
Chapter 2 Housing

The housing element inventories the existing housing stock and its condition, occupancy, and affordability characteristics for the City of Ludowici. The information provided in the housing element will form the basis for assessing of the adequacy and suitability of the existing housing stock for serving current and future population and economic development needs. This chapter will also allow for the articulation of community housing goals. Overall, the information provided in the housing element will formulate an associated implementation program for the adequate provision of housing to include all sectors of the population.

Housing is the one of largest consumers of land in the City of Ludowici and one of the most important factors in people's lives. It directly affects the quality of life, health, safety, and welfare of the residents of Ludowici. With respect to housing, Ludowici's primary goal is to ensure that residents have access to adequate and affordable housing.

2.1 Inventory of Existing Conditions

It is important to examine data on the existing housing supply in Ludowici prior to projecting needs for the twenty-year planning period. A summary of city housing data is presented to familiarize the reader with comparable and contrasting housing data and trends.

2.1.1 Inventory of Housing Types

Table 13
Ludowici Housing Units by Type: 1980 to 2000

Category	1980		1990		2000	
	No.	(%)	No.	(%)	No.	(%)
Single Units (detached)	390	65	337	57	294	46
Single Units (attached)	5	0.8	6	1	2	0.3
Double Units	16	2.7	2	0.3	3	0.5
3 to 9 Units	14	2.3	12	2	11	1.7
10 to 19 Units	0	0	0	0	0	0
20 to 49 Units	2	0.3	0	0	2	0.3
50 or more Units	4	0.7	0	0	0	0
Mobile Homes	166	28	233	39	323	51
All Other	0	0	4	0.7	2	0.3
TOTAL	597	100	594	100	637	100

Source: Georgia Department of Community Affairs
www.georgiaplanning.com/dataviews/census2/

From 1980 to 2000, the number of year round housing units in Ludowici increased by 40 units, from 597 to 637 units (see Table 13). Over the same time period, 99 single-family homes were removed from Ludowici’s housing stock decreasing the number of single-family units by 24.6 percent. From 1980 to 2000, the number of manufactured homes increased by 157 units, or 94.6 percent.

In 1980, manufactured homes constituted 27.8 percent of the Ludowici’s total housing supply. By 2000, 50.7 percent of all housing in Ludowici was manufactured housing. Conversely, single-family housing (site-built) units have dropped from 65.8 percent of the total housing units in 1980 to 46.3 percent in 2000.

Like site-built single-family units, multi-family units are also declining in number and as a percent of the housing stock. In 1980, multi-family units represented 6 percent of the total housing stock. By 2000, multi-family units had dropped to 2.5 percent of the city’s housing stock.

2.1.2 Inventory of Age and Condition of Housing Stock

**Table 14
Historic and Current Age of Housing**

Year Built	Ludowici				Region		Georgia	
	1990	2000	1990	2000	1990	2000	1990	2000
	No.	(%)	No.	(%)	(%)	(%)	(%)	(%)
1970 - 1979	143	24.1	115	18.1	23.4	17.6	24.5	18.6
1960 - 1969	49	8.2	89	14.0	13.4	10.5	17.2	13
1950 - 1959	101	17.0	52	8.2	13.3	9.7	11.7	8.6
1940 - 1949	77	13.0	34	5.3	8.4	5.5	6.4	4.4
1939/earlier	73	12.0	65	10.0	9.3	7.0	8.1	5.9

Source: Georgia Department of Community Affairs
www.georgiaplanning.com/dataviews/census2/
 Regional data provided from CGRDC Technical Staff Report

As indicated by Table 14, data from 2000 shows that the City of Ludowici has approximately 251 housing units that are 40 or more years old. When the age of housing is compared, the city has a higher percentage of older housing units than the region and state.

Ludowici shows a higher percentage of housing “built before 1939” than the CGRDC region and the state of Georgia in both 1990 and 2000. The number of homes built in or before 1939 within the city has declined 11 percent since 1990. A large number of homes in the city within this category have been maintained and passed on to succeeding generations. In 2000, only 10 percent of housing stock in Ludowici fell in the “built before 1939” category. Within the state of Georgia, the percentage of housing built before 1939 in 2000 was just fewer than 6 percent of total housing units.

