FANNIN COUNTY, GEORGIA

HOUSING STUDY

FINAL REPORT

An objective assessment of housing conditions, needs, market gaps, development constraints, and implementation priorities

Prepared for

Fannin County, Georgia

Prepared by

Marketing Alliance, Inc.

July 2026

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Study Statement

This study provides an objective, evidence-based assessment of housing conditions throughout Fannin County. Its findings reflect the strongest available public, administrative, market, and stakeholder evidence and are intended to support informed local decision-making.

The study is not an engineering analysis, property appraisal, legal opinion, or project-specific financial feasibility determination. Individual projects and policy actions require additional site, infrastructure, market, legal, and financial review.

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EXECUTIVE SUMMARY

Fannin County has a large and active housing market, but that market does not fully serve the people who live and work in the county year-round.

The county continues to add housing and attract retirees, second-home buyers, vacation-property investors, and visitors. At the same time, employers, local workers, younger adults, renters, and older residents continue to report difficulty finding housing that is available, suitably located, and affordable at locally supported incomes.

The central finding of this study is that Fannin County's housing problem is not simply a shortage of residential structures. It is a structural mismatch between the housing being produced, retained, and offered and the housing needed by permanent residents and locally employed households.

A Large Inventory, but a Smaller Year-Round Supply

The 2020–2024 American Community Survey estimated approximately 18,490 housing units in Fannin County, of which about 11,890 were occupied as usual residences. The resulting overall vacancy rate was approximately 35.7 percent. That figure does not mean that thousands of conventional homes are available to local households. The Census vacancy category includes seasonal, recreational, occasional-use, short-term rental, and other vacant properties. Fannin County's effective supply of year-round housing is therefore substantially smaller than its total physical inventory.

The structure of the housing stock also limits local choice. Approximately 83.3 percent of units are detached single-family homes, while only about 6.9 percent are located in structures containing two or more units. Manufactured and mobile homes account for approximately 8.0 percent. Detached housing will remain central to the county's market and character, but the limited supply of apartments, duplexes, townhomes, cottages, smaller ownership products, accessible units, and senior-oriented housing leaves many households with few practical alternatives.

Ownership Is Common, but Entry Is Difficult

The county's high owner-occupancy rate also masks the difficulty of entering the market today. Approximately 78.6 percent of occupied units are owner occupied, but about 55.4 percent of owner households have no mortgage. Existing owners may benefit from accumulated equity, older purchase prices, or paid-off homes. First-time buyers face current prices, mortgage rates, down-payment requirements, insurance, taxes, and closing costs.

The median household income was approximately $57,073, while the median value of owner-occupied housing was approximately $306,600. Median monthly owner costs were approximately $1,482 for households with a mortgage and $464 for households without one. The median gross rent was approximately $900, and about 41 percent of renter households were estimated to be cost burdened, although that estimate carries substantial sampling uncertainty. Current rents and available-unit information are still needed to confirm present market conditions.

Housing and Workforce Capacity Are Closely Connected

Federal job-flow data identified approximately 7,057 primary jobs located in Fannin County in 2023. About 56 percent were held by workers living outside the county. Housing is not the sole cause of inbound commuting, but stakeholder evidence indicates that housing cost and availability contribute to recruitment and retention difficulties for some employers and occupations.

Preliminary wage data reported an average weekly wage of approximately $916, or about $47,632 annually. At the conventional 30 percent affordability benchmark, that income would support a monthly housing cost of approximately $1,191 for a single-income household. Many local workers therefore have limited ability to compete in a market influenced by outside income, retirement wealth, accumulated equity, second-home demand, and visitor-oriented investment.

Stakeholders also described housing needs that are not fully visible in conventional statistics. Examples included younger adults living with parents or relatives, workers using basements or recreational vehicles, shared housing, and long-distance commuting. These conditions suggest that measured household growth may understate potential demand for independent housing.

Priority Housing Markets

The study identifies six priority housing markets. These are not mutually exclusive categories, and a well-designed project may serve more than one group.

- **Long-term rental housing** for lower-income, moderate-income, workforce, senior, and smaller households.
- **Moderate-income workforce housing** for households earning too much for deeply subsidized housing but too little to compete effectively in the prevailing market.
- **Entry-level ownership** for first-time buyers and households without substantial equity.
- **Senior-oriented and accessible housing** including downsizing and aging-in-place options.
- **Rehabilitation and preservation** of existing attainable housing.
- **Housing connected to essential services** including healthcare, education, public safety, and local government.

The private market is unlikely to produce all of this housing without assistance. Land, topography, roads, utilities, wells, septic systems, construction, financing, and insurance all affect project feasibility. Higher-priced detached and visitor-oriented housing can often absorb these costs more easily than workforce rentals, entry-level ownership, or senior housing.

A Sustained Housing Delivery System

The study therefore recommends a sustained housing delivery system rather than a single project or policy change. The first priorities should be to establish a permanent housing implementation partnership with a clearly designated administrative lead; create a countywide housing opportunity and project pipeline; identify infrastructure-served housing opportunity areas; and advance long-term rental, missing-middle, entry-level ownership, manufactured or modular, senior, rehabilitation, and preservation initiatives.

The county and its partners should also complete project-level feasibility analysis before committing substantial public resources, coordinate housing initiatives with employers and essential-service institutions, protect long-term affordability and permanent occupancy where public resources are used, and improve housing data, public accountability, and community engagement.

Phased Implementation

During the first year, Fannin County and its partners should organize the implementation structure, build the project pipeline, begin infrastructure and policy reviews, establish a housing dashboard, assess employer and senior housing needs, and inventory rehabilitation resources.

During the following 12 to 24 months, the implementation partnership should evaluate sites, complete representative feasibility models, engage development and financing partners, and select two to four pilot initiatives. These may include a small workforce rental development, a cottage or townhome ownership project, a senior-oriented housing development, a manufactured or modular housing initiative, an owner-occupied rehabilitation program, or an employer-assisted housing effort.

Pilot projects should be selected according to documented need, site control, infrastructure, financial feasibility, development capacity, community compatibility, and measurable public benefit.

Measuring Success

The success of the housing strategy should be measured by outcomes: completed year-round rental units, entry-level ownership opportunities, senior and accessible housing, preserved existing homes, infrastructure improvements, employer participation, and housing that remains affordable and available to permanent residents.

Fannin County's housing challenge cannot be resolved through one apartment project, one subdivision, one zoning amendment, one grant, or one short-term rental policy. It requires a sustained system that can identify opportunities, assemble partners, test feasibility, advance projects, preserve existing housing, protect public investment, and measure results over time.

The ultimate measure of success will not be adoption of this study. It will be the creation and preservation of year-round housing that allows residents, workers, families, and older adults to remain part of Fannin County's future.

Primary evidence sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates; U.S. Census Bureau Longitudinal Employer-Household Dynamics / OnTheMap; U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages; Fannin County administrative records; and Fannin County Housing Study stakeholder research.

STUDY TEAM

Fannin County, Georgia Housing Study

Marketing Alliance, Inc.

The Fannin County Housing Study was prepared by Marketing Alliance, Inc., a consulting and communications firm specializing in economic development, community strategy, market research, and public-sector implementation. The firm works with counties, municipalities, economic development organizations, utilities, and regional partnerships to translate data and stakeholder input into practical strategies, investment priorities, and communication tools.

Marketing Alliance brings more than two decades of experience serving economic development and community clients. Its work includes strategic planning, workforce and talent initiatives, business recruitment and retention, housing and community-development research, target-industry analysis, public engagement, branding, website development, and multimedia communications.

For this study, Marketing Alliance was responsible for research design, data analysis, stakeholder research, interpretation of housing-market conditions, preparation of findings and recommendations, and development of the final report. The study was prepared as an independent assessment of housing conditions and priorities in Fannin County.

David Petr

Chief Executive Officer, Marketing Alliance, Inc.

David Petr provided executive oversight and strategic guidance for the study. He has more than 28 years of experience in economic development and marketing and has led economic development organizations in Illinois, Texas, Florida, and Maryland.

His professional experience includes organizational leadership, economic development strategy, business recruitment, community positioning, stakeholder engagement, and the development of marketing and communications programs for communities and economic development organizations. His role in the Fannin County Housing Study included overall project direction, quality review, strategic interpretation, and alignment of the study's findings with practical community and economic development considerations.

Jon Maynard

President, Marketing Alliance, Inc.

Jon Maynard served as project lead and principal author of the Fannin County Housing Study. He has approximately 30 years of experience in economic development, including leadership of local and regional economic development organizations and consulting work involving strategic planning, workforce development, business recruitment, entrepreneurship, community development, and housing-related analysis.

Before entering consulting, Maynard led economic development organizations in Louisiana and Mississippi, including long-term service in Oxford and Lafayette County, Mississippi. His work has included economic development strategy, labor-market analysis, talent attraction, business retention and expansion, organizational development, community marketing, and implementation planning.

Maynard holds a Bachelor of Science in Business Administration from Northwestern State University of Louisiana. He is a graduate of the University of Oklahoma Economic Development Institute and holds the Economic Development Finance Professional designation.

For this study, he directed the research process, reviewed demographic and housing-market data, conducted and interpreted stakeholder research, developed the housing-needs assessment, and prepared the study's findings, priorities, and recommendations.

Study Responsibilities

The study team's principal responsibilities included:

- establishing the research framework and methodology;
- reviewing demographic, housing, workforce, affordability, and development data;
- assessing housing-market conditions and indicators of unmet need;
- incorporating stakeholder knowledge and local experience;
- identifying priority housing markets and implementation barriers;
- developing practical, evidence-based recommendations; and
- documenting sources, assumptions, limitations, and data gaps.

The findings and recommendations presented in this report reflect the study team's independent professional judgment based on the available evidence.

SECTION 1

STUDY PURPOSE, SCOPE, AND METHODOLOGY

1.1 Study Purpose

The Fannin County Housing Study provides an objective, evidence-based assessment of housing conditions throughout Fannin County, Georgia. Its purpose is to determine how effectively the county's housing supply serves permanent residents, local workers, employers, families, older adults, younger households, and other members of the community; identify meaningful gaps and mismatches within the housing market; examine the conditions contributing to those gaps; and establish a sound basis for future housing decisions.

The study is not intended to support a predetermined policy position, development proposal, funding request, or housing program. Its findings and recommendations are based on the weight of available evidence, including demographic and economic trends, housing inventory data, development activity, household incomes, occupational wages, infrastructure conditions, land-development requirements, market information, and stakeholder experience.

The county's housing market serves several distinct groups, including permanent residents, local workers, retirees, second-home owners, tourists, short-term rental operators, investors, and buyers bringing income or accumulated home equity from outside the county. These groups do not necessarily seek the same types of housing, but their combined activity influences land values, construction patterns, home prices, rents, vacancy, and the availability of housing for year-round occupancy.

A community can experience substantial residential construction while still lacking housing that is appropriately priced, located, designed, or available for the households that live and work there. For that reason, this study distinguishes between a numerical shortage of housing units and a structural housing-market mismatch involving housing type, tenure, price, condition, location, accessibility, or use.

The analysis examines the relationship among:

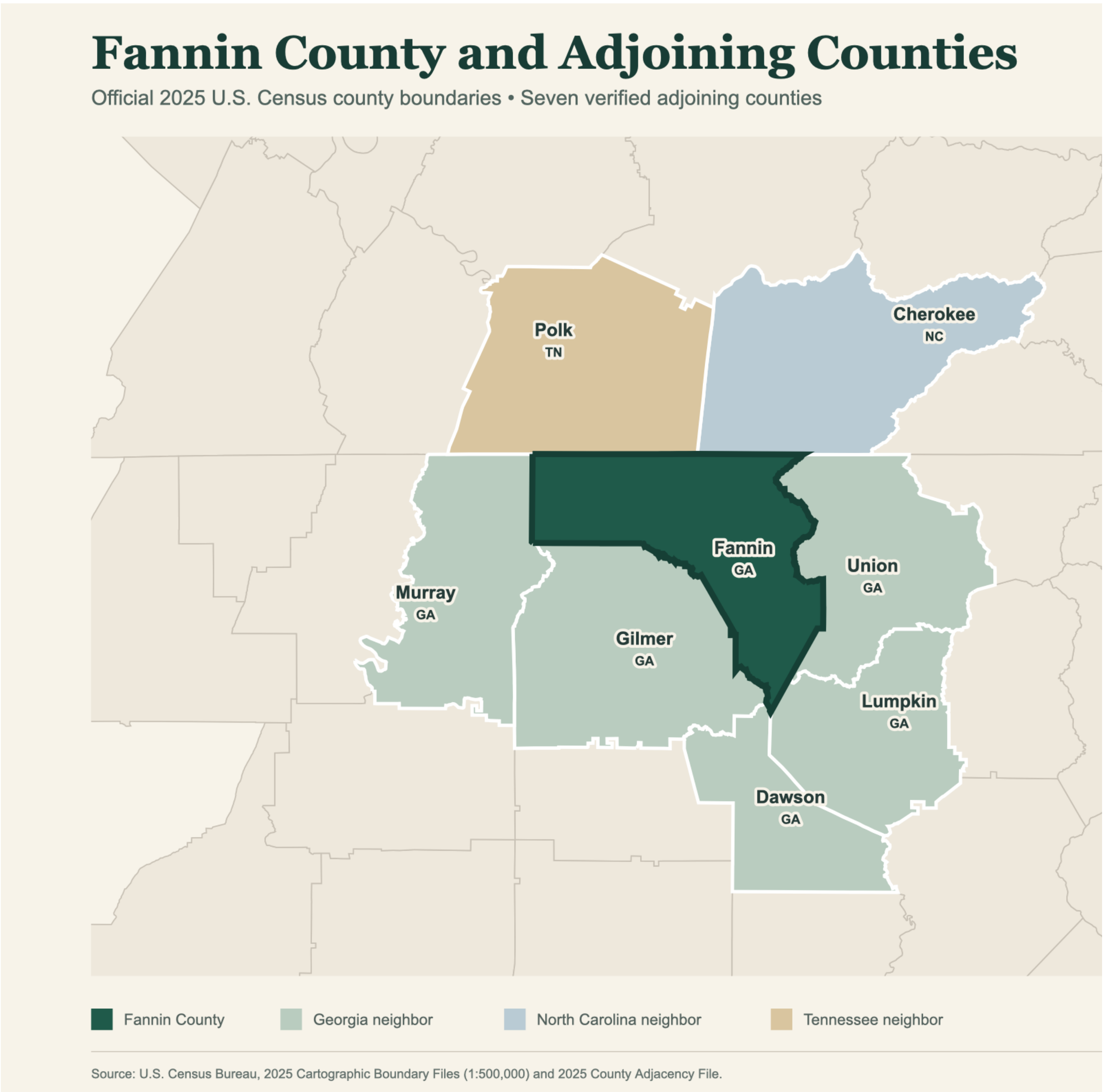
- The number, type, location, condition, and use of housing units
- The portion of the inventory available for permanent occupancy
- The rents and purchase prices faced by households entering the market
- The incomes and wages of local residents and workers
- The types and price ranges of housing being produced
- The location of housing relative to employment, schools, healthcare, services, and infrastructure
- The influence of tourism, seasonal occupancy, second homes, and short-term rentals
- The physical, regulatory, infrastructure, and financial conditions affecting housing production
- The relationship between housing and workforce recruitment, essential services, school enrollment, business operations, and long-term community resilience

The study uses this evidence to identify the housing needs most clearly supported by the data, the households most affected, the barriers that appear most consequential, and the actions that are practical within Fannin County's local context.

The study also recognizes the importance of preserving the rural, mountain, and small-community characteristics that contribute to Fannin County's identity and economic appeal. Housing need and community character are not treated as opposing objectives. The analysis instead considers whether additional housing can be provided through forms, locations, densities, and development patterns that respond to local needs while remaining compatible with the county's physical setting and community character.

1.2 Study Area and Geographic Scope

The primary study area is Fannin County, Georgia, including the incorporated communities of Blue Ridge, McCaysville, and Morganton and the unincorporated areas of the county.



A countywide approach is necessary because housing demand, employment, commuting, tourism activity, development, utilities, and land availability extend across municipal boundaries. At the same time, the study recognizes that housing conditions are not uniform throughout the county.

Where reliable information permits, the analysis considers differences among:

- Blue Ridge
- McCaysville

- Morganton
- The unincorporated county
- Areas with recent residential development
- Areas served by public water or sewer
- Employment, healthcare, education, retail, and service centers
- Locations affected by topography, access, infrastructure, or septic limitations
- Areas with potential for additional housing development

The study may use municipal boundaries, census tracts, block groups, ZIP codes, utility service areas, parcel information, and other appropriate geographic units. These geographies are used only where the available information is sufficiently reliable and relevant to the question being examined.

Fannin County's housing market also functions within a broader regional setting.

The county borders Tennessee and North Carolina and is influenced by regional commuting, tourism, retirement migration, second-home demand, and households moving from larger metropolitan areas. Housing and labor-market relationships therefore extend beyond county and state boundaries, particularly in the McCaysville–Copperhill area and along major regional corridors.

Selected peer or neighboring communities may be used to provide context where they share relevant characteristics such as:

- Mountain geography
- Tourism intensity
- Seasonal housing
- Population size
- Economic structure
- Housing-development patterns
- Proximity to metropolitan markets

Peer comparisons are used only as context. The existence of a housing policy, program, or development model elsewhere does not establish that the same approach is appropriate for Fannin County.

1.3 Core Research Questions

The study is organized around a set of practical research questions.

What housing exists in Fannin County?

The study examines the number, location, type, age, size, tenure, occupancy, condition, accessibility, and use of housing units throughout the county. It distinguishes among owner-occupied housing, renter-occupied housing, housing available for sale or rent, seasonal housing, short-term rentals, and units vacant for other reasons.

What housing is being added?

The study examines building permits, subdivision activity, detached and attached development, manufactured and modular housing, demolition or replacement activity, and the known development pipeline. Where possible, it considers whether recent construction appears oriented toward permanent residents, retirees, second-home buyers, investors, or short-term rental users.

Who is generating housing demand?

The analysis considers housing demand associated with permanent residents, local workers, commuters, retirees, families, older adults, younger adults, seasonal workers, second-home owners, investors, and households moving into the county.

How does the visitor economy affect housing?

The study distinguishes between the county's permanent resident population and the larger functional population generated by tourism, seasonal occupancy, second homes, workers, and short-term visitors. It considers how visitor activity affects housing use, labor demand, infrastructure, and the need for workers who can live within a reasonable distance of their jobs.

What can local households afford?

