

Fannin County Housing Study – Talking Points

THE BIG PICTURE

Fannin County is adding housing, but the market does not consistently provide the year-round homes that local workers, renters, first-time buyers, families and older adults can find and afford.

The study in 60 seconds

- **The central issue is a mismatch, not simply a lack of buildings.** A large share of the county's housing does not function as year-round housing for permanent residents.
- **Most homes are the same type.** The housing stock is heavily concentrated in detached homes. Rentals, smaller homes, attached housing, accessible homes and senior-oriented choices are limited.
- **Local wages do not consistently match today's housing costs.** That affects first-time buyers, renters, essential-service workers, and employers trying to recruit and keep staff.
- **No single project or policy will solve the problem.** The report recommends an ongoing effort that builds partnerships, identifies sites, tests whether projects are feasible, advances pilot projects, preserves existing homes and tracks results.

Numbers worth knowing

35.7%	83.3%	56%	\$1,191
of housing units were vacant under Census definitions, which includes seasonal and occasional-use homes	of housing units are detached single-family homes	of jobs in the county are held by workers who live elsewhere	per month in housing costs that the average local wage can support

How to read these numbers

- **Start with the takeaway, then the number.** The numbers support the story; they are not the story by themselves.
- **Keep the report's cautions in mind.** Some figures are estimates, and averages do not describe every household. No single factor explains the whole housing challenge.
- **The goal is action.** The study is meant to help the community set priorities and move practical work forward, not simply describe conditions.

What the housing market is doing

1. Fannin County has a housing mismatch

WHAT THE STUDY FOUND

The county has a large, active housing market, but it does not fully serve the people who live and work here year-round.

IN PLAIN TERMS

The study did not find that Fannin County has stopped building. It found that the homes being built and kept do not consistently match the needs and incomes of year-round residents.

WHY IT MATTERS

This points toward a focused approach: more year-round homes, matched to the needs of local households and priced for local incomes.

Find it in the full report: Executive Summary, p. 4; Section 8.18, p. 106; Section 9.21, p. 121; Section 10.1, p. 123.

2. Total homes are not the same as year-round homes

WHAT THE STUDY FOUND

The county has about 18,490 housing units, but only about 11,890 were occupied as usual residences. About 35.7 percent were vacant under Census definitions.

IN PLAIN TERMS

Roughly one-third of the county's housing was not someone's usual home. That helps explain how the county can have many homes and still offer few choices to people who live here year-round.

WHY IT MATTERS

Better information on how homes are actually used, along with policies and investments that favor permanent, year-round use.

Good to know: "Vacant" does not mean abandoned or available. The Census category includes seasonal, recreational, occasional-use, short-term rental and other vacant homes.

Find it in the full report: Executive Summary, p. 4; Section 5.3, p. 61; Section 5 findings, p. 70.

3. Most homes are the same type

WHAT THE STUDY FOUND

About 83.3 percent of housing units are detached single-family homes. Only about 6.9 percent are in buildings with two or more units.

IN PLAIN TERMS

Detached homes will remain important, but they cannot meet every need for rentals, workforce housing, seniors, accessibility and smaller households.

WHY IT MATTERS

This opens the door to apartments, duplexes, townhomes, cottages, smaller homes to buy, accessible homes and senior housing, where roads, water and sewer, and the surrounding community can support them.

Find it in the full report: Executive Summary, p. 4; Section 5 findings, p. 70; Section 9.21, p. 121; Section 10.2, pp. 123-124.

Affordability and the local workforce

4. Owning a home is common, but getting started is hard

WHAT THE STUDY FOUND

Owner occupancy is high, and 55.4 percent of owner households have no mortgage. The median home value was about \$306,600, compared with a median household income of \$57,073.

IN PLAIN TERMS

The experience of a long-time owner is different from that of a household trying to buy today. Today's buyers face today's prices, interest rates, down payments, insurance, taxes and closing costs.

WHY IT MATTERS

This supports entry-level options such as smaller homes and lots, manufactured or modular homes, and purchase help tied to what households can actually afford.