Table 15
Historic and Current Condition of Housing

Category	Ludowici				Region		Georgia		
	1990	2000	1990	2000	1990	2000	1990	2000	
	No.	(%)	No.	(%)	(%)	(%)	(%)	(%)	
Plumbing	Complete	587	99	630	98.9	99.1	99	99.1	
	Lacking complete	7.0	1.2	7.0	1.1	1.0	<1	1.1	1.0
Kitchen	Complete	589	99	633	99.4	98	99	99	99
	Lacking complete	5.0	<1	4.0	<1	2.0	1.2	1.0	1.0
TOTAL	594	---	640	---	---	---	---	---	

Source: Georgia Department of Community Affairs
www.georgiaplanning.com/dataviews/census2/
 Regional data provided from CGRDC Technical Staff Report

Table 15 demonstrates the condition of housing stock in Ludowici, the CGRDC region, and the state as measured by the presence or absence of complete plumbing and/or kitchen facilities. In the City of Ludowici, a total of 7 units lack complete plumbing. From 1990 to 2000, the number of units lacking complete plumbing facilities has remained the same and number of units lacking kitchen facilities has decreased by 20 percent.

When Ludowici is compared to the CGRDC region and Georgia, the percentage for each category is similar. Although there has been some progress in the elimination of substandard housing, Ludowici, nevertheless, needs to acquire adequate tools to combat substandard housing.

The City Council is addressing substandard housing by seeking opportunities to apply for federal and state funding when appropriate. In 2006, The City of Ludowici will be applying for a Community Housing Improvement Program (CHIP) and a Community Development Block Grant to address substandard housing. By creating a housing redevelopment program, encouraging community involvement, and pursuing an aggressive code enforcement program the problem of substandard housing will be addressed.

2.1.3 Inventory of Owner and Rental Units

**Table 16
Occupancy Status**

	Ludowici				Region				Georgia			
	1990		2000		1990		2000		1990		2000	
Housing Units	No.	(%)	No.	(%)	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Vacant	113	19.0	100	15.7	21,211	11.5	19,387	9.1	271,803	10.3	217,521	8.3
Owner Occupied	298	50.2	321	50.4	99,947	54.0	126,341	57.3	1,536,759	58.2	2,029,293	61.8
Renter Occupied	183	30.8	216	33.9	63,901	34.5	74,579	33.6	829,856	31.5	977,076	29.8
TOTAL	594	100	637	100	185,059	100	226,807	100	2,638,418	100	3,006,369	100

Source: Georgia Department of Community Affairs
www.georgiaplanning.com/dataviews/census2/
 Regional data provided from CGRDC Technical Staff Report

Table 16 indicates the current and historic number of owner and renter units, and vacancy rates of each type of unit. Between 1990 and 2000, owner occupied units in Ludowici increased by 7.7 percent from 298 to 321. The number of owner occupied units in Georgia and the CGRDC region increased by 32 percent and 39.1 percent respectively during that period.

Rental occupancy in the city has correspondingly increased by 18.0 percent in the ten-year time period between 1990 and 2000. The percentage of renter occupied units in Ludowici is nearly identical to the region and very similar to that of the state. However, this trend of increasing the percentage of renter occupied homes goes directly against the current trend of the region and of the state.

Owner vacancy rates in Ludowici decreased by 11.5 percent (13 units) from 1980-2000. Georgia had a 32 percent increase in owner occupied units and a 19.4 percent decrease in owner vacancy rate. Likewise, the CGRDC region had a 6.1 percent increase in the owner occupancy rates and a 16 percent decrease in renter occupied units.