The study compares household incomes and occupational wages with rents, home values, mortgage costs, utilities, property taxes, insurance, and other housing expenses. It distinguishes between the housing costs paid by established residents and the costs faced by households attempting to enter the market today.

Which households are not being adequately served?

The study evaluates the circumstances of renters, first-time buyers, moderate-income workers, public-service employees, healthcare workers, hospitality and tourism workers, families with children, younger adults, older residents, people with disabilities, and homeowners needing rehabilitation assistance. Additional groups are considered where the evidence demonstrates a distinct housing need.

How does housing affect the local economy and essential services?

The analysis considers whether housing availability affects employee recruitment, retention, commuting, business operations, healthcare staffing, public safety, education, hospitality, tourism services, entrepreneurship, and the county's ability to maintain a stable year-round workforce.

How are tourism, seasonal housing, second homes, and short-term rentals affecting the market?

The study examines the scale and location of seasonal housing and short-term rentals, their relationship to permanent occupancy, and the housing demand generated by tourism employment. It does not assume that every seasonal or short-term rental property could otherwise serve as affordable permanent housing.

What factors shape or constrain development?

The analysis considers land availability, topography, environmental conditions, public and protected ownership, water and sewer access, septic suitability, road access, development standards, land prices, construction costs, financing, approval processes, developer capacity, and community acceptance.

What housing forms are compatible with local needs and community character?

The study considers whether additional housing can be provided through development forms that increase local housing choice without relying on forms that are inconsistent with Fannin County's mountain setting, infrastructure, scale, or community preferences.

What housing needs are supported by the evidence?

The study identifies needs by tenure, housing type, household group, affordability level, and geography where the available evidence permits. It distinguishes among documented unmet need, housing-market mismatch, suppressed household formation, future demand, market opportunity, and recommended production goals.

What actions are practical?

Recommendations are evaluated according to the problem addressed, the strength of supporting evidence, local authority, infrastructure requirements, financial feasibility, implementation capacity, timing, potential partners, community compatibility, long-term affordability, and likely effectiveness.

1.4 Analytical Approach

The study uses a mixed-method approach combining quantitative analysis, administrative records, market research, document review, geographic analysis, and stakeholder research.

No single source is treated as sufficient to explain the housing market.

Official datasets provide consistency and long-term comparability, but they may lag rapidly changing conditions. Current listings show what households encounter when searching for housing, but they may not represent completed transactions or the full market. Building permits show authorized construction but do not establish that a unit was completed, occupied, or used as a permanent residence. Stakeholder accounts provide current local insight but do not establish the prevalence of a condition.

Findings are therefore based on comparison, reconciliation, and triangulation across multiple sources.

Demographic and Household Analysis

Population, household growth, age, household size, household composition, migration, income, poverty, and school-age population are examined to understand the sources and character of housing demand.

The study pays particular attention to the distinction between population growth and household formation. Household need may be understated where younger adults remain with family members, workers commute long distances, or households occupy informal arrangements because independent housing is unavailable.

Economic and Workforce Analysis

Employment trends, industry structure, occupational wages, labor-force participation, commuting patterns, worker inflow and outflow, and employer experience are used to evaluate the relationship between housing and the local economy.

Particular attention is given to healthcare, education, public safety, emergency services, hospitality, tourism, retail, construction, and other sectors that depend on a stable year-round workforce.

Housing Inventory Analysis

The study examines the total housing inventory, occupancy, tenure, vacancy, seasonal use, structure type, bedroom count, age, manufactured housing, condition, accessibility, and recent changes in the stock.

The analysis distinguishes between the total physical inventory and the smaller portion that is effectively available for year-round residential use.

Residential Development Analysis

Building permits, subdivision approvals, housing type, construction value, project location, development status, and known development activity are examined to determine the scale and composition of recent housing production.

Where possible, the study considers whether new development is producing housing in forms and price ranges accessible to local households and workers.

For-Sale Market Analysis

The study may examine home sales, listing activity, prices, inventory, days on market, sales by price range, mortgage costs, and differences among property types and locations.

Median sale price, average sale price, listing price, assessed value, and owner-reported value are treated as separate measures and are not used interchangeably.

Rental Market Analysis

The study examines rents, vacancy, apartment inventory, detached rentals, bedroom counts, waiting lists, assisted housing, advertised listings, and other available evidence of rental-market conditions.

Because rural rental data are frequently incomplete, published estimates may be supplemented by information from property managers, housing providers, employers, local listings, and stakeholder research.

Housing Affordability Analysis

Housing affordability is evaluated by comparing household incomes and occupational wages with rents, home prices, mortgage payments, utilities, property taxes, insurance, and other required costs.

The study distinguishes among:

- Housing affordable at initial occupancy

- Housing attainable under current market conditions
- Market-rate workforce housing
- Income-restricted housing
- Housing subject to long-term affordability protections

Tourism, Seasonal Housing, and Short-Term Rental Analysis

Seasonal housing, second homes, short-term rentals, tourism employment, lodging activity, and visitor-oriented housing are analyzed separately from the permanent housing market.

The study examines whether visitor-oriented housing affects the availability of homes for year-round occupancy while recognizing that many seasonal or short-term rental properties may not be financially, physically, or locationally suitable for conversion to workforce housing.

Infrastructure and Development-Capacity Analysis

Water, sewer, septic suitability, road access, topography, environmental conditions, utility service areas, and available system information are considered as factors affecting where and at what scale housing may be developed.

Infrastructure is evaluated geographically rather than treated as uniform across the county.

The study is not an engineering analysis and does not determine the capacity of an individual utility system or parcel. It identifies broad opportunity areas, material constraints, and conditions requiring additional technical review.

Development Conditions and Barriers Analysis

The study reviews subdivision requirements, lot and structure standards, road requirements, utility conditions, approval processes, financing, construction costs, development practices, and community acceptance.

Existing requirements are not characterized as barriers unless their practical effects are supported by evidence.

The analysis distinguishes among:

- Physical constraints
- Infrastructure constraints
- Regulatory requirements
- Financial feasibility gaps
- Market preferences
- Development-industry capacity
- Political or community acceptance

Community-Character Analysis

The study considers whether housing need can be addressed through forms compatible with the county's rural and mountain character.

Potential forms may include low-rise apartments, duplexes, triplexes, fourplexes, townhomes, cottage developments, accessory units, manufactured or modular housing, and smaller-lot detached housing.

Their inclusion in the analysis does not constitute a recommendation unless supported by later findings.

Stakeholder Research

Stakeholder interviews and facilitated discussions are used to test whether published data reflect local experience, identify information unavailable from standard sources, understand development and workforce conditions, and assess the feasibility of potential actions.

Stakeholder research identified recurring questions involving:

- Worker recruitment and long-distance commuting
- Rental availability
- Informal housing arrangements
- School enrollment
- Essential services
- Tourism and short-term rentals
- Water and sewer capacity
- Septic requirements
- Land availability
- Development costs
- Community acceptance
- Housing types compatible with local character

These observations guide the analysis but are not treated as verified facts unless supported by independent data, administrative records, or recurring evidence.

Housing-Gap and Strategy Analysis

The study considers population and household trends, employment conditions, worker inflow, household formation, replacement needs, vacancy, affordability, housing use, infrastructure, development capacity, and existing supply in identifying housing gaps.

It distinguishes among:

- A documented shortage
- A mismatch by price, tenure, type, location, or use
- Suppressed household formation
- Potential market demand
- Projected future demand
- A recommended production goal

A calculated housing gap is not automatically interpreted as the number of units the county should build or support.

Recommendations are developed only after housing needs, market conditions, development constraints, infrastructure, and implementation capacity have been evaluated.

1.5 Data Sources

The study uses the most reliable and appropriate information available for each analytical question.

Public government sources are preferred where they provide sufficient detail and currency. Local administrative records, client-provided information, and private-market sources are used where official datasets do not adequately describe current conditions.

Principal public sources may include:

- U.S. Census Bureau
- American Community Survey
- Decennial Census
- Population Estimates Program
- Building Permits Survey
- County Business Patterns
- Longitudinal Employer-Household Dynamics and OnTheMap

- U.S. Department of Housing and Urban Development
- Comprehensive Housing Affordability Strategy data
- Income limits and Fair Market Rents
- Assisted-housing and program information
- Federal Housing Finance Agency
- U.S. Bureau of Labor Statistics
- Georgia Department of Labor
- Georgia Department of Education
- Georgia Department of Community Affairs
- U.S. Forest Service
- Publicly available county and municipal plans, ordinances, forms, meeting records, and administrative information

Additional local and private sources may include:

- Building permits
- Certificates of occupancy
- Subdivision records
- Development approvals
- Property records
- Short-term rental records
- Salary schedules
- Utility plans and service-area information
- Local market reports
- For-sale and rental listings
- Information from property managers, apartment operators, housing providers, employers, developers, real estate professionals, lenders, and nonprofit organizations

The study does not assume access to proprietary databases, confidential records, or complete administrative datasets.

Where an ideal source is unavailable, the study may use the best available public measure, a clearly identified proxy, a transparent calculation, locally supplied administrative information, or recurring stakeholder evidence.

Information that cannot be supported adequately and is not necessary to the study's conclusions is omitted.

All sources used in the study will be maintained in a formal source log identifying:

- Source title
- Publishing organization
- Direct link or document reference
- Publication, release, or adoption date
- Access date
- Geography
- Data year or reporting period
- Table, dataset, page, or record used
- Section, table, figure, or conclusion supported
- Known limitations

Client-provided and locally supplied information will be identified separately from published external data.

1.6 Stakeholder and Local Research

Published data cannot fully explain the operation of Fannin County's housing market.

Local interviews, administrative records, and market observations provide insight into conditions that may not appear in standard datasets.

Stakeholder research may include representatives of:

- County and municipal government
- Planning, permitting, and land administration
- Water and sewer systems
- Schools and education
- Healthcare
- Public safety and emergency services
- Major employers
- Tourism, hospitality, retail, and recreation
- Economic development
- Real estate and property management
- Construction and development
- Banking and housing finance
- Public and assisted housing
- Nonprofit and housing-service organizations
- Senior and disability services
- Local workers and housing-insecure households

Stakeholder research is used to confirm, challenge, or refine findings from published data; identify current rental conditions; understand employee recruitment and commuting; identify infrastructure and development constraints; examine stalled or unsuccessful projects; evaluate development costs and approval processes; understand competing perspectives; identify potential implementation partners; and document lived experiences that illustrate statistically supported conditions.

Stakeholder comments are not treated as verified facts unless supported by other evidence.

The study distinguishes among:

- Documented findings
- Calculated estimates
- Administrative information
- Recurring stakeholder observations
- Individual examples or opinions
- Unresolved questions

Individual accounts may illustrate how a documented housing condition affects residents, workers, employers, or institutions, but they are not used to establish how common that condition is.

1.7 Key Definitions

Affordable Housing

Housing is generally considered affordable when total housing costs do not exceed 30 percent of gross household income.

The 30 percent benchmark is widely used but does not account for differences in transportation, debt, childcare, healthcare, household size, or personal circumstances.

Attainable Housing

Housing that can reasonably be rented or purchased by a defined household under prevailing market conditions without creating excessive housing costs.

Attainability depends on local wages, household income, financing conditions, housing costs, and actual availability.

Cost Burden

A household is considered cost burdened when it spends more than 30 percent of gross income on housing.

Severe Cost Burden

A household is considered severely cost burdened when it spends more than 50 percent of gross income on housing.

Workforce Housing

Housing that is financially accessible to households whose members work in the local or regional economy.

Workforce housing does not refer to one fixed income range. Relevant price and income ranges must be defined in relation to local wages, household composition, housing costs, and applicable program requirements.

Permanent Occupancy

Use of a housing unit as a household's usual year-round residence.

Effective Housing Supply

The portion of the physical housing inventory that is available for permanent occupancy, physically suitable, appropriately located, offered under an appropriate tenure, and attainable to the household seeking housing.

Housing Need

A documented mismatch involving housing quantity, availability, affordability, type, condition, location, accessibility, tenure, or use.

Housing Mismatch

A condition in which the total number of housing units may appear sufficient, but the available inventory does not correspond adequately to the prices, tenure, size, location, condition, or housing types needed by local households.

Housing Gap

The difference between the needs of a defined group and the number of housing units that are affordable, available, and appropriate for that group.

A calculated housing gap is not automatically a recommended construction target.

Concealed Housing Need

Potential housing demand that is not visible as a separate household because individuals or families live with relatives, share housing, occupy informal arrangements, live in recreational vehicles, commute long distances, or delay forming an independent household.

Suppressed Household Formation

A condition in which individuals or families who would otherwise establish separate households remain in an existing household or outside the community because suitable housing is unavailable or unattainable.

Seasonal Housing

Housing used or intended for seasonal, recreational, or occasional occupancy rather than as a usual residence.

Second Home

A housing unit maintained for occasional use by an owner whose usual residence is elsewhere.

Short-Term Rental

A dwelling or dwelling unit rented for temporary occupancy under applicable local regulations.

Context-Sensitive Density

A development pattern that accommodates additional homes on suitable land while responding to local building scale, topography, infrastructure, environmental conditions, access, and community character.

Long-Term Affordability

A condition in which housing remains affordable to a defined household group for an extended period through land control, ownership structure, subsidy requirements, deed restrictions, affordability covenants, or another enforceable mechanism.

Functional Population

The number of people using a community's roads, utilities, services, businesses, and facilities at a particular time, including residents, workers, seasonal occupants, and visitors.

Functional population is not equivalent to the official resident population.

1.8 Data Limitations and Interpretation

Housing analysis requires the use of sources that differ in timing, coverage, definitions, and methodology.

These differences are identified and considered throughout the study.

Data Timing

Many official datasets are released one or more years after the period they describe. Current housing conditions may therefore differ from published estimates.

Margins of Error

American Community Survey estimates for small populations and geographic areas may have substantial margins of error. Small differences are not treated as meaningful unless the estimate and its uncertainty support that conclusion.

Market Sources

Listing services and public market platforms may use different geographic boundaries, filters, time periods, and calculation methods. Figures from different sources are labeled clearly and are not combined without explanation.

Building Permits

A building permit represents authorized construction. It does not necessarily indicate that a unit was completed, occupied, or used as a permanent residence.

Subdivision Approvals

An approved subdivision does not establish the number or timing of future homes unless lot count, infrastructure status, approval status, and construction activity are known.

Rental Data

Rental housing in rural areas is frequently advertised informally and may not appear in commercial databases. Online listings may overrepresent newer, furnished, larger, or higher-priced properties.

Rental vacancy and availability may therefore require multiple sources.

Short-Term Rental Data

Registrations, tax accounts, active listings, available nights, occupied nights, and unique units are separate measures.

Listings may be duplicated, inactive, or intermittent. Short-term rental properties are not assumed to be readily convertible to permanent housing.

Tourism and Functional Population

Visitor spending, lodging taxes, traffic, lodging activity, and event attendance measure different aspects of tourism.

Peak visitor or functional population estimates are treated as approximate unless supported by a defensible methodology.

School Enrollment

Enrollment change may reflect birth trends, migration, housing, private education, homeschooling, student transfers, and other factors.

Housing is not treated as the sole cause unless the evidence supports that conclusion.

Commuting

Commuting data identify where workers live and work but may not capture every worker or current employer condition.

The fact that a worker lives outside the county does not establish that housing is the reason.

Infrastructure

Permitted capacity, treatment capacity, current use, service availability, connection rights, and practical development capacity are different measures.

A utility line near a property does not establish that adequate or financially feasible service is available.

Land Availability

Vacant or undeveloped land is not automatically developable.

Development potential may be affected by ownership, willingness to sell, price, slope, soils, septic suitability, access, utilities, environmental constraints, protected land, and infrastructure cost.

Housing Prices

Median sale price, average sale price, median listing price, assessed value, and owner-reported value are separate measures.

Each is interpreted according to its source and purpose.

Income Comparisons

Housing prices, rents, wages, and household incomes may not represent identical periods.

Comparisons using different years are adjusted where practical or presented as indicators rather than falsely precise measures.

Stakeholder Information

Stakeholder observations may identify important current conditions but are not statistically representative unless supported by broader evidence.

Causation

A relationship between two trends does not establish that one caused the other.

For example, growth in short-term rentals occurring alongside rising home prices would not, by itself, prove that short-term rentals caused the increase.

Projection Uncertainty

Future population, employment, household formation, interest rates, construction costs, visitor demand, and buyer preferences cannot be predicted with certainty.

Projections and demand estimates should therefore use ranges or alternative scenarios where appropriate.

Incomplete Local Information

Some local records may be unavailable, inconsistent, or maintained in formats that limit detailed analysis.

Missing information is disclosed rather than replaced with unsupported assumptions.

The study uses the strongest available evidence, distinguishes verified findings from estimates and stakeholder observations, and states uncertainty directly where evidence is incomplete or conflicting.

The absence of a perfect dataset does not prevent a conclusion when multiple reliable indicators point in the same direction.

At the same time, the study does not claim a level of precision that the evidence cannot support.

Technical source systems, table references, document records, calculations, and evidentiary classifications are documented in Appendix A.

SECTION 2

FANNIN COUNTY HOUSING CONTEXT

2.1 A Housing Market Shaped by Place

Fannin County's housing market cannot be understood as a conventional rural housing market.

The county combines a relatively small permanent population with a substantial visitor economy, strong demand for retirement and second-home properties, a significant short-term rental sector, mountain terrain, uneven public infrastructure, and demand from purchasers whose incomes or accumulated equity may originate outside the local economy.

These conditions create a market in which residential construction does not necessarily correspond with the housing needs of permanent residents and local workers.

New homes may add significantly to the county's physical inventory while doing comparatively little to expand the supply of housing available for year-round occupancy at prices supported by local incomes and wages.

The county's housing circumstances are therefore defined less by whether homes are being built and more by what is being built, where it is located, how it is used, and which households can realistically access it.

The analysis must consider:

- Whether housing is occupied permanently, seasonally, or as a short-term rental
- Whether it is offered for long-term rent or permanent ownership
- Whether it is located near employment, healthcare, schools, services, and infrastructure
- Whether its price and carrying costs are supported by local incomes
- Whether the form and scale of development fit the county's physical setting
- Whether land and infrastructure conditions permit housing to be produced economically

Fannin County's market serves several groups with different resources, preferences, and reasons for seeking housing. These include permanent residents, local workers, retirees, second-home owners, investors, short-term rental operators, and households relocating from larger or higher-cost markets.

These groups do not compete directly for every property. A remote luxury cabin, for example, is not a practical substitute for an apartment near employment and services. Their combined demand nevertheless affects the same limited supply of land, infrastructure, construction labor, financing, and residential property.

The total housing inventory may continue to grow while housing available to local households becomes increasingly limited by price, tenure, location, size, or use.

