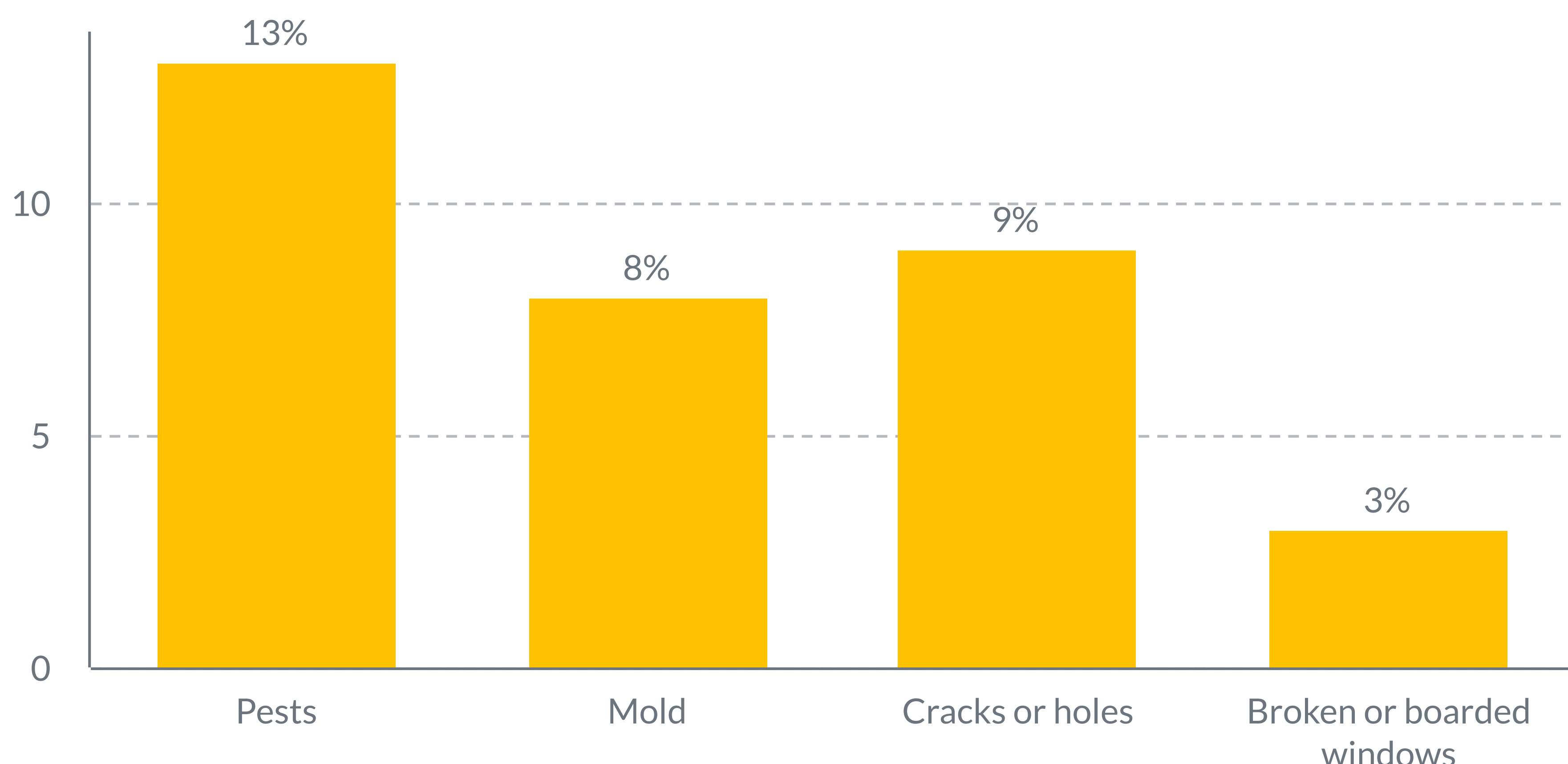
What about housing quality?