Good to know: Comparing home values to incomes gives helpful context. It is not a test of who qualifies for a mortgage, and it is not a measure of current sale prices.

Find it in the full report: Executive Summary, p. 4; Section 6, pp. 71-81; Section 9.21, p. 121.

5. Long-term rentals are in short supply

WHAT THE STUDY FOUND

The inventory of rental homes is comparatively small. About 41 percent of renters were estimated to be cost burdened, meaning they spend more than 30 percent of income on housing. That estimate has a large margin of error.

IN PLAIN TERMS

The study consistently found few long-term rental choices. The exact share of renters struggling with costs is uncertain, but the direction of the need is clear.

WHY IT MATTERS

This supports testing rental options for workers, seniors, smaller households and mixed-income communities, and collecting current rent, occupancy and waiting-list information.

Good to know: The 41 percent figure is an estimate, not an exact current rate. The report notes the uncertainty and the need for current market evidence.

Find it in the full report: Executive Summary, pp. 4-5; Section 6.10, p. 77; Section 9, pp. 108-121.

6. Housing and the local workforce are connected

WHAT THE STUDY FOUND

Of about 7,057 jobs located in the county, about 56 percent were held by workers who live elsewhere. The average wage for covered jobs works out to about \$47,632 a year, which supports roughly \$1,191 per month in housing costs if a household spends 30 percent of its income on housing.

IN PLAIN TERMS

Fannin County relies on a regional workforce, and the availability of housing contributes to hiring and retention challenges for at least some employers and occupations.

WHY IT MATTERS

This supports housing efforts connected to healthcare, education, public safety, local government, hospitality, construction and other essential services, in partnership with employers.

Good to know: Commuting data show where workers live, not why they live there. The average wage is not the pay of a typical worker, and it is not a full household budget.

Find it in the full report: Executive Summary, p. 5; Section 7.5, p. 85; Section 7.10, p. 89; Section 9.21, p. 121.

From findings to action

7. The study identifies a mix of needs

WHAT THE STUDY FOUND

The six priority markets are long-term rentals, moderate-income workforce housing, entry-level ownership, senior and accessible housing, rehabilitation and preservation, and housing connected to essential services.

IN PLAIN TERMS

There is no single housing type that fits every need. A practical strategy includes both new choices and the preservation of the attainable homes already here.

WHY IT MATTERS

This supports a balanced pipeline of projects rather than placing all expectations on one apartment project, subdivision, subsidy or regulation.

Find it in the full report: Executive Summary, p. 5; Section 9, pp. 108-121.

8. Location and feasibility matter

WHAT THE STUDY FOUND

Land, topography, roads, utilities, wells, septic systems, construction costs, financing and insurance all limit what can be built at rents and prices that local households can afford.

IN PLAIN TERMS

A documented need is necessary, but it does not make every site or project workable. The right type of housing has to match the right location, infrastructure, partners and financing.

WHY IT MATTERS

This supports focusing on areas with infrastructure, testing projects one at a time, and directing public support to documented gaps.

Find it in the full report: Executive Summary, p. 5; Section 9.21, p. 121; Sections 10.1-10.2, pp. 123-124.

9. The recommendation is an ongoing effort, not one project

WHAT THE STUDY FOUND

The report calls for a permanent implementation partnership, an administrative lead, a project pipeline, a housing data system, feasibility work, and two to four initial pilot projects.

IN PLAIN TERMS

Success will come from a sustained effort that can move good opportunities from an identified need to a feasible, completed, year-round housing outcome.

WHY IT MATTERS

This gives the community a clear path: organize the work, choose a limited set of priorities, assign responsibility, test projects, protect the public benefit and report results.

Find it in the full report: Executive Summary, pp. 5-6; Section 10.3, p. 124; Section 10.13, p. 137; immediate priorities, p. 142.

Page references correspond to the PDF page numbers in *Fannin County, Georgia Housing Study - Final Report*, July 2026.