2.2 Regional Setting

Fannin County is located in the mountains of north Georgia along the Tennessee and North Carolina borders.

The county includes Blue Ridge, McCaysville, and Morganton, together with a large unincorporated area containing rural communities, mountain developments, lake properties, river corridors, agricultural land, forested areas, and visitor-oriented cabin markets.

Blue Ridge is the county seat and the principal center of government, commerce, tourism, healthcare, education, dining, retail, and services. Its downtown and surrounding commercial areas contain the county's most visible concentration of economic activity.

McCaysville lies along the Tennessee state line and functions as part of a connected cross-state community with Copperhill, Tennessee. Housing, labor, utilities, commerce, and daily travel extend across the state boundary.

Morganton is smaller but occupies an important location near major transportation routes, Lake Blue Ridge, and areas experiencing residential and visitor-oriented development.

Housing demand and labor-market activity extend beyond municipal boundaries. Workers may live in one jurisdiction or state and work in another. Employers recruit regionally, while housing searches, tourism activity, utility systems, and commuting flows similarly cross local boundaries.

Fannin County is also connected to a broader regional and metropolitan market.

Its natural amenities, tourism appeal, and relative accessibility make it attractive to households seeking vacation properties, second homes, retirement housing, investment opportunities, or a different lifestyle.

External demand supports construction, property investment, business activity, and the local tax base. It can also separate local housing prices from the incomes and wages generated within the county.

Population growth alone is therefore insufficient to explain the level or character of housing demand.

Construction, property values, and land prices may be influenced as much by retirement, second-home, recreational, and investment demand as by the formation of permanent local households.

This distinction is fundamental to the study.

In many housing markets, household growth is the principal source of demand. In Fannin County, substantial demand also comes from households that do not become permanent residents and from properties that do not enter the year-round housing supply.

2.3 Permanent Population and Functional Population

Fannin County’s official population measures the number of people who maintain their usual residence in the county.

It does not capture the full number of people using local roads, utilities, businesses, healthcare facilities, public-safety systems, recreational resources, and other services during periods of significant visitor activity.

Blue Ridge and surrounding destinations may serve a population substantially larger than the permanent resident count during weekends, holidays, festivals, and peak tourism periods.

The precise scale of this functional population is difficult to measure without specialized mobility, traffic, lodging, or visitor data. Its effect on housing and employment is nevertheless important.

Visitors create demand for restaurants, retail, lodging, recreation, transportation, property maintenance, cleaning, construction, healthcare, public safety, and other services.

These activities depend on workers, many of whom need housing within a practical distance of their jobs.

The visitor economy therefore creates two related but distinct forms of housing demand:

- Demand for vacation accommodations, second homes, and recreational properties
- Demand for permanent housing for the workers and households who support the visitor economy and the broader community

A housing market can expand the first form of supply while failing to produce enough of the second.

This helps explain how strong real estate activity can coexist with workforce recruitment difficulties and limited year-round housing.

2.4 Mountain Geography and Developable Land

Fannin County’s natural setting is one of its greatest economic and quality-of-life assets.

It is also one of the strongest influences on housing location, density, and development cost.

Mountains, streams, rivers, lakes, forests, watersheds, steep slopes, irregular parcels, and protected land shape both the amount of land available for residential development and the cost of preparing that land.

Mountain development may require:

- Extensive grading
- Road construction
- Drainage improvements
- Erosion control
- Retaining structures
- Utility installation
- Specialized foundations
- Site-specific engineering

Steep slopes can reduce the usable portion of a parcel, complicate emergency access, and increase the cost of roads, stormwater systems, foundations, and utilities.

A parcel may contain substantial acreage while offering only a limited practical building area.

The amount of land physically present is therefore not equivalent to the amount of land that is practically or economically developable.

The county's planning and land-development framework recognizes many of these conditions through requirements related to subdivision review, roads, drainage, erosion and sedimentation control, flood hazards, wetlands, mountain protection, watersheds, and river corridors.

These requirements serve legitimate public-safety and environmental purposes. Meeting them can nevertheless increase the time, complexity, and expense associated with development.

For housing analysis, it is important to distinguish among:

- Land that physically exists
- Land that is privately available or potentially available
- Land that is legally eligible for residential use
- Land that can be served by suitable roads and utilities
- Land that can be developed without unacceptable environmental or public-safety effects
- Land that can be developed at a cost consistent with the intended housing market

This distinction is especially important for workforce rentals, entry-level ownership, senior housing, and other price-sensitive forms of development.

Fannin County may contain substantial undeveloped acreage while having a much smaller supply of land suitable for compact housing at attainable prices.

Public and protected ownership further reduces the practical land supply. National forest and other publicly controlled areas are not available for conventional residential development.

The final analysis should quantify those areas only through authoritative geographic information and should not treat privately owned land outside them as automatically developable.

2.5 Infrastructure and Residential Capacity

Housing development in Fannin County is closely connected to water, wastewater, septic suitability, roads, drainage, and emergency access.

Public water and sewer can support more compact forms of development than individual wells and septic systems. Their availability, however, varies substantially by location.

Blue Ridge, McCaysville, Morganton, and the unincorporated county do not share one uniform infrastructure condition.

Service areas, ownership, available capacity, connection requirements, extension costs, and development limitations differ among jurisdictions and locations.

In areas without public sewer, residential capacity depends heavily on:

- Soil conditions
- Slope
- Drainage
- Groundwater
- Bedroom count
- Septic requirements
- Replacement-field areas
- Setbacks
- Usable land

A site that appears large enough for multiple homes may support substantially fewer units once septic fields, replacement areas, access, grading, and setbacks are considered.

Community water systems may support development in some locations, but water service alone does not resolve wastewater or land-consumption constraints.

Public sewer is especially important for apartments, townhomes, senior housing, and other attached or compact development.

Even where a sewer line is present, practical capacity depends on treatment capacity, collection-system condition, connection rights, fees, elevation, line size, and the cost of reaching the site.

Stakeholders also identified water-system capacity and aging infrastructure as potential development considerations. These conditions must be confirmed through utility records, engineering information, or local administrative evidence before being presented as quantified findings.

The study does not provide an engineering assessment of any utility system.

It instead distinguishes among:

- Permitted or theoretical capacity
- Current average and peak use
- Available or purchased capacity
- Physical service availability
- Practical capacity for new development
- The financial feasibility of connection or extension

A site near an existing utility line should not be assumed to be development-ready.

Road access is similarly important.

Mountain roads, steep grades, private roads, drainage, winter conditions, emergency access, and maintenance responsibilities can materially affect housing feasibility. These issues are especially relevant for larger projects and for housing intended to serve older adults, families, workers, and people who require dependable year-round access.

It helps determine where housing can be built, what forms and densities are feasible, and whether a project can reach rents or prices supported by local households.

2.6 Tourism as a Housing-Market Force

Tourism is central to Fannin County's economy, identity, and real estate market.

Blue Ridge and the surrounding county attract visitors through mountain scenery, outdoor recreation, cabin lodging, downtown shopping and dining, Lake Blue Ridge, the Toccoa River, wineries, agritourism, and access to regional natural resources.

Tourism supports employment, business activity, tax collections, property investment, construction, and local services.

It also generates housing demand in several forms:

- Vacation homes
- Second homes
- Short-term rentals
- Cabin developments
- Seasonal accommodations
- Housing for hospitality, retail, food-service, recreation, maintenance, construction, healthcare, public-safety, and service workers

Tourism therefore affects the housing market from two directions.

It creates demand for visitor-oriented real estate while also creating demand for a permanent workforce capable of supporting visitor activity.

This relationship becomes strained when the wages generated by tourism-related employment do not support the rents and home prices influenced by tourism-related real estate demand.

Under those conditions, businesses may benefit from visitor spending while facing difficulty recruiting and retaining the workers needed to serve visitors.

Housing conditions can therefore affect the performance of the tourism economy itself through reduced business hours, employee turnover, staffing shortages, or service limitations.

The study does not characterize tourism as inherently harmful to housing affordability.

Tourism is a major local asset, and many visitor-oriented properties would not otherwise serve as attainable permanent housing.

The relevant issue is where the visitor-oriented and permanent housing markets overlap, where they remain separate, and where tourism contributes indirectly to workforce housing need.

2.7 Short-Term Rentals and Seasonal Housing

Short-term rentals are a prominent component of Fannin County's housing and visitor economy.

Local records and stakeholder research indicate that the county contains a substantial number of registered short-term rental properties, together with the possibility of additional unregistered or intermittently operated units.

The exact number of active units must be distinguished from:

- Registrations
- Tax accounts
- Properties
- Listings
- Platform advertisements
- Available nights
- Occupied nights

The existence of a large short-term rental sector does not mean that an equivalent number of homes has been removed from the permanent housing market.

The inventory may include:

- Purpose-built vacation cabins
- High-value mountain and lake properties
- Second homes rented when owners are absent
- Conventional homes converted from permanent occupancy
- Accessory units
- Intermittently operated properties
- Remote properties
- Homes whose cost, size, or design makes them unsuitable for workforce housing

The relevant question is the degree to which short-term rentals occupy properties, locations, and price ranges that might otherwise serve permanent residents.

Some units may have originated as year-round homes. Others were built specifically for the visitor market and would not have been produced as conventional workforce housing.

These categories should not be treated as equivalent.

Stakeholders also reported that the short-term rental market may have experienced excess supply or declining occupancy following unusually strong pandemic-era demand.

That observation requires verification through registrations, lodging-tax records, reliable market reports, or other evidence.

Even if some short-term rental properties experience lower occupancy, conversion to long-term rental may not be financially or practically feasible.

Owners may have mortgages, acquisition costs, furnishing expenses, management arrangements, or revenue expectations based on short-term use. Properties may also be too large, remote, specialized, or expensive for local workers.

Short-term rental oversupply should therefore not be assumed to create an immediate workforce housing supply.

Seasonal housing must also be distinguished from active short-term rentals.

Some second homes are never offered for rent. Others are occupied periodically by owners and may operate as rentals only during limited periods.

Public datasets often classify these properties as vacant for seasonal, recreational, or occasional use.

They are not necessarily abandoned, for sale, or available to permanent renters.

This is why conventional vacancy statistics can be misleading in Fannin County.

A high overall vacancy rate may reflect a large seasonal inventory rather than an oversupply of housing available for permanent occupancy.

2.8 Retirement and Second-Home Demand

Fannin County’s natural amenities, mountain setting, and lifestyle appeal attract retirees and second-home purchasers.

These buyers often participate in the market with resources that differ from those of locally employed households.

Retirees may rely on accumulated savings, pensions, investments, or proceeds from the sale of homes in higher-cost markets.

Second-home buyers may evaluate property based on recreational value, outside income, investment potential, or expected appreciation.

Purchasing power in the local housing market may therefore be substantially greater than the wages generated by Fannin County employers.

This does not necessarily indicate market dysfunction.

It does mean that local income alone may not explain local prices and that the market may respond more strongly to outside demand than to local earning capacity.

Retirement demand also creates housing needs of its own.

Older households may seek:

- Smaller homes
- One-level living
- Low-maintenance properties
- Accessible design
- Proximity to healthcare and services
- Opportunities to age in place
- Supportive or assisted housing

A county can attract older purchasers while still lacking appropriately designed housing for existing older residents.

Limited downsizing options may also reduce turnover in larger homes that could otherwise serve younger families.

That relationship should be evaluated through age trends, household composition, housing characteristics, and stakeholder evidence rather than assumed.

2.9 Housing Production and Market Fit

Fannin County continues to permit and construct new housing.

The county's housing issue should therefore not be described as a complete failure to produce residential units.

The more important question is what the county is producing and which markets that housing serves.

Preliminary local information and stakeholder evidence indicate that recent development has been dominated by detached homes, while apartments, duplexes, townhomes, and other compact forms have represented a much smaller portion of activity.

Stakeholders also described a construction market oriented heavily toward custom homes, vacation properties, retirement homes, and higher-priced detached housing.

These observations must be tested against permit records, property information, subdivision activity, listings, and sales.

Detached housing is appropriate for many Fannin County households and is consistent with much of the county's existing development pattern.

It is also generally more land-intensive than compact or attached housing and may carry greater site, road, utility, and construction costs per unit.

A market dominated by detached homes may provide limited choice for:

- Single-person households
- Younger adults
- First-time buyers

- Moderate-income workers
- Smaller families
- Older residents seeking to downsize
- Renters
- Households seeking lower-maintenance housing

The presence of substantial construction does not establish that the needs of these groups are being met.

Housing production should therefore be evaluated by structure type, price or construction value, location, tenure, infrastructure context, and likely use—not by unit count alone.

A permit represents authorization to build. It does not establish completion, occupancy, affordability, or use as a permanent residence.

Subdivision approval similarly does not establish the timing, scale, or market orientation of future housing.

The objective is not to determine whether Fannin County has built too many detached homes.

It is to determine whether the current development pattern provides sufficient variety to serve the county's permanent households and workforce.

2.10 Rental Housing and Concealed Need

Fannin County's conventional rental market appears limited relative to the scale and diversity of local workforce demand.

Stakeholders described a small number of apartment properties, high occupancy, limited availability, and rents that may exceed the capacity of many local workers.

These observations require confirmation through property-manager information, listings, waiting lists, assisted-housing records, and other market evidence.

Rental data are particularly difficult to interpret in rural areas.

Small properties may advertise through local networks, social media, personal contacts, signs, or word of mouth rather than major platforms. Online listings may disproportionately represent furnished, newer, seasonal, or higher-priced units.

The study must therefore use several sources rather than relying solely on survey vacancy estimates or listing websites.

Limited rental supply may also create forms of housing need that do not appear in standard data.

Stakeholders described workers and younger adults who:

- Live with parents or other relatives
- Occupy basements or accessory spaces
- Use recreational vehicles on family property
- Share housing because independent units are unavailable
- Commute long distances
- Delay forming separate households

These arrangements may allow individuals and families to remain connected to the county, but they do not necessarily mean that their housing needs are being met.

Where supported by evidence, the study refers to these conditions as concealed housing need or suppressed household formation.

This concept is important because measured household growth may remain modest precisely when younger adults and working households cannot establish independent residences within the county.

2.11 Housing and the Workforce

Housing and workforce conditions are closely connected, but the relationship must be demonstrated rather than assumed.

Employers may experience recruitment and retention difficulty because of wages, working conditions, scheduling, transportation, childcare, skills, labor-force participation, or competition from other markets.

Housing may be one factor among several.

In Fannin County, stakeholder evidence indicates that housing cost and availability affect recruitment across a range of occupations.

Examples involved healthcare professionals, hospitality and restaurant workers, public-service employees, and other workers who reportedly live outside the county or face long commutes because suitable housing is unavailable.

Individual examples do not establish how widespread the condition is.

They do demonstrate that the relationship warrants detailed analysis.

The study therefore compares occupational wages and household scenarios with:

- Available rents
- Entry-level home prices
- Mortgage payments
- Taxes
- Insurance
- Utilities
- Household size
- Single- and dual-income circumstances

The analysis also examines commuting.

Inbound commuting is a normal part of regional labor markets and is not inherently a problem.

It becomes more consequential when workers would prefer to live closer to their jobs but cannot find housing, or when long commutes affect recruitment, retention, scheduling, cost, or reliability.

Housing should therefore be understood as part of the county's economic and community infrastructure.

It influences not only where people live, but also whether employers and institutions can recruit and retain the workers needed to operate effectively.

2.12 Families, Schools, and Community Continuity

Stakeholders expressed concern about declining public-school enrollment and connected that trend with the difficulty younger families may face finding suitable housing.

School enrollment can be affected by many factors, including birth trends, migration, household aging, private-school attendance, homeschooling, student transfers, employment, and housing.

Housing should not be presented as the sole cause without supporting evidence.

The issue nevertheless matters because a sustained reduction in school-age children may reflect broader demographic changes, including:

- Fewer younger households
- Families leaving the county
- Younger adults not returning
- Workers with children living elsewhere

- Limited family housing
- A population shifting toward older age groups

The study should evaluate enrollment alongside demographic trends, age structure, births, migration, and household formation.

The loss or limited growth of younger families can affect more than schools.

It may influence the future workforce, childcare, volunteer organizations, civic participation, business succession, and the long-term continuity of the community.

Family housing is therefore both a current housing issue and a component of long-term community stability.

2.13 Community Character and Context-Sensitive Housing

Fannin County's natural setting and community character are central to its identity, tourism appeal, and quality of life.

Stakeholders expressed a strong desire to address housing needs without introducing development forms inconsistent with the county's mountain setting or small-community character.

This creates an important planning objective.

The county must identify ways to increase housing choice and capacity without treating urban-scale development as the only alternative to low-density detached housing.

The study uses the concept of context-sensitive density.

Context-sensitive density means accommodating additional homes on suitable land while responding to local building scale, topography, infrastructure, environmental conditions, access, and surrounding development.

Potential forms may include:

- Low-rise apartment buildings
- Duplexes, triplexes, and fourplexes
- Townhomes
- Cottage or clustered development
- Smaller-lot detached homes
- Accessory units
- Manufactured or modular housing
- Mixed-income developments
- Senior-oriented housing near services

The appropriateness of any form depends on location, infrastructure, design, scale, access, market need, and feasibility.

Discussion of these housing types does not mean that all should be permitted or developed everywhere.

It reflects the possibility that the county needs a broader range of housing products than the current market provides.

Community acceptance will also affect implementation.

Residents may have legitimate concerns about traffic, infrastructure, public cost, neighborhood character, environmental effects, and development quality.

Those concerns should not be dismissed as simple opposition to housing.

The relevant question is whether they can be addressed through site selection, design, scale, infrastructure planning, development standards, and clear communication about the purpose of proposed housing.

2.14 Development Economics and the Feasibility Gap

Housing need does not automatically create financially feasible housing supply.

A developer may recognize substantial demand for lower-priced rental or ownership housing and still be unable to produce it at rents or prices local households can support.

Fannin County's development environment may involve substantial costs for:

- Land
- Site preparation
- Grading
- Roads
- Drainage
- Retaining structures
- Wells and septic systems
- Water and sewer extensions
- Utility connections
- Construction labor and materials
- Financing
- Insurance
- Engineering and approvals

Higher-priced homes may generate larger absolute returns and provide more room to absorb these costs.

That does not mean builders are acting improperly. It reflects the incentives created by land cost, construction cost, buyer demand, project risk, and potential return.

The difference between the cost of producing housing and the revenue supported by attainable rents or sale prices is the feasibility gap.

Where that gap is substantial, regulatory changes alone may not produce the desired housing.