Housing quality is complex to measure, both in terms of perception and reality. To capture some aspects of housing quality, the AWP survey included validated measures from the American Housing Survey that asked respondents about a host of potential problems they might experience or observe in their home. This question asked "Does your home have any of the following problems?" The answer categories included:

- Exposed electrical wiring
- Open crack/holes in the floors, wall, or ceilings
- Missing shingles or roofing materials
- Outside walls that lean or slant
- Broken or boarded windows
- Peeling paint
- Health hazards such as lead paint or radon
- Pests such as rats or cockroaches
- Mold; and
- My home does not have any of the problems listed above

The most common problems reported were pests, peeling paint, cracks in the walls, and mold. Each of these problems were more commonly reported (at statistically higher rates) for families below the poverty line. Problems such as pests or mold in the home are associated with issues such as compromised indoor air quality, which can have adverse affects on adult and child health.

Additional analyses were conducted by ownership type. Families who rent their home were more likely to say that they had home problems with cracks in the walls or ceiling, mold, and pests in the home (statistically significant, $p < .01$). Each of these categories of housing problems were not significantly different in prevalence from the 2019 AWP data with the exception of pests, which increased by three percentage points (from 10% to 13%).



<http://athenswellbeingproject.org/>

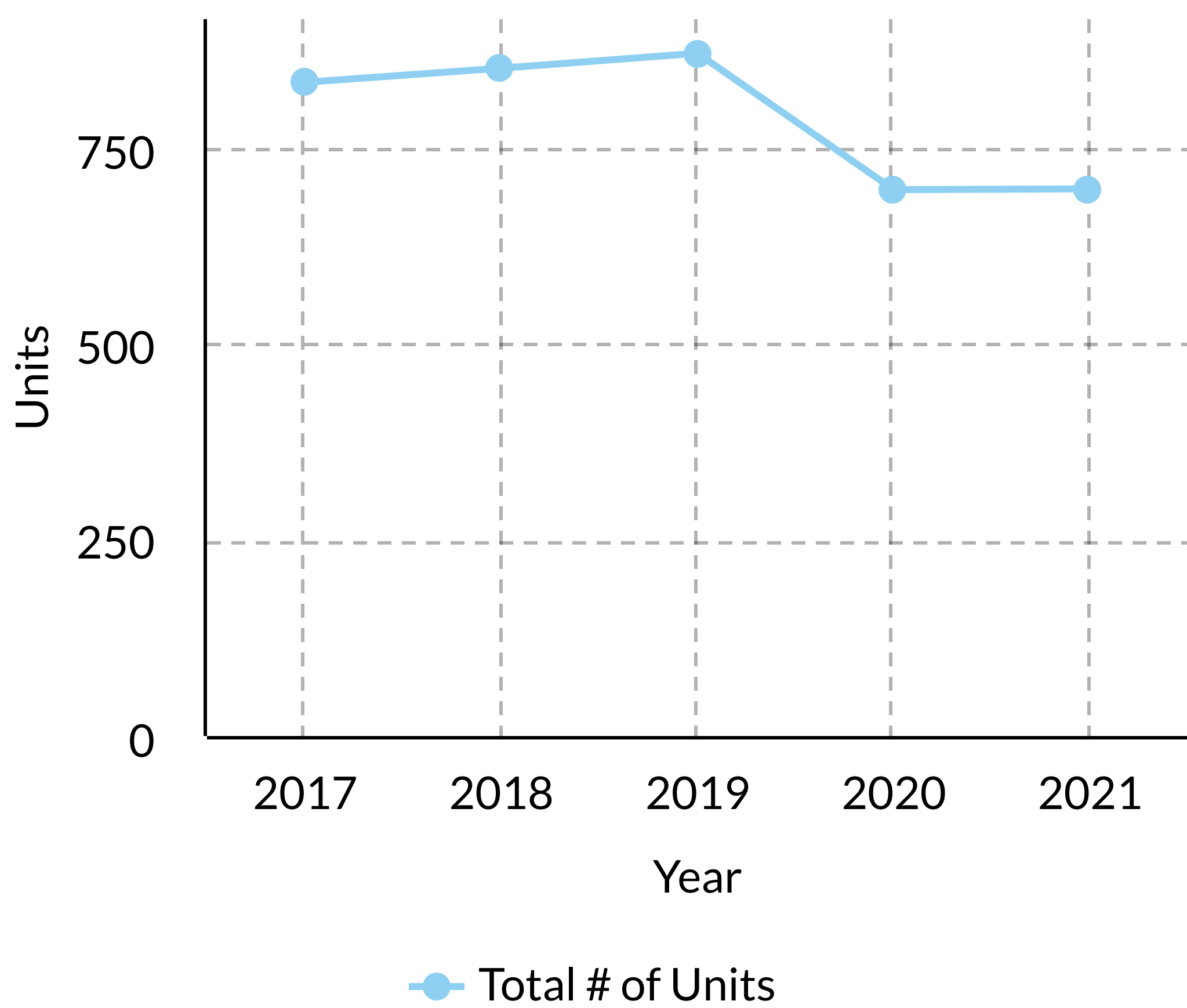
HOUSING SUPPLY

Housing Supply: Low Income Renters

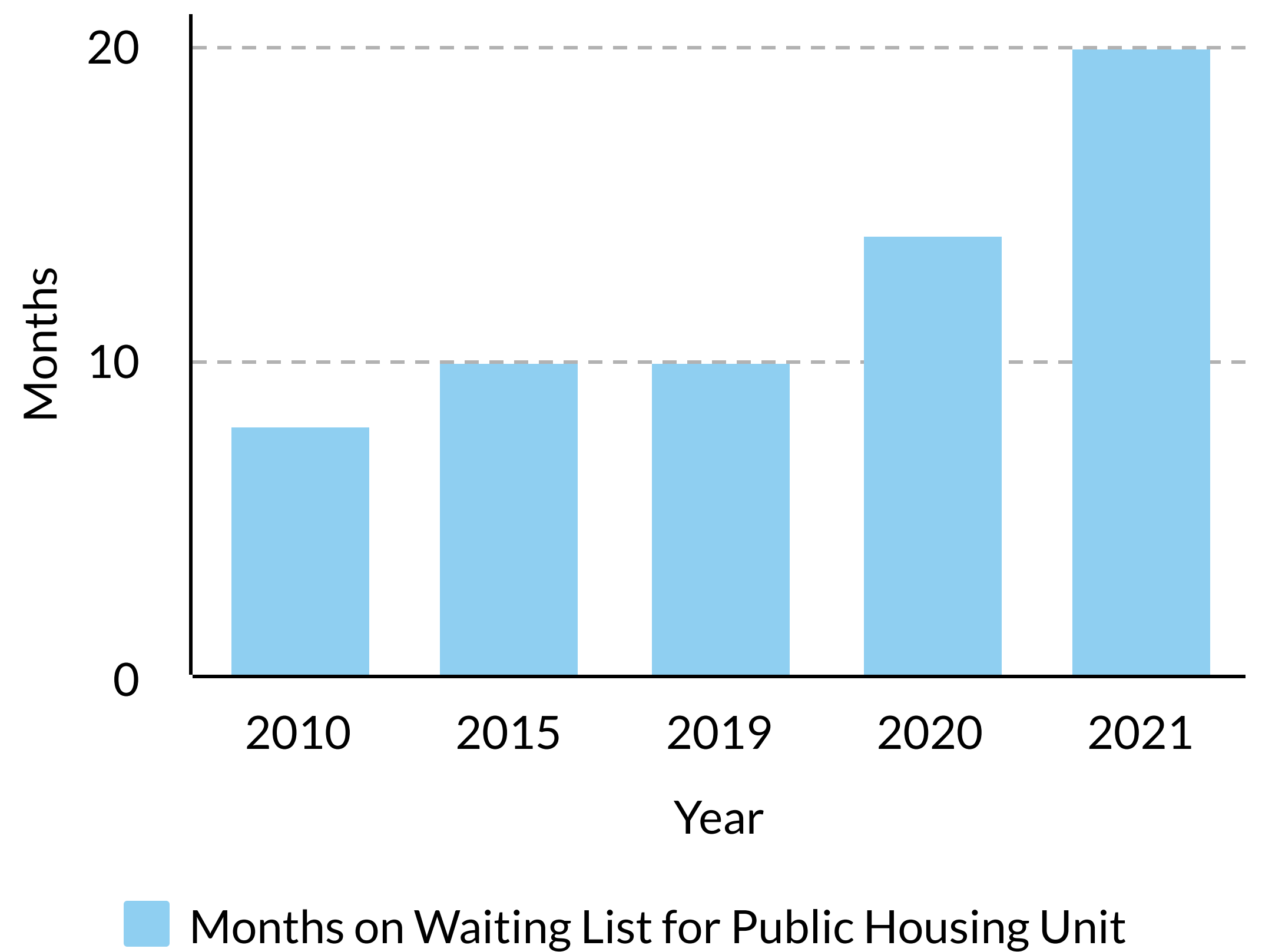
Cost of housing has risen significantly in the last three years.. Simultaneously, the supply of available housing has decreased. Those most affected by the housing supply crunch are low income renters. Examining HUD data on the supply of Section 8 Units and the waiting period for public housing illustrates this point.