Table 17
Vacancy Status for 2000

Category	Ludowici		CGRDC		Georgia	
	No.	(%)	No.	(%)	No.	(%)
For Rent	37	37.0	9,097	32.8	90,320	33.8
For Sale Only	8	8.0	3,502	16.9	46,425	13.0
Rented or Sold Not Occupied	22	22.0	2,365	8.5	23,327	8.8
For Seasonal, Recreational, or Occasional Use	6	6.0	6,616	21.0	57,847	24.6
For Migrant Workers	0	0.0	73	0.5	1,290	0.3
Other Vacant	27	27.0	5,290	20.4	56,159	19.6
TOTAL	100	100.0	26,943	100.0	275,368	100.0

Source: Census 2000 Summary SF3
Regional data provided from CGRDC Technical Staff Report

Tables 17 and 18 depict that in 2000, Georgia had a homeowner vacancy rate* of 2.2 percent, down by less than one percent from 1990. The renter vacancy rate for the state was higher at 8.5 percent; however, that rate is still down from the 1990 rate of 12.2 percent. In comparison, Ludowici had a homeowner vacancy rate of 2.7 percent and a renter rate of 14.6 percent, declining from 1990 by less than one percent and 3.3 percent respectively. Likewise, regional data shows vacancy rates similar to the city and the state in 2000. The high rate of owner occupancy (50.4%) has stabilized the housing market in the city.

Table 18
Owner to Renter Ratio

Category	1990	2000
Ludowici	1.6/1	1.5/1
CGRDC	1.6/1	1.7/1
Georgia	1.9/1	2.1/1

Table 18 was derived using data from Table 16 to determine the owner to renter ratio in the city, state, and region. The owner to renter ratio has increased from 1990 to 2000 for both the state and the region by 90.5 percent and 6.3 percent respectively. On the other hand, this ratio has experienced a slight decrease in the City of Ludowici (6.3 percent). It is important to note, however, the overall number of owner occupied units within the city has increased by nearly 8 percent for the same time period.

* Homeowner and renter vacancy rates calculated by formula provided by First Quarter 2005 definitions (<http://www.census.gov/hhes/www/housing/hvs/qtr105def.html>)

Homeowner/Renter vacancy rate equals Units for Sale/Rent Only divided by the sum of Owner/Renter Occupied Units and Units for Sale/Rent Only.

2.1.4 Cost of Housing Inventory

The following data are constructed from data provided by the Georgia Department of Community Affairs (DCA). DCA's Data View sets provide insight into the cost of owning property and renting in Georgia. The Data View sets provide information on median values for owner-occupied and rented housing units.

Table 19
Housing Value and Rent (\$)

Category	1990			2000		
	Ludowici	Region	Georgia	Ludowici	Region	Georgia
Median property value	34,700	61,300	70,700	56,000	94,300	111,200
Median rent	288	370	433	460	556	613

Source: Georgia Department of Community Affairs
www.georgiaplanning.com/dataviews/census2/
CGRDC data provided by CGRDC Technical Staff Report

Data from Table 19 indicates median values of owner-occupied housing and median monthly rent from 1990-2000 in the CGRDC region, Ludowici, and Georgia are increasing at a similar rate. Georgia has seen a 57.3 percent increase in median property values since 1990 and a 41.6 percent increase in median monthly rent. The CGRDC region's average property values and rent have increased by 53.8 percent and 50.3 percent respectively. The City of Ludowici has experienced a similar trend with average property values increasing by 61.4 percent and average rent increasing by 59.7 percent. However, the average cost of property and the average monthly rent in Ludowici are significantly lower than in the region and the state as a whole.

2.2 Current and Future Needs

Information from the Department of Community Affairs Data Views sets and the 2003 Georgia County Guide has been used to analyze housing within the city, state and region.

The city has a total of 2.2 square miles of combined land and water. Approximately 51 percent of the 1,408 acres in Ludowici is vacant land and the remaining land is occupied.

2.2.1 Assessment of Housing Types

Data summarized in section 2.1.1 indicates that within the city a wide-range of housing does not exist. Multi-family housing units decreased by 56 percent, or 2.7 percent annually, and single-family (site built) housing units decreased by a total 25.4 percent at an annual rate of 1.2 over the period of 1980-2000.