Projects may also require some combination of:

- Lower-cost land
- Infrastructure support
- Predevelopment assistance
- Financing tools
- Public or nonprofit participation
- Density adjustments
- Employer or institutional support
- Long-term patient capital

The existence and size of a feasibility gap must be established through project-level analysis.

The study may identify broad development conditions, but it should not claim that an individual project is feasible without a development budget and operating or sales analysis.

2.15 A Segmented Housing Market

The available evidence indicates that Fannin County contains several overlapping housing markets rather than one unified market.

These include:

- High-value mountain, lake, and recreational properties
- Second-home and retirement housing
- Short-term rental investment properties
- Conventional owner-occupied housing
- Long-term rental housing
- Manufactured and modular housing
- Workforce housing shaped by local wages
- Senior housing
- Subsidized or income-restricted housing

Conditions in one segment do not necessarily describe another.

Strong construction activity may coexist with a shortage of long-term rentals.

A large number of vacant units may coexist with very few homes available for permanent occupancy.

A slower luxury market may coexist with strong competition for lower-priced homes.

Existing homeowners may experience stable monthly costs while first-time buyers face substantial affordability barriers.

Short-term rental oversupply may coexist with a shortage of conventional rental housing.

Countywide averages can conceal these differences.

The study must therefore separate housing by tenure, use, structure type, price, geography, household income, and population served wherever the evidence permits.

2.16 Implications for the Housing Study

Fannin County's housing context establishes several principles for the remainder of the analysis.

Total housing inventory is not the same as housing available for permanent occupancy.

Residential construction must be evaluated by type, price, location, tenure, and use rather than by unit count alone.

Local wages may not determine local housing prices when substantial demand originates outside the county's labor market.

Tourism creates both visitor-oriented real estate demand and permanent workforce housing demand.

Seasonal housing and short-term rentals are related but distinct.

A weaker short-term rental market would not automatically create long-term rental housing.

Topography, infrastructure, public land, septic requirements, and development costs affect both the quantity and price of housing that can be produced.

Housing availability may affect workforce recruitment, essential services, business operations, schools, and long-term community stability.

The county's housing needs are unlikely to be met through one housing type, program, or jurisdiction.

Additional housing should be evaluated in relation to community character, infrastructure, feasibility, and context-sensitive design.

Finally, the study must continue to distinguish among verified findings, calculated estimates, administrative information, recurring stakeholder observations, and individual examples.

The sections that follow test this context through demographic, housing, development, affordability, workforce, commuting, and stakeholder evidence.

Supporting demographic, housing, development, affordability, workforce, policy, and stakeholder evidence is documented in Appendices B through H.

SECTION 3

PREVIOUS PLANS, POLICIES, AND HOUSING INITIATIVES

3.1 Purpose of the Planning and Policy Review

Fannin County's current housing conditions did not emerge without prior recognition or public discussion.

Housing affordability, workforce access, tourism-related demand, infrastructure limitations, development constraints, and the limited diversity of housing types have appeared in earlier plans, public discussions, regulatory actions, and housing initiatives.

Reviewing that history is important for four reasons.

First, it helps determine whether the housing conditions examined in this study are recent or have persisted over time.

Second, it identifies the plans, policies, rezonings, regulatory changes, partnerships, and development initiatives already undertaken by Fannin County and its municipalities.

Third, it distinguishes between issues that were identified and actions that were actually implemented.

Finally, it reduces the risk that the present study will repeat earlier recommendations without examining what happened after those recommendations were made.

An earlier plan may have identified a valid need while recommending actions that were never implemented, were only partially completed, became financially infeasible, or are no longer appropriate. Conversely, a project may have advanced successfully but produced too few units, served a narrow market segment, or lacked the scale necessary to affect countywide conditions.

The purpose of this section is not to endorse or criticize previous planning efforts. It is to establish the local policy and implementation record, identify lessons from prior initiatives, and determine which questions remain unresolved.

3.2 Countywide Comprehensive Planning Context

Fannin County and the municipalities of Blue Ridge, McCaysville, and Morganton have participated in joint comprehensive planning intended to guide growth, public investment, land use, infrastructure, economic development, natural-resource protection, and community services.

Within that framework, housing has generally been treated as part of a broader community-development system rather than as an isolated social-service issue.

Housing-related goals have been connected to:

- Economic development and workforce access
- Infrastructure planning
- Community quality of life
- Natural-resource protection
- Downtown and commercial development
- Education and workforce development

- The ability of workers to live within a practical distance of employment

Earlier planning language associated with Blue Ridge called for a range of safe, affordable, and resource-efficient housing and lodging.

That dual emphasis reflected the same market structure that continues to shape Fannin County today: housing must serve permanent residents while also accommodating a visitor-oriented economy.

This planning history demonstrates that the relationship among housing, employment, tourism, and infrastructure was recognized before the current study.

It does not establish which actions were implemented or whether measurable housing outcomes followed.

The relevant questions are:

- Which housing issues were previously identified?
- Which actions were assigned to the county or municipalities?
- Which actions were completed?
- Did completed actions produce measurable housing outcomes?
- Do earlier recommendations remain appropriate under current conditions?

3.3 City of Blue Ridge Community Revitalization Plan

The City of Blue Ridge completed a Community Revitalization Plan in 2022.

The plan examined economic conditions, workforce, transportation, utilities, land use, population, housing, and community priorities. It identified tourism and supporting industries as central components of the local economy and described retirement demand, second homes, mountain terrain, limited municipal land, and constrained development capacity as influences on housing supply and cost.

Housing was connected directly to workforce recruitment, transportation burdens, business operations, and economic development.

The planning process emphasized five broad areas:

- Infrastructure
- Economy and workforce
- Natural resources
- Workforce housing
- Placemaking

The inclusion of workforce housing as a principal goal demonstrates that housing availability and affordability were established public concerns by 2022.

The plan identified several housing-related conditions, including:

- Homeownership costs beyond the reach of many locally employed households
- A limited multifamily inventory
- Limited land designated or suitable for multifamily development
- An older municipal housing stock
- Employer difficulty recruiting workers because of housing and transportation costs
- Concern that second-home and short-term rental activity affected housing availability and price
- Potential opportunities involving missing-middle housing, infill, and modest increases in density

These findings reflected conditions observed during or shortly after the exceptional housing and tourism period associated with the COVID-19 pandemic.

They should therefore be treated as historical findings to be tested against current evidence rather than carried forward automatically as present facts.

The plan's geographic focus was also the City of Blue Ridge, not Fannin County as a whole.

Conditions identified within the city should not be generalized to McCaysville, Morganton, or unincorporated areas without supporting evidence.

The plan remains significant because it documented the relationship among housing, workforce access, tourism, infrastructure, land availability, and community character.

The present study must determine which of those findings remain valid and whether the plan led to measurable housing production, policy change, or infrastructure investment.

3.4 Workforce Housing as an Established Local Priority

Workforce housing has appeared repeatedly in local planning and public discussion, but the term requires careful definition.

In prior local planning, workforce housing generally referred to housing that employees could afford within a reasonable distance of their jobs.

The concern was particularly relevant to:

- Healthcare
- Education
- Law enforcement
- Emergency services
- Hospitality
- Retail
- Food service
- Tourism
- Construction
- Other locally important occupations

Earlier planning connected workforce housing with local wages, housing prices, rents, transportation costs, recruitment, retention, rental availability, employment location, and the limited supply of attached or compact housing.

Current stakeholder research indicates that many of these concerns remain active.

Employers and community representatives described workers commuting from surrounding counties and states, difficulty recruiting some professionals, and informal living arrangements among workers unable to secure local housing.

These observations do not establish the scale of the problem by themselves.

They reinforce the need to test earlier concerns against current wage, housing-cost, commuting, employment, and household evidence.

The present study does not use workforce housing as a broad label for any moderately priced development.

Relevant households and price ranges must be defined through measurable relationships among:

- Occupational wages
- Household income and composition
- Available rents

- Home prices
- Mortgage and ownership costs
- Transportation costs
- Employment location
- Availability of appropriate housing types

If current evidence confirms conditions identified in earlier planning, the persistence of those conditions will be significant.

A housing mismatch that remains unresolved through multiple planning cycles may indicate that conventional market activity and previous policy actions have not produced enough housing at price points supported by local incomes.

3.5 Affordable and Higher-Density Housing Initiatives

Available public records indicate that Blue Ridge has taken at least one notable land-use action associated with an affordable housing initiative.

In 2022, the city considered and approved a rezoning involving approximately nine acres near Boardtown Road and Trackside Lane from a commercial classification to a higher-density residential classification. The property was associated with an entity holding land for an affordable housing purpose.

The rezoning is significant because it suggests a willingness to consider:

- Conversion of commercially designated land to residential use
- Higher-density housing
- An affordable housing purpose
- A departure from the predominant detached housing pattern

The rezoning should not be interpreted as evidence that housing was constructed.

Its value to the present study depends on what happened afterward.

The project record should be reviewed to determine:

- Whether the rezoning received final legal adoption
- Whether ownership changed
- Whether a development plan was submitted
- How many units were proposed
- What housing types were contemplated
- Which households were intended to be served
- Whether financing was pursued
- Whether infrastructure was available
- Whether permits were issued
- Whether construction began
- Whether the project was completed, delayed, redesigned, transferred, or abandoned
- What conditions affected implementation

The property should be treated as an implementation case study rather than automatically classified as a success or failure.

If it advanced, it may provide useful information about zoning, financing, infrastructure, development cost, community response, and market demand.

If it did not advance, the reasons may be equally valuable.

Appropriate zoning does not resolve land cost, infrastructure, construction cost, financing, organizational capacity, or long-term affordability.

The initiative also raises a broader question: whether Fannin County and its municipalities have enough appropriately located and serviced land for attached, rental, senior, mixed-income, or other housing forms beyond detached single-family development.

3.6 Land Development Policy

The Fannin County Land Development Ordinance establishes the principal framework for subdivision and residential land development in the unincorporated county and in any incorporated area applying its provisions.

The ordinance addresses:

- Subdivision review
- Roads and access
- Utilities
- Drainage
- Soil erosion and sedimentation
- Flood hazards
- Wetlands
- Mountain protection
- Water-supply watersheds
- River corridors
- Lot dimensions
- Public safety
- Environmental conditions

The framework reflects the realities of mountain development.

Steep slopes, waterways, drainage, septic limitations, difficult access, and erosion risks require standards and review that may not be necessary in less constrained locations.

The ordinance distinguishes among minor and major subdivisions and establishes approval procedures involving land-development review, environmental health, improvement construction, and final plat approval.

Several provisions may affect housing type, density, location, and cost.

These may include lot requirements, septic approval, road and emergency-access standards, public water requirements, density rules, and protections affecting slopes, streams, and other sensitive areas.

These requirements should not be characterized as barriers merely because they influence development or increase cost.

Many serve legitimate environmental, infrastructure, and public-safety purposes.

The more useful questions are whether the cumulative framework:

- Allows housing types supported by local need
- Provides practical locations for attached and compact housing
- Produces reasonably predictable approval processes
- Aligns requirements with actual infrastructure and public-safety conditions
- Requires land or infrastructure that makes price-sensitive housing infeasible
- Provides reasonable flexibility for difficult mountain sites

- Coordinates effectively with municipal zoning and utility policies
- Distinguishes appropriately among detached, attached, and multifamily development

Stakeholder research indicates that some local standards and review practices may have changed in recent years and that local officials increasingly recognize the need for a broader range of housing.

Those changes must be verified through ordinance histories, meeting records, and current regulations.

The present study should evaluate both the public purpose and the practical effect of development requirements.

3.7 Municipal Zoning and Development Review

Housing policy in Fannin County is not governed by one countywide zoning system.

The unincorporated county generally relies on land-development and subdivision requirements rather than comprehensive zoning. Municipal governments maintain separate authority over land use, development approval, and utility service within their jurisdictions.

Stakeholder research indicates that Blue Ridge has revised or improved portions of its development-review process, including greater use of planning review and public work sessions.

Local representatives also reported that some previously restrictive residential standards may have been modified.

These statements should be confirmed through current ordinances, zoning maps, meeting records, and adopted amendments.

The final policy review should determine how each jurisdiction treats:

- Detached single-family housing
- Duplexes
- Triplexes and fourplexes
- Townhomes
- Multifamily housing
- Accessory dwelling units
- Manufactured and modular homes
- Manufactured-home communities
- Tiny homes
- Mixed-use residential development
- Senior housing
- Supportive or group housing

The review should also determine whether each housing type is:

- Permitted by right
- Permitted conditionally
- Dependent on rezoning
- Restricted to limited districts
- Dependent on public water or sewer
- Subject to lot-size, density, parking, or building-size standards

A housing type may be legally permitted but practically unavailable if little suitable land exists, infrastructure is absent, or approval depends on extensive discretionary review.

The study should therefore distinguish between nominal permission and practical development opportunity.

3.8 Short-Term Rental Regulation

Fannin County has adopted a formal regulatory system for short-term vacation rentals.

The county’s ordinance requires qualifying residential units used for transient occupancy to obtain an Accommodation Excise Tax Certificate and establishes registration, taxation, safety, parking, operational, enforcement, and renewal requirements.

The regulatory system serves several purposes:

- Collecting and enforcing lodging taxes
- Establishing health and safety requirements
- Managing parking, occupancy, waste, and neighborhood impacts
- Creating an administrative record of short-term rental activity
- Providing enforcement authority for unregistered or noncompliant properties

From a housing-study perspective, the administrative record may be especially valuable because it could provide local information not available through commercial rental platforms.

Depending on record availability, registration data may include:

- Property address
- Parcel identification
- Number of dwelling units
- Bedroom count
- Certificate status
- Registration and renewal history
- Ownership or management information

Registrations should not be assumed to equal active units.

A registration may represent an intermittently operated property, multiple units, or a property no longer actively marketed. Some active properties may also operate without registration.

The ordinance should not be interpreted automatically as a housing-supply policy.

Its primary purposes appear to involve taxation, safety, administration, and neighborhood impacts.

The housing study should evaluate separately:

- The scale of the registered short-term rental market
- The relationship between registrations and active units
- Registration and enforcement trends
- The degree of overlap with permanent housing
- The fiscal and economic role of short-term rentals
- Whether local administrative records support reliable ongoing monitoring

The ordinance’s adoption, amendment, implementation, and enforcement history should be verified and cited.

3.9 Infrastructure Policy and Housing Development

Water, sewer, septic, roads, and related infrastructure are central to housing implementation, but authority is divided among several entities.

Municipalities may control water and sewer systems, connection policies, development approvals, and utility extensions.

The county influences roads, subdivision review, public safety, and development standards.

Environmental health authorities affect septic suitability and wastewater approval outside public sewer systems.

Neighboring jurisdictions may also influence service availability where systems cross municipal or state boundaries.

Stakeholder research indicates that infrastructure conditions vary substantially across the county.

Public sewer is geographically limited, water systems differ by jurisdiction, and some areas may face capacity, condition, or extension-cost constraints.

These conditions should be documented through utility plans, service maps, operating records, engineering documents, and written local confirmation where available.

The planning and policy review should identify whether previous plans or capital programs proposed or completed:

- Water or sewer extensions supporting housing
- Repairs or upgrades affecting development capacity
- Joint-service agreements
- Capacity purchases
- Infrastructure grants
- Development-related connection policies
- Cost-sharing arrangements
- Priority housing opportunity areas

Infrastructure should not be described as one countywide condition.

Policies, capacity, and costs may differ among Blue Ridge, McCaysville, Morganton, Copperhill, and unincorporated areas.

Infrastructure policy may determine whether land that is physically suitable for housing can support the density and price required by local households.

3.10 Public, Nonprofit, and Institutional Roles

Housing implementation may involve organizations beyond county and municipal government.

Potential participants include:

- Housing authorities
- Habitat for Humanity
- Nonprofit housing organizations
- Community-service organizations
- Economic development organizations
- Development authorities
- Healthcare institutions
- School systems
- Employers
- Banks and housing lenders
- Faith-based organizations
- Foundations

- State and federal agencies

The stakeholder process included representatives from several sectors with potential roles in housing implementation.

That is an important asset, but participation alone does not establish the capacity to acquire land, finance projects, develop housing, manage property, administer programs, or preserve affordability.

The policy review should determine whether local public, nonprofit, or institutional entities have previously:

- Acquired or donated land
- Leased property for housing
- Developed affordable or assisted housing
- Administered rehabilitation programs
- Supported down-payment assistance
- Pursued infrastructure funding
- Applied for tax credits or housing grants
- Used federal or state housing programs
- Established employer-assisted housing efforts
- Created long-term affordability requirements
- Partnered with private developers

The study should identify both successful initiatives and efforts that did not advance.

Understanding local experience and capacity will be essential when assigning responsibility for future recommendations.

3.11 Division of Governmental Responsibility

Housing authority and implementation responsibility are divided among multiple entities.

Fannin County may influence housing through:

- Land-development regulation
- Subdivision approval
- Building permits
- Short-term rental administration
- Roads and access
- Public safety
- Countywide planning
- Coordination with environmental health and state agencies

Blue Ridge may influence housing through:

- Zoning and rezoning
- Water and sewer
- Development approvals
- Downtown and redevelopment policy
- Infrastructure investment
- Public land and property decisions

McCaysville and Morganton maintain their own roles involving land use, utilities, development approval, roads, and community planning, although the extent of those responsibilities must be documented.

Environmental health agencies influence housing feasibility through septic review and lot suitability.

State and federal agencies affect housing through environmental regulation, infrastructure funding, tax credits, mortgage programs, rental assistance, housing grants, and rural-development resources.

Private and nonprofit entities influence housing through land acquisition, financing, development, construction, ownership, management, and affordability preservation.

No single organization controls the entire housing system.

A county may identify a need but lack utility authority in the most appropriate location.

A city may possess infrastructure but have limited available land.

A nonprofit may own land but lack predevelopment funding.

A developer may secure zoning but be unable to close a financing gap.

A project may receive public support but encounter community opposition or construction-cost increases.

The final strategy must therefore distinguish among:

- Actions the county can undertake directly
- Actions requiring municipal action
- Actions requiring intergovernmental coordination
- Actions requiring state or federal support
- Actions dependent on private development
- Actions requiring nonprofit ownership or management
- Actions requiring employer or institutional participation

3.12 Implementation History and Unresolved Questions

The available planning and policy record demonstrates that housing affordability, workforce access, and housing diversity have been recognized for several years.

Local governments and organizations have taken actions involving:

- Comprehensive planning
- Community engagement
- Development regulation
- Zoning and rezoning
- Short-term rental registration
- Housing partnerships
- Discussion of workforce and affordable housing

What remains unclear is whether those actions produced measurable changes in the housing market.