The Section 8 Rental Certificate program increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. Families apply to a local public housing authority (PHA) or administering governmental agency for a Section 8 certificate. The PHA pays the landlord the difference between 30 percent of the household's adjusted income and the unit's rent (HUD, 2022). There has been a significant decrease in the number of Section 8 vouchers accepted. The line graph below shows the number of Section 8 units in ACC between 2017 and 2021. Source: HUD, 2022. This decrease represents increased supply constraints

Section 8 Units in ACC, 2017-2021



Public Housing Waiting Period, 2010-2021



COVID-era policies on eviction, specifically the federal eviction moratorium, was effective at keeping families in their homes for a period of time. Another useful metric to understand supply of housing for low income renters is the waiting period to obtain public housing in the county. During the last 12 years, the average time on the waiting list has increased by 250% (from 8 months to 20 months). Most of that change was during the last three years, when policies were in effect that had a protective effect on housing stability. While this is a positive outcome for those already in public housing, the wait time for units to open for those eligible for public housing increased dramatically with few to no additional options for affordable housing.

HOUSING SUPPLY

Fair Market Rent: Data from Housing & Urban Development

Another important housing cost metric is Fair Market Rent (FMR). This measurement is calculated annually by the United States Department of Housing and Urban Development (HUD). Typically, FMR is the maximum amount an agency can allocate to a household for rent and utilities (gas, water, sewer, and trash). The Athens-Clarke County Metropolitan Statistical Area (including Clarke, Madison, Oconee, and Oglethorpe Counties) is included in its FMR calculation. According to HUD, housing assistance programs often experience difficulty filling the gaps between FMR and the actual cost of rent and utilities.

In the table below, local data are presented on the FMR for Fiscal Years 2020 through 2023. On average across all sizes of dwellings presented in the table below (studio dwelling to 4 bedroom dwelling), there was a 17% increase in the Fair Market Rent value as defined by HUD. It is important to keep in mind that this value is not necessarily what households are paying for their rent or mortgage, but rather the ceiling (maximum amount) an agency can allocate to a household for rental and utility assistance.

Fair Market Rent for Athens-Clarke County in Fiscal Years (FY) 2020-2023:

	Efficiency (studio)	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
FY 2020	\$690	\$723	\$848	\$1,150	\$1,362
FY 2021	\$663	\$699	\$815	\$1,104	\$1,281
FY 2022	\$737	\$782	\$899	\$1,204	\$1,409
FY 2023	\$825	\$877	\$995	\$1,335	\$1,517

Source: HUDuser.gov



THANK YOU TO OUR INSTITUTIONAL PARTNERS



United Way of Northeast Georgia



New ideas. Better communities.





APPENDIX

- A. Glossary
- B. Methods
- C. County Demographics
- D. 3.0 Survey Instrument

Appendix A: GLOSSARY

HOUSING REPORT TERMS

Affordable housing: housing costing no more than 30% of household income¹

Homelessness (McKinney-Vento definition): Individuals who lack a fixed, regular, and adequate nighttime residence²

McKinney Vento Homeless Assistance Act: a federal law created to support the enrollment and education of homeless students²

Chronic homelessness: Someone who has been homeless and living in a place not meant for human habitation, a safe haven, or in an emergency shelter for at least 12 months either continuously or on at least four separate occasions in the last 3 years, where the cumulative total length of the four occasions equals at least 12 months³