The city has an inadequate supply of available housing. Data suggest that there is a market for low to moderately priced single and multi-family units. The lack of effective land use planning and zoning regulations has contributed to the lack of growth within the city. The City Council must recognize the need for growth regulations, and would be well advised to structure "Land

Use Codes” after the Department of Community Affairs “Model Code for Alternatives to Conventional Zoning.”

The city can alleviate the housing shortage problem by using effective planning and implementing Land Use Codes, as well. The City Council’s goal is to develop a plan to achieve a reasonable balance between housing cost and quality.

It is crucial for the city to encourage diversified housing types such as clustered, infill developments, and high-density residential development in areas served by existing infrastructure. Currently the type of development taking place is site-built structures being replaced by manufactured homes or individuals purchasing land in the city and placing a manufactured home on that property.

Manufactured housing, having similar quality, lower cost per square foot, more availability, and less stringent requirements for financing affords low to moderate-income families the opportunity to become homeowners. The steady decline of traditional single-family and multi-family housing units in the city can be directly attributed to the growth in manufactured housing. Low to moderate income families in the city are choosing manufactured housing as an alternative to more costly traditional single family housing.

According to the Long County Tax Assessor, the city is losing tax revenue due to the large percentage of manufactured homes within the city. The Tax Assessor assesses manufactured homes as either personal property or fixed structures. Manufactured homes attached to non-moveable foundations are assessed at levels near that of site built homes. On the other hand, manufactured homes that are not attached to non-moveable foundations are assessed as personal property, thus bringing in much less revenue than single family homes.

**Table 20
Future Housing Units by Type: 2010 to 2025**

Category	2010		2020		2025	
	No.	(%)	No.	(%)	No.	(%)
Single Units (detached)	246	38	198	29	174	25
Single Units (attached)	1	0.2	0	0	0	0
Double Units	0	0	0	0	0	0
3 to 9 Units	10	1.5	8	1.2	7	1
10 to 19 Units	0	0	0	0	0	0
20 to 49 Units	2	0.3	2	0.3	2	0.3
50 or more Units	0	0	0	0	0	0
Mobile Homes	402	61	480	71	519	76
All Other	3	0.5	4	0.6	5	0.7
TOTAL	657	100	677	100	687	100

DCA projects that single-family housing units in Ludowici will decline over the next 20 years, while the number of manufactured housing units will increase as shown in Table 20.

The reality is that growth in the city is slow. If the pattern of growth continues as it is now, single-family housing will decline by 35.6 percent and manufactured housing will increase by 43.4 percent within the next twenty-year planning period. Continuing a trend such as this requires property taxes to be increased in order to make up for the declining revenues. The city should develop an ordinance requiring that all homes be placed on fixed non-moveable foundations. This will allow tax revenues to be assessed more equitably for all homes (site-built and manufactured).

The city must recognize that in order to provide quality housing, a safe environment, and a higher quality of life, codes and regulations must be implemented and enforced.

2.2.2 Assessment of Age and Condition of Housing Stock

Data provided in section 2.1.2 indicates that seven homes within the city lack complete plumbing. Ludowici is currently working with its grant writer and the Department of Community Affairs to eliminate substandard housing conditions such as this.

The city will work with the Long County Building and Code Enforcement Officer to develop a Code Enforcement Program. The Code Enforcement Officer will recommend ordinances as required to ensure the housing stock is safe and of adequate quality. In the past, Ludowici has applied for a Community Housing Improvement Program (CHIP) in order to address substandard housing and to assist low-to-moderate income families. Housing programs for the low-to-moderate income families, such as CHIP, will continue to be supported by the local governments.

Overall, housing conditions for low-income families are improving. Many housing programs provide low interest loans for which the borrower must qualify and repay the lender. However, due to poor credit rating, some of these families have severe difficulty in obtaining a loan.

As shown in section 2.1.2, the city is reducing substandard housing at a rate similar to the state and the rest of the CGRDC region. The reduction of substandard housing is expected to continue at the same pace into the future.