The principal unresolved questions include:

- Which housing-related actions in the joint comprehensive plan were completed?
- Which recommendations from the Blue Ridge Community Revitalization Plan were implemented?
- Did zoning or regulatory changes produce additional attached, rental, workforce, or affordable housing?
- What became of the Boardtown Road and Trackside Lane initiative?
- Have utility investments opened new areas for housing development?
- Have changes to lot, building-size, or residential-use standards expanded housing options?
- Has short-term rental registration improved the county’s ability to understand and manage that market?

- Have local governments or organizations used public land, incentives, grants, or partnerships to support housing?
- Why has conventional multifamily and attached development remained limited?
- Have projects stalled because of infrastructure, land cost, financing, construction cost, regulation, organizational capacity, or community response?
- Which earlier recommendations should be continued, modified, or abandoned?

These questions are central to the present study.

A recommendation from an earlier plan should not be repeated merely because it remains incomplete.

The study should first determine why it was not implemented and whether the underlying conditions have changed.

3.13 Implications for the Current Housing Study

The planning and policy history establishes several conclusions.

Housing affordability and workforce access are established local concerns rather than newly introduced issues.

Prior planning has consistently linked housing with tourism, economic development, workforce recruitment, infrastructure, natural resources, and quality of life.

Blue Ridge and other local entities have demonstrated some willingness to consider affordable, attached, or higher-density housing.

Fannin County has a substantial development-regulation framework designed to address the environmental and public-safety realities of mountain development.

The county has also created a short-term rental registration and compliance system that may provide useful administrative information.

Local recognition of the housing issue appears broader and more coordinated than in earlier periods.

At the same time, there is not yet sufficient evidence to conclude that previous plans, rezonings, regulatory changes, or initiatives materially expanded the supply of housing available to permanent residents and local workers.

The present study must therefore move beyond restating earlier goals.

It must determine:

- Which earlier findings remain valid
- Which conditions have changed
- Which recommendations were implemented
- Which initiatives produced completed and occupied housing
- Which actions failed to advance
- Why implementation succeeded or failed
- Which organizations possess the authority and capacity to act
- What financial, institutional, regulatory, infrastructure, and political gaps remain

The strongest recommendations will build on earlier local work while addressing incomplete implementation, outdated information, and assumptions not supported by current evidence.

Evidence basis: adopted and publicly available planning documents, local ordinances and administrative records, Fannin County Housing Study stakeholder research, and the policy documentation summarized in Appendix G.

SECTION 4

RESIDENTIAL DEVELOPMENT ACTIVITY AND HOUSING PRODUCTION

4.1 Purpose of the Housing Production Analysis

Residential development activity provides one of the clearest indications of how a housing market is responding to demand.

Building permits, subdivision approvals, completed developments, construction values, housing types, and geographic patterns reveal where investment is occurring and which portions of the market are attracting new supply.

The volume of construction alone, however, does not establish that a community's housing needs are being met.

A county may produce a substantial number of new homes while continuing to experience shortages of long-term rentals, entry-level ownership opportunities, senior housing, accessible units, or housing affordable to workers earning locally generated wages.

That outcome is particularly possible in a tourism, retirement, and second-home market such as Fannin County, where residential development may respond to recreational, seasonal, investment, retirement, or outside demand rather than permanent household formation.

The purpose of this section is to determine:

- How much housing Fannin County has authorized and produced
- How the pace of construction has changed over time
- What types of housing are being built
- Where residential development is occurring
- Whether approved projects are advancing to completion
- How production relates to household growth and permanent occupancy
- Whether new housing is expanding the portions of the market available to local residents and workers

The central question is not simply whether Fannin County is building housing.

It is whether the county's development system is producing the variety, location, tenure, and price ranges required by the households and workers identified elsewhere in the study.

4.2 Measuring Housing Production

Housing production can be measured at several stages, and those stages should not be treated as interchangeable.

A building permit authorizes construction. It demonstrates that a proposed unit has advanced through a regulatory process, but it does not prove that construction began or that the unit was completed.

A subdivision approval authorizes land to be divided into lots or development tracts. It does not establish how many homes will ultimately be built, when construction will occur, or whether the project is financially feasible.

A housing start indicates that physical construction has begun. Complete and consistent county-level start data are generally less available than permit records.

A completed unit has reached the end of construction or received final approvals required for occupancy. Completion does not establish whether the unit is occupied or how it is used.

An occupied unit has entered residential use. In Fannin County, that use may include:

- A permanent owner-occupied residence
- A long-term rental
- A seasonal or second home
- A short-term rental
- A part-time retirement property
- A property held for sale or investment

Net housing additions represent completed new units minus units lost through demolition, fire, conversion, abandonment, consolidation, or replacement.

Permit totals generally measure gross authorization, not net growth in the usable housing inventory.

These distinctions are fundamental to the analysis.

A large number of permits or approved lots may indicate potential future supply, but the practical effect depends on whether units are completed, what type of housing is produced, where it is located, what it costs, and whether it enters permanent occupancy.

4.3 Long-Term Construction Patterns

Fannin County has experienced several distinct residential development cycles.

Earlier planning documented a major expansion in single-family construction before the Great Recession, followed by a sharp decline during the national housing-market downturn. Multifamily permitting remained limited during much of the period examined by earlier local plans.

Strong residential development is therefore not new to Fannin County.

The county has previously experienced substantial construction associated with mountain, recreational, retirement, second-home, and investment demand.

Development later returned to a steadier pace and experienced renewed pressure during and after the COVID-19 period. Low mortgage rates, remote work, lifestyle migration, second-home purchases, short-term rental investment, and interest in lower-density destinations affected mountain and recreational markets across the country.

The U.S. Census Bureau Building Permits Survey provides the most consistent long-term series for examining Fannin County's residential construction.

Local permit records may provide more detailed information about housing type, location, valuation, status, completion, and use.

The long-term analysis should identify:

- Periods of expansion and contraction
- The scale of the pre-recession cycle
- The pace of recovery
- Pandemic-era activity
- The relationship between detached and multifamily construction
- Whether current activity is high or low relative to the county's historic pattern

Long-term context is necessary because a short analysis period may exaggerate or understate normal production when it begins or ends during an unusual market cycle.

4.4 Recent Permit Activity

Available records indicate that Fannin County authorized a substantial amount of residential construction during the most recent five-year period.

The preliminary local permit total and the federal Building Permits Survey appear broadly consistent in indicating an active construction market, although they do not match exactly in every year.

Differences may result from:

- Reporting coverage
- Timing
- Permit revisions or cancellations
- Housing-unit classifications
- Manufactured or modular housing
- Treatment of duplexes and multifamily projects
- Differences between permits issued and records transmitted to federal sources

The final report should use one primary series for trend analysis and explain material differences between the federal and local records.

The Census series offers the strongest basis for comparison over time and across communities. Local records are more useful for operational details such as:

- Address and parcel
- Structure type
- Number of units
- Permit valuation
- New construction or replacement
- Permit status
- Certificate of occupancy
- Manufactured or modular classification

The two sources should not be combined until the differences are understood.

Recent activity must also be interpreted in relation to the unusual conditions of 2020 through 2022.

A decline from a pandemic-era peak would not necessarily indicate a weak housing market. It could reflect higher mortgage rates, increased construction costs, slower luxury demand, reduced short-term rental investment, market saturation in selected segments, or a return to a more typical pace.

The full annual series is required before the recent direction of the market can be characterized confidently.

4.5 Scale of Recent Production

Recent permitting represents a meaningful addition to Fannin County’s residential property base.

Its significance should be evaluated in relation to:

- Total housing units
- Occupied households
- Permanent household growth
- Seasonal and occasional-use housing
- Short-term rental activity

- Housing losses and replacements
- Population change

A five-year permit total can be compared with the existing housing inventory to illustrate the scale of authorized construction.

That comparison should not be presented as a precise net housing-growth rate.

Not every permit becomes a completed unit. Some new homes replace older structures. Manufactured housing may not appear in the federal permit series. Completed units may enter seasonal or short-term rental use rather than permanent occupancy. Housing-unit estimates and permit counts also rely on different methodologies.

Even with these limitations, recent permitting demonstrates that Fannin County is not experiencing a complete absence of residential investment.

The more consequential question is whether that investment expands the housing choices available to permanent households.

4.6 Production by Housing Type

Preliminary local information and earlier planning indicate that recent production has been dominated by detached homes.

Attached housing, conventional apartments, townhomes, duplexes, and other compact forms appear to represent a much smaller portion of development activity.

That pattern should be verified using unit-level records rather than project counts alone.

One apartment development may contain more units than several detached subdivisions, while multiple duplex approvals may represent relatively little total production.

Where the records permit, new housing should be classified as:

- Detached single-family
- Duplex
- Triplex or fourplex
- Townhome
- Multifamily with five or more units
- Condominium
- Manufactured housing
- Modular housing
- Accessory dwelling unit
- Other residential structure

A detached-housing market is not inherently problematic.

Detached homes are central to Fannin County’s established development pattern and serve many permanent residents, retirees, second-home owners, and visitor-oriented markets.

The concern is whether the market also produces enough alternatives for households seeking:

- Smaller homes
- Lower purchase prices
- Long-term rentals
- Low-maintenance housing
- Accessible or senior-oriented units

- Housing near employment and services
- Entry-level ownership
- Housing suited to one- and two-person households

Attached or compact housing can reduce land and infrastructure consumption per unit, but increased density does not automatically create affordability.

Final rents and prices still depend on land, site work, construction, financing, utilities, parking, operating expenses, fees, and expected return.

The analysis must therefore evaluate both housing diversity and the market position of each housing type.

4.7 Detached Housing and Market Orientation

Detached homes serve several distinct portions of Fannin County's market.

New units may be produced for:

- Permanent local households
- Retirees
- Second-home owners
- Short-term rental investors
- Luxury buyers
- Households relocating from metropolitan areas
- Existing landowners building on family property

These markets overlap but are not interchangeable.

A modest detached home near employment and services may serve a permanent household. A large mountain cabin with extensive views and difficult access serves a substantially different market.

Housing use should not be inferred solely from structure type or location.

Where records permit, recent permits should be compared with:

- Sale or listing price
- Assessed value
- Building size
- Bedroom count
- Parcel size
- Owner mailing address
- Homestead or owner-occupancy indicators
- Short-term rental registration
- Geographic and infrastructure context

This comparison may help estimate the broad share of recent development serving permanent, retirement, seasonal, investment, and visitor-oriented demand.

Where matching is incomplete, the study should describe broad patterns without claiming certainty about individual properties.

4.8 Attached, Rental, and Multifamily Production

The limited production of attached and multifamily housing is one of the most important questions in the county's development record.

Stakeholder research indicates demand for smaller rentals, workforce housing, townhomes, duplexes, and low-rise multifamily development. The available production record appears to show relatively little construction in these categories.

Several conditions may contribute:

- Limited market interest
- Insufficient public sewer
- Water-system constraints
- Land cost
- Topography
- Lot-size or density requirements
- Parking and access requirements
- Construction costs
- Financing difficulty
- Community opposition
- Limited developer experience
- Greater returns in detached or luxury markets
- A lack of appropriately located sites

The final analysis should identify each significant attached or multifamily project approved or completed during the study period and document, where possible:

- Location
- Housing type
- Number of units
- Tenure
- Intended rent or price range
- Utility service
- Approval date
- Construction status
- Completion date
- Current occupancy or use

A project-level inventory will be more informative than a count of approvals.

The purpose is not to assume that multifamily housing is appropriate in every location. It is to determine whether the local development system is capable of delivering the types of housing that appear most limited.

4.9 Subdivision Activity and the Development Pipeline

Subdivision approvals provide information about potential future development, but the number of approvals alone is not a reliable measure of future housing production.

A family land division, a small three-lot subdivision, and a major residential development may each be recorded as one approval while representing very different levels of activity.

Subdivision records should therefore be evaluated by:

- Approval year
- Number of lots or units
- Acreage and average lot size
- Location
- Road type
- Water and wastewater systems
- Preliminary or final status
- Infrastructure status
- Building permits issued
- Homes completed
- Current activity
- Intended market, where known

Some approved lots may remain undeveloped for years. Others may never complete infrastructure or final platting. Some may advance rapidly.

A development pipeline should therefore track housing through the stages from concept to occupancy.

Typical stages include:

1. Concept or preapplication discussion
2. Zoning or land-use approval
3. Preliminary plat or development approval
4. Land-disturbance and infrastructure work
5. Final plat or recorded lots
6. Building permits
7. Construction
8. Completion
9. Occupancy

The probability of completion increases as a project moves through the pipeline.

A concept or preliminary approval should not be counted as near-term supply. A recorded development with installed infrastructure and active permits represents a more immediate source of housing.

The final pipeline should distinguish among projects that are active, inactive, delayed, expired, under construction, or completed.

Proposed or approved units should not be converted automatically into a production forecast.

4.10 Geographic Distribution of New Housing

The location of new construction is as important as the number of units produced.

Housing developed in remote mountain, lake, or recreational areas may serve a different market from housing built near Blue Ridge, McCaysville, Morganton, healthcare, schools, public services, and major employers.

Where permit records can be mapped, the study should examine whether recent development is concentrated:

- Near municipal centers
- Along major transportation corridors
- Near Lake Blue Ridge and recreation areas

- Within established cabin or vacation markets
- In areas served by public water
- In areas served by public sewer
- In areas dependent on wells and septic systems
- Near employment and essential services
- On steep or environmentally constrained land

The analysis should also identify where attached housing, smaller homes, and manufactured housing are being produced.

Location does not establish use. A mountain home may be a permanent residence, while a centrally located home may operate as a short-term rental.

Geographic evidence should therefore be considered alongside ownership, property, sales, and registration information.

The objective is to determine whether recent production is increasing the practical supply of year-round housing in locations useful to permanent residents and workers.

4.11 Infrastructure and Production

Infrastructure availability directly affects the type and scale of housing that can be produced.

Detached homes may be developed on individual wells and septic systems where soils, slope, access, and land area permit.

Apartments, townhomes, senior housing, and other compact forms generally require greater density and may depend more heavily on public water and sewer.

Production records should therefore be evaluated in relation to:

- Water service
- Sewer service
- Well permits
- Septic approvals
- Road access
- Topography
- Utility-extension requirements

This relationship may help explain why particular housing types appear in some locations but not others.

Infrastructure availability does not guarantee development.

A sewer-served property may remain undeveloped because of land price, zoning, financing, project economics, ownership, or community response.

Likewise, the absence of public sewer does not prevent all housing, but it can reduce achievable density and increase land consumption per unit.

Infrastructure should therefore be treated as one component of development feasibility rather than as a universal explanation for limited housing diversity.

4.12 Construction Value and Market Position

Permit valuation can provide a broad indication of the market position of new housing, but it is not equivalent to sale price, total development cost, or final market value.

Permit values may exclude or understate:

- Land acquisition
- Site preparation
- Roads and driveways
- Utility extensions
- Wells and septic systems
- Engineering and design
- Financing
- Developer overhead
- Marketing
- Profit
- Taxes and insurance

Site-related expenses can be especially important in mountain development.

Grading, retaining walls, erosion control, drainage, steep access, specialized foundations, and utility installation may materially increase the total cost beyond the reported permit value.

Permit valuation should therefore be used primarily to compare production patterns.

It may be analyzed in relation to building size, housing type, location, assessed value, listing or sale price, short-term rental status, and owner mailing address.

This may indicate whether recent production includes a meaningful share of modestly valued homes or is concentrated at the higher end of the market.

Any conclusion regarding affordability must ultimately rely on actual rents, sale prices, financing conditions, and household income—not permit valuation alone.

4.13 Manufactured and Modular Housing

Manufactured and modular housing may represent an important component of Fannin County's housing supply.

These housing forms should be analyzed separately because they are constructed and regulated differently and may not be captured fully in standard building-permit records.

Manufactured homes are constructed under the federal HUD code. Modular homes are constructed off-site to applicable state or local building codes and generally installed on permanent foundations.

Factory construction may reduce some building costs, but the purchase price of the structure is only one component of total housing cost.

Additional expenses may include:

- Land
- Transportation
- Foundation
- Grading
- Well and septic systems
- Utility connections
- Driveways and roads
- Installation
- Financing

- Insurance
- Permitting

The study should examine:

- Annual manufactured and modular permits
- New placements versus replacements
- Individual lots versus communities or subdivisions
- Existing manufactured-home community vacancies
- Home-and-land package costs
- Financing availability
- Location and infrastructure
- Applicable placement standards

Manufactured or modular housing should not be assumed automatically to be affordable.

It should be evaluated as a potentially important part of the county's entry-level ownership and housing-preservation strategy.

4.14 Housing Losses and Replacement

Gross production does not account for housing removed from the inventory.

Units may be lost through:

- Demolition
- Fire
- Structural failure
- Conversion to nonresidential use
- Replacement by a new home
- Abandonment
- Consolidation of multiple units

Where reliable records are available, the study should identify demolition and replacement activity.

A permit replacing an older home does not create a net addition of one unit.

It may improve housing quality and increase property value, but it does not expand the total number of units.

Replacement may be especially relevant in a county with older housing, redevelopment pressure, and demand for higher-value properties.

Net housing growth should be calculated only if additions and losses can be measured consistently.

Where loss records are incomplete, the report should present gross production and disclose the limitation.

4.15 Production, Household Growth, and Occupancy

Housing demand is generated by households rather than population alone.

In Fannin County, housing-unit growth may exceed permanent household growth because new units also serve:

- Seasonal residents
- Second-home owners
- Short-term rental users

- Retirees occupying homes part time
- Replacement demand
- Investors
- Occasional use

This divergence does not necessarily indicate overbuilding.

It demonstrates why total production cannot be used as a proxy for meeting permanent housing needs.

The study should compare compatible periods for:

- Population
- Households
- Total housing units
- Occupied housing units
- Building permits
- Seasonal housing
- Short-term rental registrations
- Owner occupancy
- Renter occupancy

If production substantially exceeds permanent household formation, the analysis should examine where the additional units are entering the market.

If measured household growth remains limited while informal living arrangements and inbound commuting remain substantial, constrained housing availability may itself be suppressing household formation.

Annual permit data should not be compared directly with overlapping ACS five-year estimates without explaining the difference in measurement periods.

4.16 Production and Affordability

New housing generally costs more than older housing because it reflects current land, labor, construction, infrastructure, financing, insurance, and regulatory expenses.

A high level of construction does not therefore guarantee housing affordable to lower- or moderate-income households.

New market-rate housing may still contribute to the broader housing system by adding supply, serving higher-income demand, permitting movement within the inventory, replacing obsolete units, increasing the tax base, or introducing new housing types.

The strength of those effects depends on how closely the new product is connected to the permanent housing market.