Housing Choice Voucher Program (formerly known as Section 8): The federal government's major housing program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market⁴

Temporary housing: any tent, trailer, mobile home, or other structure used for human shelter that is designed to be transportable and which is not attached to the ground, to another structure, or to any utility system on the same premises for more than 30 consecutive days⁵

Tenant based rental assistance: A rental subsidy provided by the U.S. Department of Housing and Urban Development (HUD) that participating jurisdictions can use to help individual households afford housing costs such as rent and security deposits⁶

Shelter plus care: Grants for rental assistance, in combination with supportive services from other sources, to assist hard-to-serve homeless persons with disabilities provided by the U.S. Department of Housing and Urban Development (HUD)⁷

Rapid re-housing: A program through the U.S. Department of Housing and Urban Development (HUD) that rapidly connects families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services⁸

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Appendix B: METHODS

1

SURVEY DEVELOPMENT

The survey instrument was developed by the research team in conjunction with all institutional stakeholders. The instrument was specifically designed to collect information not available from other secondary data sources. Where available, validated measures from other nationally-representative surveys (e.g. National Housing Survey) were utilized to ensure validity and the ability to compare Clarke County to those sources.

2

DATA COLLECTION

Online and paper surveys were available for respondents. The survey instrument was made available in both English and Spanish. Stratified random sampling of single family homes and a census of vulnerable populations were conducted. Selected families received several rounds of hand-written postcards notifying them of selection. Neighborhood Leaders, in partnership with Family Connections-Communities In Schools also assisted with community events and increasing survey responses. Email follow-ups were also sent to all families in Clarke County School District to increase responses. For homeless and transitional families, social service agencies serving those families assisted with data collection. A total of 3,997 households responded.

3

DATA ANALYSIS

Once data were collected, they were cleaned and coded for analysis. The unit of analysis is the household. Sample weights were created by the research team to increase representativeness of the sample. The resulting sample has a margin of error of +/-2%. Additional variables for analysis were created (e.g. a poverty measure using income and household size). Descriptive statistics were generated for each Athens Wellbeing Project Domain. Housing statistics are presented in this report.

4

INTERPRETATION

The data presented in this report are descriptive in nature. Measures are presented for the full sample and by sub-categorization of additional strata or subpopulations as appropriate. AWP data are meant to be used in conjunction with other existing data sources--both primary and secondary, qualitative and quantitative--in order to ascertain the most comprehensive understanding possible of outcomes of interest and general levels of wellbeing in our community. Where possible, data visualizations are used for ease of interpretation.

