

# Garnavillo Housing: current status & future plans

- ❖ Need for newer housing: 34% of existing homes were built before 1940; 84% were built before 1980
- ❖ Senior housing is important: More than 43% of householders who own their homes are age 65 or older, city residents age 65+ account for 28% of the total population
- ❖ Newcomers to town are in the 30-34 & 45-49 year age ranges
- ❖ Population has increased slightly since 1980 and is projected to continue
- ❖ Median household income is \$49,357 (3% higher than Clayton County median)

Income and Affordability: Renovation of the excess homes in the \$50k-\$100k range could meet the need for housing in the \$100k-\$150k affordability range, while the need for more homes in the \$150k range and higher could be met through new construction. The need for more homes in the \$0-\$50k range could indicate a need for financial assistance for qualifying households.

Income Range	% of Households	# of Households	Affordable Range To Own	# of Owner Occupied Units	Affordable Range To Rent	# of Rental Units	Total Affordable Units	Balance
\$0 - \$25,000	25.7%	93	\$0 - \$50,000	40	\$0 - \$399	36	76	-17
\$25,000 - \$49,999	28.7%	104	\$50,000 - \$99,999	173	\$400 - \$799	24	197	93
\$50,000 - \$74,999	24.9%	90	\$100,000 - \$149,999	58	\$800 - \$1,249	11	69	-21
\$75,000 - \$99,999	8.3%	30	\$150,000 - \$199,999	24	\$1,250 - \$1,499	0	24	-6
\$100,000 - \$149,999	9.7%	35	\$200,000 - \$299,999	4	\$1,500 - \$1,999	19	23	-12
\$150,000 and over	2.8%	10	\$300,000 and over	3	\$2,000 and over	0	3	-7



Summarized from the  
**Clayton County Housing Study 2016**

Available at:  
<http://uerpc.org/housing-study.html>

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 Upper Explorerland  
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## Actions for the future

### Improve the existing housing stock

- Apply for a targeted CDBG for Owner Occupied Rehab in target areas
- Fund a low-interest revolving loan program to address specific housing issues
- Utilize historic tax credits, low income tax credits, and workforce housing tax credits
- Develop an informational brochure to inform citizens of the housing programs and energy efficiency assistance programs available and actively promote them
- Encourage property maintenance by forming specific, community-accepted standards. Reinforce with periodic community “awards” for improvement, personal contact with non-compliant owners, and then code enforcement
- Utilize NEICAC/UERPC Housing Quality Standard Inspections (HQS) when using their programs, and set up city programs for inspection of other housing units
- Partner with volunteer groups to provide assistance to those in need

### Add new homes to meet the community's needs

- Keep a list of available grayfield tax incentives and qualifying infill lots for potential developers
- Investigate expansion areas for new housing development (with suitable soils, avoiding bluff land and flood plains)
- Promote building sites with utilities already in place, and plan for utility extensions
- Distribute promotional materials for developers (one page fact sheet)
- Encourage the use of city incentives for new construction, including TIF, limited tax abatement, interest assistance, down payment assistance, reduced or waived permit fees and hook-up fees, and other rebates as feasible (culvert, sidewalks, landscaping, etc.)

### Understand and Encourage a Healthy Housing Market

- Promote market “churning” by supporting senior housing projects
- Utilize NEICAC’s homebuyer education classes, or establish a local certified Housing Counseling Agency to host classes on a regular basis
- Develop promotional materials to attract new residents
- Celebrate homeowner efforts to improve properties by creating a program that recognizes projects that have a visible impact on the property’s aesthetics
- Form a regional Habitat for Humanity group with neighboring counties
- Promote and utilize the appropriate programs listed in “Resources for Implementation” in this document