A luxury vacation cabin may operate largely outside the market for apartments, entry-level ownership, manufactured housing, and workforce rentals. Its construction may have little direct effect on lower-priced permanent housing.

The relationship between production and affordability should be evaluated by comparing:

- Housing type
- Permit value
- New-home sale and listing prices
- Rents
- Household incomes

- Occupational wages
- Location
- Property use
- Short-term rental status

The study should continue to distinguish among:

- Housing priced below the local market median
- Housing attainable to moderate-income households
- Housing affordable under the 30 percent standard
- Income-restricted housing
- Housing protected for long-term affordability

A conclusion about whether new construction serves local needs should be based on this combined evidence rather than permit volume alone.

4.17 Development Economics and Production Incentives

The types of housing produced reflect the economics of development.

Builders and developers respond to land prices, site conditions, infrastructure, construction costs, financing, demand, absorption risk, approval requirements, and expected return.

Stakeholder research suggests that Fannin County's builder base is experienced primarily in detached and custom housing, including higher-value homes.

Where demand remains strong for luxury, retirement, second-home, or vacation properties, builders may have limited financial incentive to shift toward lower-priced housing.

A similar percentage return on a more expensive home generally produces a larger absolute profit than the same return on an entry-level unit.

This does not indicate improper behavior. It reflects the structure of the market.

The analysis should determine whether limited workforce, rental, and attached production is driven by:

- Insufficient demand at feasible rents or prices
- High land or site costs
- Infrastructure constraints
- Financing gaps
- Development requirements
- Limited developer capacity
- Community resistance
- Higher returns in other segments
- A combination of these conditions

Where the cost of producing needed housing exceeds the rents or sale prices local households can support, a feasibility gap exists.

Closing that gap may require land, infrastructure, financing, public or nonprofit participation, density adjustments, subsidy, employer involvement, or other tools.

The appropriate response cannot be selected until the source and size of the gap are established.

4.18 Findings and Implications

The available evidence supports several conclusions, subject to final verification of local development records.

Fannin County has experienced substantial residential construction. Its housing challenge is not a complete absence of production.

Recent development appears to be concentrated heavily in detached housing, while attached, conventional rental, and multifamily production remains limited.

Permit and subdivision counts do not establish the number of completed, occupied, or permanently used homes.

The relationship between new construction and the year-round housing supply therefore remains a central analytical question.

Seasonal, retirement, second-home, and short-term rental demand likely account for a meaningful portion of residential development, although the precise share requires property-level analysis.

The geographic distribution of production also influences which markets are served.

Infrastructure, topography, land cost, construction economics, financing, and builder specialization may all contribute to limited production in attached and workforce-oriented segments.

These conditions establish several principles for the remainder of the study:

1. A permit is not a completed or occupied home.
2. A subdivision approval is not immediate housing supply.
3. Total production does not establish that permanent households and workers are being served.
4. Housing type, price, tenure, location, and use are as important as unit count.
5. Detached housing can serve several substantially different markets.
6. Limited attached production may reflect multiple infrastructure, financial, regulatory, market, and capacity constraints.
7. Manufactured and modular housing must be counted separately where standard permit records exclude them.
8. Housing losses and replacements should be considered when estimating net additions.
9. Production must be evaluated in relation to household formation, seasonal use, and permanent occupancy.
10. The county's development system should be judged by the range of housing it delivers, not simply by the number of units authorized.

The sections that follow evaluate whether the county's existing inventory, housing costs, incomes, commuting patterns, and stakeholder evidence confirm the production mismatch suggested by the development record.

Evidence basis: Fannin County administrative permit and development information, U.S. Census Bureau Building Permits Survey, Fannin County Land Development Ordinance, stakeholder research, and the technical documentation summarized in Appendix D.

SECTION 5

EXISTING HOUSING STOCK

5.1 Purpose of the Housing Stock Analysis

Fannin County contains a large and growing physical housing inventory.

The existence of that inventory, however, does not establish that sufficient housing is available to permanent residents, local workers, younger households, older adults, or families seeking to remain in the county.

A housing unit may be occupied as a primary residence, used seasonally, maintained as a second home, operated as a short-term rental, offered for long-term rent, held for sale, awaiting occupancy, under repair, or vacant for another reason.

The purpose of this section is therefore to examine not only how much housing exists, but how the inventory is occupied, structured, and used.

The analysis considers:

- Total, occupied, and vacant housing units
- Seasonal and occasional-use housing
- Homeowner and rental vacancy
- Structure type
- Owner and renter tenure
- Bedroom count
- Household size
- Age of the housing stock
- Manufactured housing
- Rental and rehabilitation needs
- The portion of the inventory that functions as effective year-round supply

Fannin County may contain many housing units while having a much smaller inventory that is simultaneously available for permanent occupancy, suitable for the household, appropriately located, in adequate condition, and attainable at locally supported incomes.

5.2 Size and Growth of the Housing Inventory

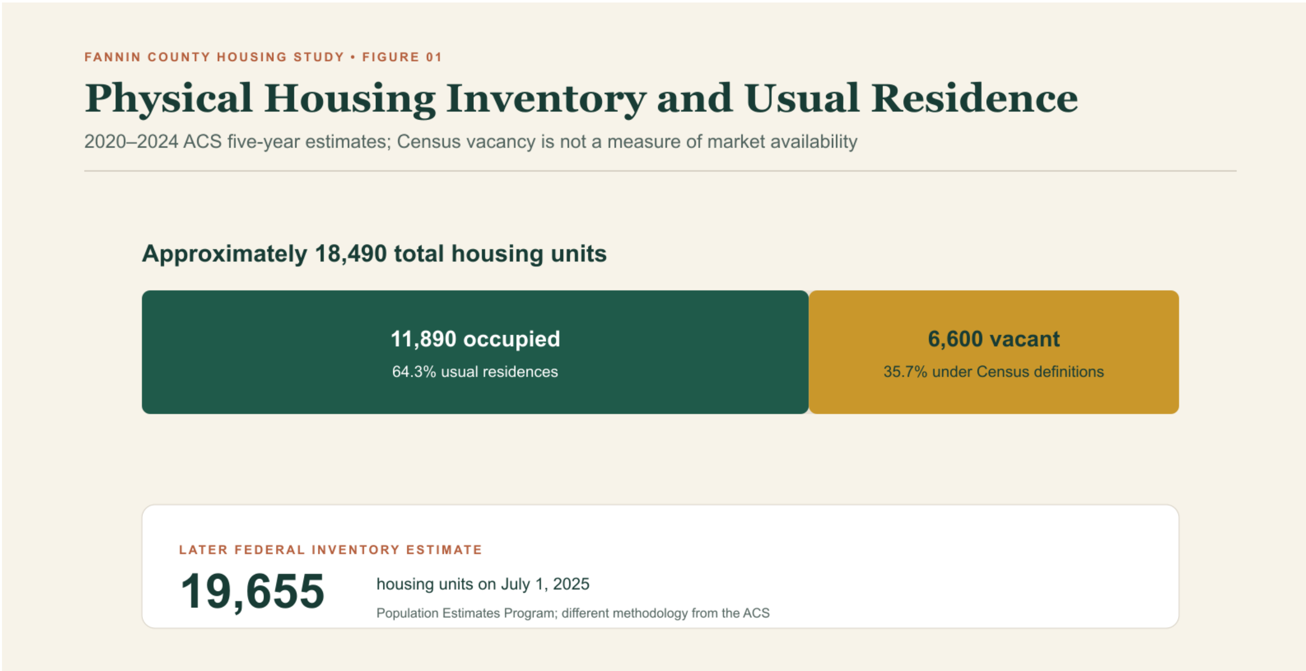
The 2020–2024 American Community Survey estimated that Fannin County contained approximately 18,490 housing units.

Of those, approximately 11,890 were occupied as usual residences. The difference-approximately 6,600 units-was classified as vacant under Census Bureau definitions.

These figures are five-year survey estimates rather than exact administrative counts and should be interpreted as measures of the general size and composition of the housing inventory.

The Census Bureau’s Population Estimates Program placed Fannin County’s housing inventory at approximately 19,655 units as of July 1, 2025.

That estimate comes from a separate federal program and methodology and should not be treated as directly interchangeable with the ACS figure.



Taken together, the two sources establish that Fannin County has a substantial and continuing physical housing supply.

They do not establish how many units are:

- Available to permanent buyers or renters
- Used seasonally
- Maintained as second homes
- Operated as active short-term rentals
- Affordable to locally employed households
- In adequate condition for year-round occupancy

Those questions require analysis of occupancy, vacancy status, tenure, structure type, market use, price, location, and condition.

Available Census estimates also indicate continued growth in the housing inventory.

A comparison with the earlier reported housing-unit count suggests an increase of approximately 2,400 units, or about 15 percent. The later 2025 estimate indicates continued growth beyond the ACS period.

This pattern is consistent with the residential development activity described in Section 4.

Fannin County is continuing to add housing. The more important question is whether that growth is expanding the supply available to permanent households.

New units may enter the market as primary residences, seasonal homes, second homes, short-term rentals, retirement properties, investment holdings, replacement housing, or occasional-use properties.

Growth in the physical inventory is therefore not equivalent to growth in the permanent housing supply.

5.3 Occupied and Vacant Housing

The ACS estimated that approximately 64.3 percent of Fannin County's housing units were occupied as usual residences and approximately 35.7 percent were vacant under Census definitions.

This is one of the most important findings in the study.

The term vacant does not mean abandoned, deteriorated, or available.

The Census Bureau classifies a unit as vacant when no one occupies it as a usual residence during the survey period. Vacant housing may include units:

- For rent
- For sale
- Rented or sold but not yet occupied
- Used seasonally, recreationally, or occasionally
- Held for migrant workers
- Under repair
- Held for another reason

Fannin County's high overall vacancy share is likely influenced substantially by seasonal and occasional-use housing.

The precise distribution should be established through the detailed ACS vacancy-status categories.

The defensible conclusion is that the county contains substantially more housing units than units occupied as usual residences.

That difference helps explain how Fannin County can have a large housing inventory while employers, renters, first-time buyers, and permanent households continue to report difficulty finding suitable housing.

5.4 Seasonal and Occasional-Use Housing

Seasonal, recreational, and occasional-use housing represents a major component of Fannin County's housing system.

This inventory may include second homes, vacation cabins, properties used periodically by owners, homes offered intermittently as short-term rentals, part-time retirement properties, and other recreational housing.

These units are not necessarily available for permanent occupancy.

A second home may remain outside the long-term rental or ownership market even when used only occasionally. A short-term rental may provide visitor lodging without offering a year-long lease. A recreational property may be remote, expensive, oversized, or otherwise unsuitable for local workers.

Seasonal housing should not be treated as identical to the short-term rental inventory.

Some seasonal homes are never rented. Some short-term rentals are active only during selected periods. Some properties alternate between personal use and commercial rental.

The study should continue to distinguish among:

- Seasonal and occasional-use housing
- Second homes
- Registered short-term rentals
- Active short-term rental listings
- Long-term vacant housing

- Housing actively available for permanent sale or rent

This distinction is essential because a high overall vacancy rate may reflect extensive seasonal use rather than excess housing available to permanent residents.

5.5 Homeowner and Rental Vacancy

Homeowner and rental vacancy rates measure different conditions from the overall vacancy share.

The homeowner vacancy rate applies to units available for sale relative to the owner housing inventory.

The ACS estimate for Fannin County was approximately 1.3 percent, with a margin of error of approximately 0.9 percentage points.

This indicates relatively limited availability among homes actively offered for owner occupancy.

The rental vacancy estimate was approximately 15.0 percent, but it carried a margin of error of approximately 8.6 percentage points.

That estimate should be interpreted cautiously.

In a small rural rental market, the sample may be limited, and a relatively small number of units can materially affect the result.

The estimate may also fail to describe the experience of households searching for conventional year-round rentals.

A unit classified as available for rent may still be unsuitable because of:

- Price
- Location
- Lease term
- Furnishing
- Condition
- Bedroom count
- Accessibility
- Utility cost
- Distance from employment
- Suitability for families or workers

Rental listings, apartment occupancy, waiting lists, property-manager information, assisted-housing records, and stakeholder evidence should therefore be used alongside the ACS estimate.

The contrast between a high overall vacancy share and a low homeowner vacancy rate reinforces the conclusion that much of the vacant inventory is not actively available to permanent buyers.

5.6 Housing by Structure Type

Fannin County’s housing stock is dominated by detached single-unit structures.

The 2020–2024 ACS estimated the following distribution:

Structure Type	Share of Housing Units
One-unit detached	83.3%
One-unit attached	1.1%

Two-unit structures 0.9%

Three- and four-unit structures 2.4%

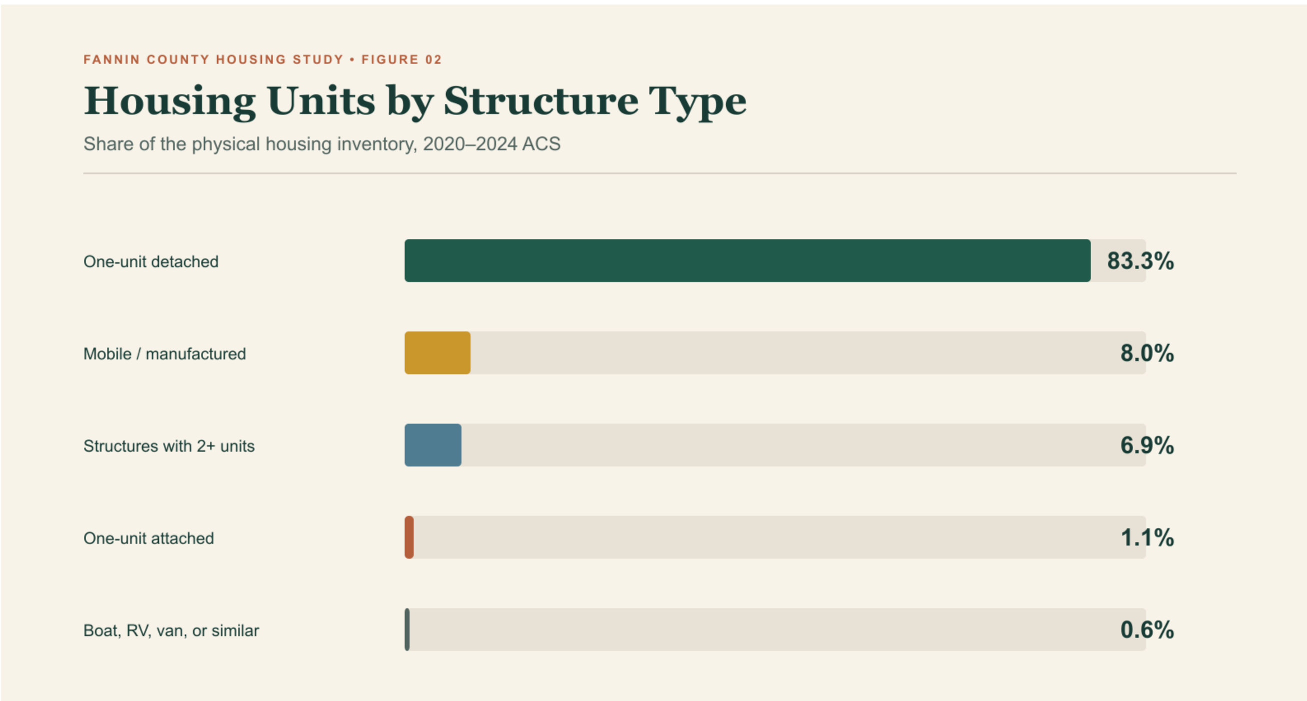
Five- to nine-unit structures 1.1%

Ten- to nineteen-unit structures 1.0%

Twenty or more units 1.5%

Mobile and manufactured homes.. 8.0%

Boats, recreational vehicles, vans, or similar units 0.6%



One-unit attached and detached structures together account for approximately 84.4 percent of the total inventory.

Structures containing two or more units account for approximately 6.9 percent.

This distribution demonstrates limited structural diversity.

Detached housing is consistent with the county's rural landscape, mountain geography, established development pattern, and visitor-oriented real estate market.

The limited share of duplexes, townhomes, apartments, and other multiunit structures nevertheless narrows the range of choices available to households seeking:

- Smaller units
- Long-term rentals
- Lower-maintenance housing
- Housing near services
- Accessible housing
- Entry-level ownership
- Senior-oriented housing
- Housing suited to one- and two-person households

The structure-type data do not establish that every attached unit is affordable or that every detached home is unaffordable.

They establish that the county's physical inventory is concentrated heavily in one housing form.

5.7 Housing Tenure

Fannin County is predominantly an owner-occupied market.

The 2020–2024 ACS estimated that approximately 78.6 percent of occupied housing units were owner occupied and approximately 21.4 percent were renter occupied.

This represents approximately 9,342 owner-occupied units and 2,550 renter-occupied units, subject to ACS sampling uncertainty and rounding.

The high ownership share is consistent with the county's detached housing pattern and rural character.

It also means that conventional rental housing forms a comparatively small portion of the occupied inventory.

A smaller renter share is not, by itself, evidence of a rental shortage.

It may reflect household preference, historic development patterns, rural landownership, or past access to homeownership.

In Fannin County, however, the tenure pattern should be considered alongside stakeholder reports of:

- High apartment occupancy
- Limited conventional rental listings
- Employer recruitment difficulty
- Long-distance commuting
- Informal living arrangements
- Delayed household formation

The combination of these indicators suggests that the conventional rental market may be more constrained than the tenure percentage alone reveals.

The analysis should continue to distinguish among conventional long-term rentals, short-term rentals, seasonal rentals, assisted housing, informal rentals, accessory units, and properties rented through local networks.

5.8 Bedroom Distribution and Household Size

Fannin County's inventory is concentrated in two- and three-bedroom units.

The ACS estimated:

Number of Bedrooms	Share of Housing Units
No bedroom	4.1%
One bedroom	4.7%
Two bedrooms	28.8%
Three bedrooms	44.1%
Four bedrooms	13.7%
Five or more bedrooms	4.5%

Two- and three-bedroom units together represent approximately 72.9 percent of the inventory.

Efficiency and one-bedroom units together represent approximately 8.8 percent.

These figures describe physical configuration, not availability or affordability.

They do not indicate whether units are owner occupied, rented long term, used seasonally, operated as short-term rentals, located near services, or attainable to local households.

The limited share of small units is relevant to single adults, younger workers, older adults, recently separated or widowed residents, and people seeking lower-cost or lower-maintenance housing.

The county's average household is relatively small.

The 2020–2024 ACS estimated an average household size of approximately 2.15 persons. Average household size was approximately 2.13 among owner households and 2.22 among renter households.