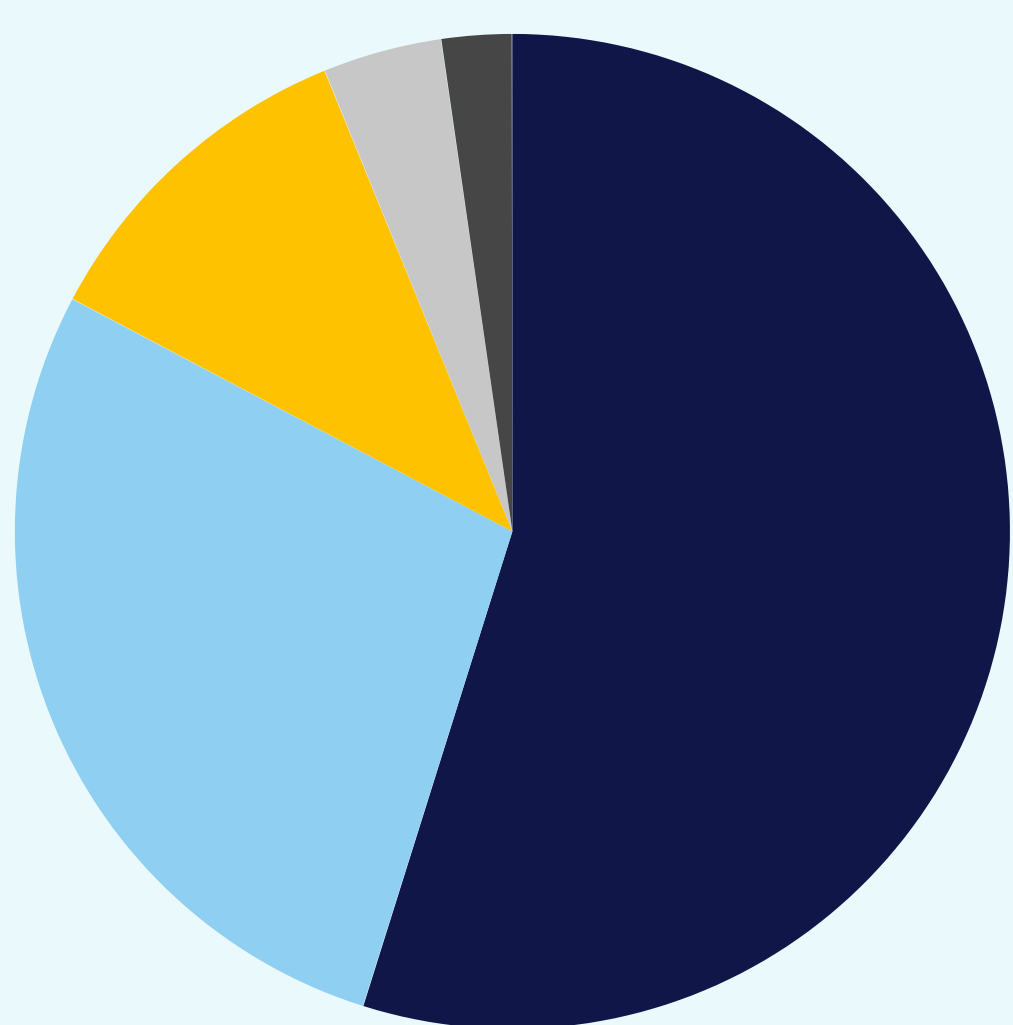
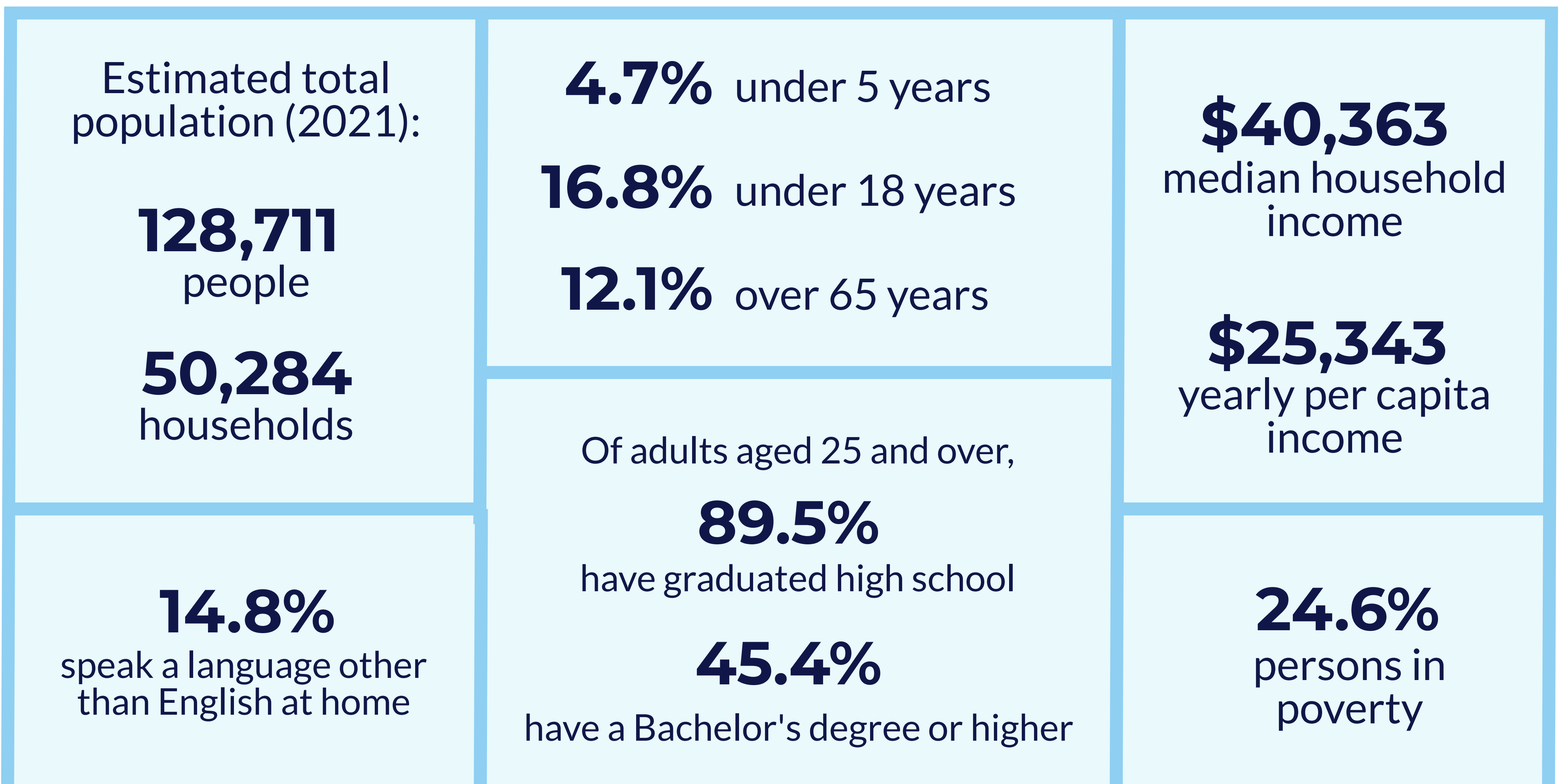
The primary audience for this report is the Housing and Community Development Department (HCD) of the Athens Clarke County Unified Government. This report provides data, analysis, and information that may partially fulfill reporting requirements for the department to the U.S. Department of Housing and Urban Development.