Areas that contain the majority of substandard housing are contiguous to the southern and western edges of the city. The majority of substandard housing is inhabited by low-income families. Deterioration of these homes is further accentuated due to the fact that these individuals lack the funds to properly maintain their homes. The city will be able to address substandard housing by developing a code enforcement program, performing building inspections, and applying for funds from state and federal housing programs to alleviate this problem.

The city has no ordinances in place to encourage property owners to maintain their properties. Nonetheless, property owners are encouraged to keep all properties clean. As an incentive, the city offers free curbside service for homeowners with items that cannot be placed into the solid waste stream. Programs encouraging pride within the local community in addition to supporting of the elderly and low-to-moderate income families are being used to address the problem.

The city has adopted a Historic Preservation Ordinance; however, there is no active Historical Society or Commission. The CGRDC Historic Preservation Planner is encouraging the city to develop a commission to conduct a historic sites survey. Ludowici will work with the CGRDC to develop support programs in order to preserve historically significant resources.

2.2.3 Assessment of Owner/Rental Occupied Units

Owner occupied units have risen by less (<) than 1 percent from 50.2 percent to 50.4 percent between 1990 and 2000. During the same ten-year planning period, the city's rate of owner occupied units was 76 percent less than Georgia's and 80 percent less than the CGRDC Region.

The affordability of manufactured homes has halted the decline of owner occupied homes statewide. Ludowici is no exception. The city's average level of personal income (\$31,835) allows the residents to purchase an affordable manufactured home, triggering the rise of owner occupancy in Ludowici.

Vacancy rates in Georgia and the CGRDC region are lower than those of the city. Between 1990 and 2000, the number of vacant housing units in Georgia increased from 271,803 to 275,368, or 1.3 percent. Conversely, in the CGRDC region, the number of vacant units declined by less (<) than 1 percent.

In 2000, Georgia had a housing vacancy rate of 8.3 percent and a not occupied vacancy rate of less (<) than 1 percent. The CGRDC region had a housing vacancy rate of 9.1 percent and a not occupied vacancy rate of 1 percent. The city had a homeowner vacancy rate of 15.7 percent and a not occupied vacancy rate of 19.5 percent. Due to the high amount of owner occupied housing units at the moment, the housing market in the city is stable.

2.2.4 Assessment of Housing Cost

As discussed in section 2.1.3, Georgia as a whole has seen a significant increase in the cost of housing, Ludowici being no exception. This market driven increase is likely to continue for the next five years. When compared to the CGRDC region, the cost of housing within the city in 2000 was 40.6 percent less. Additionally, the cost of monthly rent was 33.5 percent lower than the average regionally. The city, when compared to the state, paid 50 percent less for a home and 25 percent less in rent.

Several reasons exist for the differences. More land is available and at cheaper prices in Ludowici at this time than it is in other parts of the state. The cost of construction and the fees required for construction are less. In addition, an alternative to traditional site built housing does exist within the market.

2.3 Goals and Implementation

Goal 1

Ensure that residents of Ludowici have access to adequate and affordable housing with a suitable living environment for all residents.

Objective 1.1

Revitalize existing, deteriorating neighborhoods so that they are attractive and will draw people back to them. Support rehabilitation plans and encourage the replacement of dilapidated structures.

Policy 1.1.1

Support programs that encourage ownership and pride in neighborhoods.

Objective 1.2

Ludowici will develop a building and code enforcement program that uses the SBCCI.

Policy 1.2.1

Support the building and code enforcement program.

Objective 1.3

The city should use local ordinances, grants and housing standards to eliminate substandard housing.

Policy 1.3.1

The city should address the need for affordable housing by utilizing volunteer efforts and state and federal projects.

Policy 1.3.2

The city should implement housing rehabilitation through the Community Development Block Grants, CHIP funds and other funding sources that may become available.

Policy 1.3.3

The city should continue to identify, apply for and administer grant funding to improve housing stock for low-income families. This may be accomplished either internally or through the services of an outside consultant.

Policy 1.3.4

Develop programs and ordinances to eliminate blight areas within the city of Ludowici through condemnation and rehabilitation initiatives.

Policy 1.3.5

Develop an ordinance requiring a fixed foundation for all structures.