At the same time, approximately 83 percent of the total inventory consists of detached homes, and nearly three-quarters of all units contain two or three bedrooms.

This pattern suggests that the stock is oriented primarily toward conventional detached housing rather than a complete range of unit sizes and forms.

The data do not prove that current homes are too large for their occupants.

Bedrooms may be used for guests, caregivers, home offices, storage, or family visits. Seasonal and short-term rental properties may also contain more bedrooms than the permanent population would otherwise require.

The stronger conclusion is that small-unit and lower-maintenance housing represents a limited portion of the inventory.

A quantified shortage would require additional evidence such as waiting lists, listing activity, senior housing demand, apartment occupancy, employer reports, and market absorption.

5.9 Age of the Housing Stock

Fannin County contains a substantial amount of relatively recent housing.

The 2020–2024 ACS estimated:

Year Built	Share of Housing Units
2020 or later	1.5%
2010–2019	14.6%
2000–2009	27.0%
1990–1999	16.2%
1980–1989	15.0%
1970–1979	12.4%
1960–1969	4.0%
1950–1959	2.7%
1940–1949	3.4%
1939 or earlier	3.2%

Approximately 43 percent of the inventory was built in 2000 or later, and approximately 74 percent was built in 1980 or later.

The largest construction period represented in the current inventory is 2000 through 2009.

These data indicate that Fannin County does not have a predominantly old housing stock when measured solely by year built.

Year built, however, is not a condition assessment.

A newer home may have maintenance, construction, access, drainage, or septic problems. An older home may be well maintained and fully functional.

Housing age can indicate potential exposure to deferred maintenance, older electrical or plumbing systems, energy inefficiency, accessibility limitations, aging roofs and mechanical systems, or septic replacement.

It cannot be used to estimate the number of substandard units without additional evidence.

5.10 Manufactured Housing

Mobile and manufactured homes represent approximately 8.0 percent of Fannin County's housing inventory.

This is a meaningful segment of the county's housing supply and should not be treated as incidental.

The ACS structure category does not provide complete information about:

- Unit age
- Physical condition
- Land ownership
- Placement on individual lots or in communities
- Financing
- Insurance
- Utility service
- Affordability
- Replacement need

Modern manufactured housing should also be distinguished from older mobile homes.

The inventory may include older units requiring repair or replacement, modern HUD-code homes, homes on privately owned land, units in manufactured-home communities, homes whose owners lease the underlying lot, and replacement units placed on existing sites.

Manufactured housing may provide an important ownership option for households unable to afford conventional site-built housing.

It should not automatically be assumed to be inexpensive.

Total cost may include land, transportation, foundation, grading, utilities, well and septic systems, driveway and road access, installation, financing, permitting, and insurance.

Households that own the home but lease the land may also face affordability and displacement risks different from those of households owning both the home and parcel.

Manufactured housing should therefore be evaluated as both an existing source of attainable housing and a potential area of repair, replacement, financing, and land-tenure need.

5.11 Recreational Vehicles and Informal Housing

The ACS estimated that approximately 0.6 percent of the county's housing units consisted of boats, recreational vehicles, vans, or similar structures.

The estimate is small and carries sampling uncertainty.

Stakeholder research nevertheless indicates that recreational vehicles and informal accessory spaces may play a role in concealed housing need.

Some workers and younger adults reportedly live:

- In recreational vehicles on family property
- In basements
- In converted accessory spaces
- With parents or relatives
- In other informal arrangements

The ACS structure-type estimate does not capture all doubled-up or informal housing conditions.

These arrangements are not necessarily inadequate.

Some households choose them voluntarily or use them temporarily.

They become more relevant to the housing study when individuals occupy them because conventional housing is unavailable or unaffordable.

These circumstances should be treated as possible evidence of concealed need or suppressed household formation rather than inferred from the ACS structure count alone.

5.12 Housing Condition and Rehabilitation Need

The available evidence does not support a precise countywide estimate of substandard or rehabilitation-needy housing.

Year built does not measure physical condition, and the existence of building, septic, manufactured-home, or dilapidated-property regulations does not establish the number of affected properties.

Potential condition concerns may include:

- Deferred maintenance
- Aging manufactured homes
- Failing septic systems
- Unsafe or inaccessible structures
- Energy inefficiency
- Inadequate heating or cooling
- Moisture or drainage damage
- Properties unsuitable for year-round occupancy
- Difficult or unsafe access

A defensible condition assessment would require evidence such as:

- Tax-assessor condition classifications
- Code-enforcement cases
- Dilapidated-building records
- Demolition records
- Fire-loss information
- Septic repair or failure records
- Rehabilitation-program records
- Nonprofit repair information
- Field observation

Housing age, physical condition, code compliance, accessibility, energy efficiency, rehabilitation need, and replacement need are related but distinct.

The study should avoid using one as a substitute for another.

5.13 The Long-Term Rental Inventory

Renter-occupied housing represents a minority of Fannin County's occupied stock, and public survey data provide only a partial picture of the long-term rental market.

The rental inventory may include:

- Conventional apartment properties
- Duplexes and small multifamily buildings
- Detached homes
- Manufactured homes
- Accessory units
- Informally rented properties
- Assisted or income-restricted housing
- Units advertised through personal or local networks

The number of renter households should not be confused with the number of rental units currently available.

A functioning rental market requires some vacancy and turnover.

Rental units may exist but remain unavailable because they are fully occupied, subject to waiting lists, priced above local wages, furnished for temporary use, located far from employment, available only through personal networks, or unsuitable for the household's size or accessibility needs.

The final assessment of rental adequacy should combine:

- ACS tenure and vacancy estimates
- Current advertised listings
- Apartment occupancy
- Waiting lists
- Property-manager information
- Assisted-housing records
- Employer and stakeholder evidence

The strongest current conclusion is that the conventional rental inventory is comparatively small and requires more direct market verification.

5.14 Effective Housing Supply

Fannin County's total housing inventory should not be treated as the supply available to permanent residents.

Effective year-round housing supply is the portion of the inventory that is:

- Available for permanent occupancy
- Suitable for the household seeking it
- Offered under an appropriate tenure
- Located within a practical distance of employment and services
- In adequate physical condition
- Attainable at the household's income

A county may contain many housing units while having limited effective supply for a particular household.

A large seasonal cabin is not a substitute for an entry-level apartment.

A luxury second home is not a substitute for workforce ownership housing.

A remote property may not meet the needs of an older resident who requires access to healthcare.

A short-term rental may not be available under a year-long lease.

A manufactured home may have a lower purchase price but remain infeasible without land, utilities, financing, and insurance.

This is the central concept of the section.

Fannin County's housing challenge is not simply the number of structures. It is the limited intersection of availability, affordability, tenure, location, condition, and household need.

5.15 A Segmented Housing Inventory

The existing stock reflects several overlapping housing markets:

- Permanent owner-occupied housing
- Conventional long-term rentals
- Seasonal and second-home properties
- Short-term rentals
- Retirement housing
- Manufactured housing
- Senior-oriented housing
- Assisted and income-restricted housing
- Visitor-oriented cabins

Conditions in one segment do not necessarily describe another.

A high vacancy rate in the seasonal market does not indicate availability in the long-term rental market.

A large inventory of detached homes does not establish that first-time buyers can afford them.

Strong construction of visitor-oriented properties does not mean that the renter inventory is expanding.

A high owner-occupancy rate does not establish that younger households can enter homeownership.

Countywide averages can therefore conceal important differences in housing access.

Where reliable evidence permits, the analysis should distinguish housing by structure type, tenure, use, price, location, condition, and household served.

5.16 Findings and Implications

The existing housing-stock analysis supports several findings.

Fannin County has a large and growing physical housing inventory.

The 2020–2024 ACS estimated approximately 18,490 units, while the Census Bureau's separate July 1, 2025 estimate placed the inventory at approximately 19,655 units.

The total number of housing units substantially exceeds the number occupied as usual residences.

Approximately 11,890 units were occupied, while approximately 6,600 were classified as vacant under Census definitions.

The resulting overall vacancy share was approximately 35.7 percent.

That vacant inventory should not be treated as a pool of housing available to permanent households.

The low homeowner vacancy rate, approximately 1.3 , indicates limited availability among homes actively offered for owner occupancy.

The rental vacancy estimate of approximately 15.0 percent is too uncertain to interpret without supporting market evidence.

The physical inventory is heavily concentrated in detached housing. Approximately 83.3 percent of all units were detached single-unit structures.

Buildings containing two or more units accounted for approximately 6.9 percent of the inventory.

Manufactured housing represented approximately 8.0 percent.

Two- and three-bedroom units accounted for approximately 72.9 percent of the stock.

Approximately 74 percent of housing units were built in 1980 or later, indicating that the county’s inventory is not predominantly old.

Fannin County is also predominantly an ownership market. Approximately 78.6 percent of occupied units were owner occupied, while 21.4 percent were renter occupied.

Together, these findings establish that Fannin County’s physical housing inventory is considerably larger than the effective housing supply available to permanent residents.

The implications are clear.

First, total inventory is not equivalent to permanent housing supply.

Second, the county’s high vacancy share should not be interpreted as a large pool of available homes.

Third, the low homeowner vacancy rate indicates limited active availability in the ownership market.

Fourth, the stock is concentrated heavily in detached homes.

Fifth, attached and multiunit structures represent a small share of the inventory.

Sixth, the conventional renter inventory is comparatively limited.

Seventh, smaller units represent a modest portion of the stock despite the county’s relatively small average household size.

Eighth, manufactured housing is an important source of housing but requires separate analysis of condition, land ownership, financing, cost, and replacement need.

Ninth, year built cannot be used as a substitute for physical condition.

Finally, the central question is not whether Fannin County has enough structures in the abstract.

It is whether enough housing is available, suitable, appropriately located, and attainable for permanent households across different incomes, ages, occupations, and stages of life.

Evidence basis: U.S. Census Bureau American Community Survey and Population Estimates Program, Fannin County administrative information, stakeholder research, and the technical documentation summarized in Appendix C.

SECTION 6

HOUSING COSTS AND AFFORDABILITY

6.1 Purpose of the Affordability Analysis

Housing affordability is determined by the relationship between housing costs and household resources.

A home or apartment may appear inexpensive compared with housing in a larger metropolitan market while remaining unaffordable to households whose incomes cannot support the required monthly cost. Conversely, a relatively expensive home may remain manageable for an owner who has substantial equity, purchased under earlier market conditions, or no longer carries a mortgage.

The U.S. Department of Housing and Urban Development commonly considers housing affordable when total housing costs do not exceed 30 percent of gross household income. Households paying more than 30 percent are generally described as cost burdened.

The 30 percent standard is a useful planning benchmark, but it does not capture every household circumstance. Transportation, childcare, healthcare, debt, utilities, taxes, insurance, household size, and other required expenses affect the amount a household can realistically devote to housing.

This section evaluates:

- Household income and housing-cost capacity
- Owner-occupied housing values
- Mortgage status
- Monthly owner costs
- Rental costs
- Owner and renter cost burden
- Conditions affecting lower-income households
- The difference between established residents and households entering the market today
- The relationship between countywide medians and housing actually available for purchase or rent

The analysis distinguishes among household income, individual worker earnings, reported housing value, current market price, contract rent, gross rent, selected monthly owner costs, mortgage qualification, and housing-cost burden.

These measures answer different questions and should not be used interchangeably.

6.2 Household Income and Housing-Cost Capacity

The 2020–2024 American Community Survey estimated Fannin County’s median household income at approximately $57,073.

The margin of error was approximately $5,492, meaning the figure should be understood as a survey estimate rather than an exact administrative count.

Median household income is generally more useful than mean (average) income for describing typical purchasing capacity. Higher-income households can raise the arithmetic average substantially above the income of the household at the midpoint of the distribution.

Fannin County's estimated household-income distribution was:

Annual Household Income	Share of Households
Less than $10,000	6.0%
$10,000–$14,999	2.8%
$15,000–$24,999	7.6%
$25,000–$34,999	11.0%
$35,000–$49,999	13.9%
$50,000–$74,999	22.3%
$75,000–$99,999	10.6%
$100,000–$149,999	9.5%
$150,000–$199,999	9.5%
$200,000 or more	6.9%

Calculated from these categories, approximately:

- 16 percent of households had incomes below $25,000
- 27 percent had incomes below $35,000
- 41 percent had incomes below $50,000
- 64 percent had incomes below $75,000

These combined shares are study calculations based on multiple ACS estimates and should be treated as approximate.

The distribution demonstrates why the county median cannot describe the affordability circumstances of all households. A substantial portion of the population has housing-cost capacity well below that of the median household.

Applying the conventional 30 percent threshold produces the following illustrative monthly housing-cost limits:

Annual Household Income	Illustrative Affordable Monthly Housing Cost
$20,000	$500
$25,000	$625
$30,000	$750
$35,000	$875
$40,000	$1,000
$50,000	$1,250
$57,073	$1,427
$60,000	$1,500
$75,000	$1,875
$100,000	$2,500

These amounts represent total housing costs, not rent or mortgage principal alone.

For renters, total cost generally includes rent and tenant-paid utilities. For owners, it may include mortgage principal and interest, property taxes, insurance, utilities, association charges, mobile-home or land-lease payments, and other recurring expenses.

The figures are planning benchmarks rather than mortgage-qualification estimates.

Actual purchasing capacity depends on interest rates, down payments, credit, debt obligations, loan terms, taxes, insurance, closing costs, household assets, and lender requirements.

Their value is in showing how quickly housing-cost capacity declines across the lower half of the county's income distribution.

6.3 Owner-Occupied Housing Values

The ACS estimated the median reported value of owner-occupied housing in Fannin County at approximately $306,600.

The estimated value distribution was:

Reported Housing Value	Share of Owner-Occupied Homes
Less than $50,000	6.3%
$50,000–$99,999	6.2%
$100,000–$149,999	9.9%
$150,000–$199,999	7.2%
$200,000–$299,999	19.5%
$300,000–$499,999	27.3%
$500,000–$999,999	19.2%
$1 million or more	4.4%

Calculated from these categories, approximately 30 percent of owner-occupied homes were valued below $200,000, approximately 51 percent were valued at $300,000 or more, and approximately 24 percent were valued at $500,000 or more.

These values describe the full occupied ownership inventory.

They should not be interpreted as the price of homes currently available for sale.

The ACS includes homes purchased under earlier market conditions, properties inherited by their occupants, homes owned without mortgages, and units not currently offered for sale. It also combines housing across different locations, property types, and market segments.

The median reported value is useful for describing the existing owner market. Current sales and listings are required to determine the price faced by a household attempting to purchase today.

6.4 Housing Value Relative to Income

The median owner-occupied housing value of approximately $306,600 was about 5.4 times the county's median household income of approximately $57,073.

This ratio provides broad context regarding the relationship between housing values and locally reported household resources.

It is not a mortgage-qualification standard.

The calculation compares the median value among owner-occupied homes with the median income among all households, including renters. It does not account for home equity, cash purchases, down payments, mortgage rates, loan terms, debt, taxes, insurance, credit, or family assistance.

The ratio nevertheless indicates that the value of the median owner-occupied home is several times the annual income of the median county household.

This relationship is particularly important for first-time buyers, younger households, renters seeking to purchase, and workers who depend primarily on locally earned income rather than accumulated housing equity.

The purchasing position of a household entering the market today may therefore be substantially weaker than that of an established homeowner living in a similarly valued property.

6.5 Mortgage Status Divides the Ownership Market

Fannin County has an unusually important distinction within its owner-occupied market: more than half of owner households do not have a mortgage.

The ACS estimated that approximately:

- 44.6 percent of owner-occupied units had a mortgage
- 55.4 percent had no mortgage

This distinction is central to understanding local affordability.

A household that purchased years earlier, inherited property, or paid off its mortgage faces a very different cost structure from a household purchasing at current prices and interest rates.

Mortgage-free ownership does not eliminate housing expenses. Owners remain responsible for taxes, insurance, utilities, maintenance, major repairs, association fees where applicable, and the cost of wells, septic systems, roofs, heating and cooling systems, or accessibility improvements.

Nor does mortgage-free ownership guarantee financial security. Some owners may have limited fixed incomes or insufficient savings for major repairs.

Even so, the high mortgage-free share reduces the overall cost pressure measured across existing homeowners and can obscure the difficulty facing new buyers.

6.6 Monthly Owner Costs

The ACS reports selected monthly owner costs separately for households with and without mortgages.

The estimated median monthly cost was:

Mortgage Status	Median Monthly Owner Cost
With a mortgage	$1,482
Without a mortgage	$464

The difference was approximately $1,018 per month.

Selected monthly owner costs may include mortgage payments, property taxes, insurance, utilities and fuels, condominium fees, mobile-home costs, and other recurring expenses.

The figures should not be described as mortgage payments alone.

At the conventional 30 percent threshold, a monthly housing cost of $1,482 would require an annual household income of approximately $59,280.

That amount is slightly above the countywide median household income of approximately $57,073.

The comparison is illustrative because the income measure includes all households, while the owner-cost measure applies only to owners with mortgages.

It nevertheless demonstrates that the median monthly cost of mortgaged ownership requires approximately the income of the median county household before other debts and major household expenses are considered.

6.7 Homeowner Cost Burden

The published ACS-based county profile estimated that approximately 25.5 percent of Fannin County homeowners were housing-cost burdened.

The margin of error was approximately 4.7 percentage points.

The overall rate combines owners with substantially different circumstances.