Appendix C: COUNTY DEMOGRAPHICS

Community Characteristics

Athens-Clarke County is a diverse community with significant variation in income, education, health access and outcomes, housing, and civic participation. While the focus of this report is on housing, a demographic overview of population characteristics is provided for two reasons: 1) this information is useful for descriptive context; and 2) AWP recognizes and promotes understanding of the intersectionality of domains across all aspects of life in our community. In order to demonstrate the complementary nature of AWP to existing secondary data, the demographics presented here are from the U.S. Census Bureau's County Quick Facts. Population estimates presented below represent July 2021 data.

Census Quick Facts: Clarke County, GA



Race & Ethnicity

- White, not Hispanic or Latino (55.3%)
- Black or African American (28.1%)
- Hispanic or Latino (11.2%)
- Asian (3.9%)
- Two or more races (2.3%)

Appendix D: AWP 3.0 HOUSING VARIABLES

PLEASE completely fill in the appropriate bubble, like this . If you make a mistake, mark through the incorrect bubble like this .

90. Is your home currently...

- Owned or being bought by someone in your household
 Rented
 Other (please specify)

91. How much is your current monthly mortgage or rental payment?

\$. per month

92. Are you currently participating in any of the following housing programs? Please select all that apply.

- Section 8
 Rapid Rehousing
 Tenant-Based Rental Assistance (TBRA)
 Shelter Plus Care Programs (SP +C)
 I do not currently participate in any of the housing programs listed above.

Not all questions used in the analysis are listed here. To view the complete survey instrument, visit our website at athenswellbeingproject.org.

Appendix D: AWP 3.0 HOUSING VARIABLES

PLEASE completely fill in the appropriate bubble, like this . If you make a mistake, mark through the incorrect bubble like this .

93. Does your home have any of the following problems? Please select all that apply.

- Exposed electrical wiring
- Open crack/holes in the floors, wall, or ceilings
- Missing shingles or roofing materials
- Outside walls that lean or slant
- Broken or boarded windows
- Peeling paint
- Health hazards such as lead paint or radon
- Pests such as rats or cockroaches
- Mold
- My home does not have any of the problems listed above

94. How many times have you moved in the last two years?

- 0
- 1
- 2
- 3 or more

Not all questions used in the analysis are listed here. To view the complete survey instrument, visit our website at athenswellbeingproject.org.

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