Detailed ACS categories suggest that approximately:

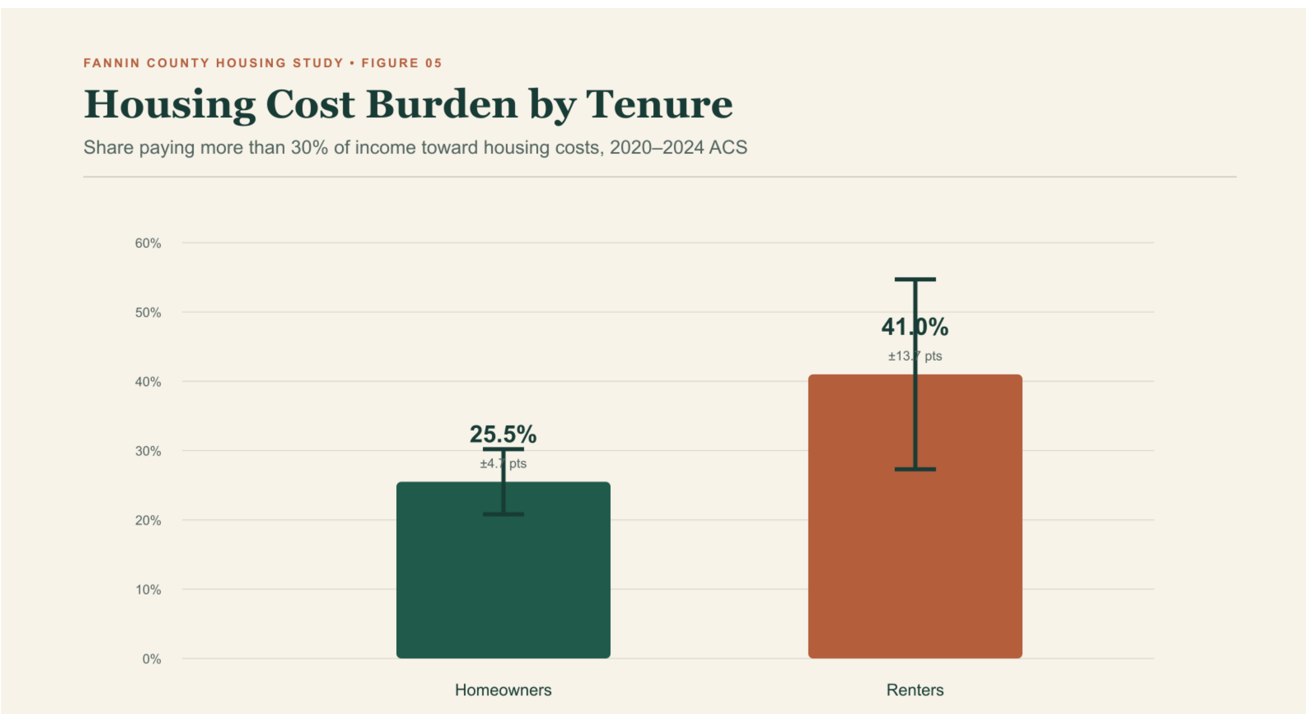
- 38 percent of owners with mortgages were cost burdened
- 15 percent of owners without mortgages were cost burdened

These two figures are study calculations created by combining detailed ACS categories and should be treated as approximate. The published overall homeowner rate should remain the primary countywide measure.

The important finding is not the exact difference between the calculated percentages.

It is that mortgage status creates two substantially different affordability conditions within the ownership market.

Mortgage-free owners generally experience much lower recurring costs. Mortgaged owners are far more exposed to the relationship among income, purchase price, financing, insurance, taxes, and other monthly expenses.



6.8 Rental Costs

The 2020–2024 ACS estimated Fannin County's median gross rent at approximately $900.

Gross rent includes contract rent plus estimated tenant-paid utilities and fuels.

The estimated distribution among occupied units paying rent was:

Gross Rent	Share of Rent-Paying Units
Less than $500	10.1%
$500–$999	52.1%
$1,000–$1,499	32.2%
$1,500–$1,999	2.6%
$2,000–$2,499	0.8%
$2,500–$2,999	0.0%
$3,000 or more	2.2%

Several categories carry substantial margins of error. The distribution should therefore be used to describe the general rent pattern rather than to support narrowly precise conclusions.

The ACS median gross rent is not the same as the asking rent for an available unit.

It includes existing leases, older rental agreements, informal arrangements, subsidized units, and housing not currently offered to a new tenant.

The conditions faced by a household searching today may therefore be substantially less favorable than the countywide median suggests.

6.9 Income Required to Support Rent

At the conventional 30 percent affordability threshold, a household would require approximately $36,000 in annual gross income to support median gross rent of $900.

The calculation is straightforward:

- $900 divided by 30 percent equals approximately $3,000 in required monthly income
- $3,000 per month equals approximately $36,000 annually

That income is below the countywide median, but it is above the income of a substantial portion of Fannin County households.

Approximately 27 percent of households had incomes below $35,000, based on the combined ACS income categories.

A household below that level would generally be unable to support the countywide median gross rent without exceeding the 30 percent threshold.

This does not mean every lower-income household pays $900. Some may pay lower rents, share expenses, receive rental assistance, own a home without a mortgage, receive family support, or occupy informal housing.

The calculation demonstrates that lower-income households have a narrow range of rental costs they can support and may have difficulty absorbing even modest increases.

6.10 Renter Cost Burden

The published county profile estimated that approximately 41 percent of Fannin County renters were housing-cost burdened.

The margin of error was approximately 13.7 percentage points.

That large margin requires caution. The evidence supports a finding that rental cost burden affects a meaningful portion of renters, but it does not support false precision about the exact rate.

Detailed categories indicated that approximately:

- 16.7 percent of renters spent 30 to 34.9 percent of income on gross rent
- 24.3 percent spent 35 percent or more

The available summary does not isolate the share paying at least 50 percent of income. A severe renter cost-burden rate should not be stated unless obtained directly from a source such as HUD's Comprehensive Housing Affordability Strategy data.

Renter burden should also be evaluated alongside current market conditions, including:

- Rental availability
- Asking rents
- Apartment occupancy
- Waiting lists
- Deposits
- Application fees
- Credit and income requirements
- Utilities
- Household-size restrictions

The ACS burden measure describes households that have already secured rental housing.

It does not include people who cannot find an appropriate unit, cannot meet qualification requirements, remain with relatives, or commute from outside the county because local housing is unavailable.

6.11 Three Different Affordability Conditions

The available evidence identifies three distinct housing-cost conditions in Fannin County.

Mortgage-free owners generally have the lowest recurring housing costs. They may still face taxes, insurance, maintenance, repairs, and fixed-income constraints, but their monthly costs are substantially lower than those of owners carrying mortgages.

Owners with mortgages face much higher monthly costs and substantially greater cost-burden pressure. Their affordability depends heavily on when they purchased, the price paid, the interest rate, the down payment, insurance, taxes, and household income.

Renters experience both cost pressure and limited market access. In addition to rent and utilities, they may face deposits, application requirements, low turnover, waiting lists, limited unit types, and few available alternatives.

The estimates for these groups are not equally precise.

The overall owner and renter cost-burden rates are published measures with margins of error. The mortgage-status burden estimates are study calculations.

The evidence supports two broad conclusions:

First, mortgage-free owners generally face less recurring housing-cost pressure than mortgaged owners and renters.

Second, both mortgaged owners and renters experience meaningful affordability pressure.

The available data do not support a confident conclusion that either of those latter groups is consistently more burdened than the other.

6.12 Lower-Income Households

Lower-income households have limited capacity to absorb countywide median housing costs.

At the 30 percent threshold:

- A household earning $20,000 can support approximately $500 per month
- A household earning $25,000 can support approximately $625
- A household earning $30,000 can support approximately $750
- A household earning $35,000 can support approximately $875
- A household earning $40,000 can support approximately $1,000

Median gross rent of approximately $900 exceeds the conventional affordability limit for households earning less than approximately $36,000.

Median monthly owner costs of approximately $1,482 for a household with a mortgage correspond to an annual income of approximately $59,280.

Approximately 41 percent of county households had incomes below $50,000.

Depending on their exact income and other required expenses, many of these households may have difficulty supporting either the median gross rent or the median monthly cost of mortgaged ownership.

The data do not establish how many households are unable to secure housing.

They do establish that affordability pressure is concentrated heavily among households in the lower and lower-middle portions of the income distribution.

6.13 Established Owners and Current Buyers

Countywide housing statistics combine households that entered the ownership market under very different circumstances.

Established owners may benefit from:

- Homes purchased before recent appreciation
- Lower original purchase prices
- Earlier mortgage rates
- Accumulated equity
- Paid-off mortgages
- Inherited property

A current buyer may face:

- Higher purchase prices
- Higher borrowing costs
- Larger down-payment requirements
- Higher insurance costs

- Expensive repairs or site conditions
- Competition from cash buyers or purchasers bringing equity from other markets

The median reported housing value and the median owner cost therefore do not fully describe the situation facing a household attempting to purchase today.

A county may appear relatively affordable when measured across all existing owners while being difficult to enter for younger households, renters, and workers without accumulated equity.

This distinction is especially important in Fannin County because more than half of owner-occupied homes have no mortgage and outside buyers may enter the market with resources derived from higher-cost areas.

A reliable current-market assessment must therefore use recent closed sales, active listings, mortgage scenarios, taxes, insurance, and household incomes rather than ACS values alone.

6.14 Established Tenants and Current Renters

A similar distinction applies to the rental market.

Existing tenants may benefit from older leases, below-market arrangements, subsidized rents, long-standing landlord relationships, or informal agreements.

Households searching today may face higher asking rents, limited inventory, security deposits, application fees, credit screening, income requirements, pet restrictions, utility costs, and furnished or short-term lease terms.

The ACS median gross rent measures occupied units.

It does not measure the cost or availability of units currently offered to new tenants.

The difference between occupied rents and asking rents may be especially important in a small market with low turnover and few conventional apartment properties.

6.15 Worker Earnings and Household Income

Household income and individual worker earnings are related but distinct.

Household income may include earnings from multiple workers, retirement income, Social Security, investments, business income, and other sources.

Individual earnings represent the income associated with one worker.

A person earning $35,000 may live in a two-income household with significantly greater housing capacity. A single adult earning the same amount must support the full housing cost alone.

Affordability analysis should therefore consider multiple household circumstances, including:

- Single workers
- Two-earner households
- Single-parent households
- One-earner couples
- Retirees
- Households with children

The workforce analysis in Section 7 should use representative household scenarios rather than assuming that every worker lives alone or that every household has two incomes.

6.16 Transportation and Total Household Cost

Housing affordability is also influenced by location.

A household may find lower-cost housing outside Fannin County but incur additional expenses through fuel, vehicle maintenance, insurance, travel time, childcare scheduling, unpaid commuting time, and mountain-road or weather conditions.

A household may pay more for housing near employment but reduce transportation costs and improve access to work, healthcare, schools, and services.

The conventional 30 percent housing threshold does not include transportation.

For a worker commuting a long distance because local housing is unavailable, a lower rent outside the county may not produce a lower total household cost.

Housing and transportation should therefore be considered together where reliable commuting and cost information permits, while avoiding unsupported estimates of household transportation expenses.

6.17 Older and Mortgage-Free Homeowners

Fannin County has both an older population and a high share of mortgage-free ownership.

Those indicators should not be treated as though they describe exactly the same households without supporting cross-tabulated data.

Mortgage-free ownership generally reduces monthly costs, but older homeowners may still face:

- Limited fixed incomes
- Property taxes
- Insurance costs
- Deferred maintenance
- Accessibility needs
- Major roof, heating, cooling, well, or septic expenses
- Difficulty financing repairs

A household may therefore own its home without a mortgage and still experience housing insecurity or be unable to maintain the property.

The study should distinguish among purchase affordability, ongoing cost burden, repair affordability, accessibility, and the ability to age in place.

These are connected but separate housing issues.

6.18 Current-Market Affordability

The ACS provides a strong baseline for understanding the costs paid by households already occupying housing.

It does not fully describe what a household searching today can find and afford.

A complete current-market analysis requires:

- Recent closed home sales
- Active listings
- Sales by price range and structure type
- New-construction pricing

- Current long-term rental listings
- Apartment occupancy and waiting lists
- Mortgage-rate scenarios
- Down-payment assumptions
- Taxes and insurance
- Assisted-housing availability

Current-market evidence should distinguish among detached homes, manufactured homes, townhomes, condominiums, apartments, small rental properties, income-restricted housing, and different geographic and infrastructure settings.

That analysis will determine whether the affordability pressures suggested by the ACS have intensified, moderated, or remained generally consistent.

Until those data are added, the ACS findings should be described as a reliable baseline rather than a complete measure of current market entry.

6.19 Findings and Implications

The affordability analysis supports several findings.

Fannin County's median household income was approximately $57,073, but a substantial portion of households had incomes well below that amount. Approximately 41 percent had incomes below $50,000, and approximately 64 percent had incomes below $75,000.

The median reported value of owner-occupied housing was approximately $306,600, or about 5.4 times median household income. That relationship is a contextual indicator rather than a mortgage-qualification measure.

More than half of owner households—approximately 55.4 percent—had no mortgage.

Mortgage status is therefore one of the most important dividing lines in the county's affordability conditions.

Median monthly owner costs were approximately $1,482 for households with mortgages and approximately $464 for those without mortgages.

Approximately 25.5 percent of homeowners were estimated to be cost burdened. Detailed calculations indicate that burden was substantially more common among owners with mortgages.

Median gross rent was approximately $900. A household required approximately $36,000 in annual income to support that amount at the 30 percent threshold.

Approximately 41 percent of renters were estimated to be cost burdened, although the large margin of error means that the exact rate is uncertain.

These findings establish several principles for the remainder of the study.

Affordability pressure is not distributed evenly across Fannin County households.

Mortgage-free owners generally face lower recurring costs than mortgaged owners and renters, but some still experience repair, insurance, tax, accessibility, or fixed-income challenges.

The relative stability of established homeowners can conceal the difficulty faced by households attempting to enter the ownership market today.

Likewise, the rent paid by existing tenants may not represent the cost or availability faced by a new renter.

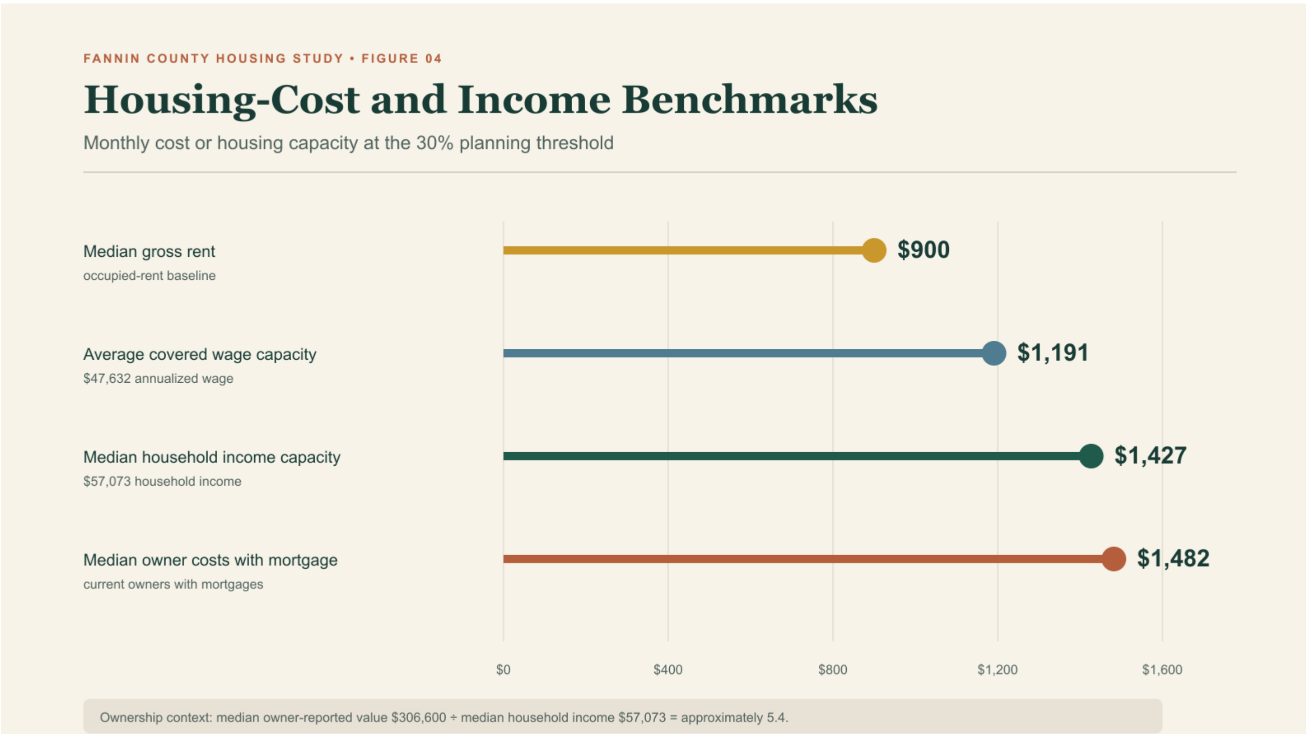
Cost-burden measures describe households already occupying housing. They do not measure residents or workers who cannot locate a unit, cannot qualify, remain in informal arrangements, or live outside the county.

Individual wages should not be treated as household income.

Finally, countywide medians provide necessary context but do not describe the complete range of housing conditions.

The practical affordability question is what housing is currently available, where it is located, what it costs to occupy, and which households can support that cost.

Evidence basis: U.S. Census Bureau 2020–2024 American Community Survey five-year estimates, study calculations, stakeholder research, and the technical documentation summarized in Appendix E.



SECTION 7

WORKFORCE AND JOBS-HOUSING RELATIONSHIP

7.1 Purpose of the Workforce Analysis

The relationship between jobs and housing depends on whether the earnings generated by local employment are sufficient to support the housing available to workers.

A county may experience job growth, residential construction, and low unemployment while still having difficulty housing its workforce. This can occur when rents and home prices exceed locally generated earnings, conventional rentals are limited, entry-level ownership opportunities are scarce, or workers compete with buyers whose incomes and accumulated equity originate outside the local economy.

Housing location and housing type also matter. A county may contain substantial residential property while offering relatively few units near major employers, healthcare, schools, services, or transportation corridors. The available inventory may also fail to provide enough options for single workers, younger households, families, older employees, and workers relocating to the area.

This section examines:

- The size and composition of Fannin County's resident workforce
- The number and type of jobs located in the county
- The earnings associated with local employment
- Where workers holding county jobs live
- The county's dependence on workers commuting from elsewhere
- The relationship between earnings and housing costs
- The role of commuting and transportation
- The evidence supporting a workforce-housing mismatch

The analysis distinguishes among residents participating in the labor force, employed residents, jobs located in Fannin County, jobs covered by unemployment-insurance systems, individual worker earnings, and total household income.

These measures come from different federal programs and should not be treated as interchangeable.

7.2 Labor Force and Employment

The 2020–2024 American Community Survey estimated that Fannin County contained approximately 22,408 residents age 16 or older.

Of that population:

Labor-Force Measure	Estimate
Civilian labor force	11,250
Civilian labor-force participation rate	50.2%
Employed share of population age 16 or older	48.4%
Civilian unemployment rate	3.7%
Not in the labor force	49.8%

These are five-year survey estimates and should not be treated as current monthly labor-market statistics.

The county's labor-force participation rate is influenced in part by its age structure. Residents outside the labor force may include retirees, students, caregivers, people with disabilities, discouraged workers, and others who are neither employed nor actively seeking work.

This distinction is important because housing demand in Fannin County is generated by more than the local workforce.

The market also serves retirees, remote workers, second-home owners, seasonal residents, investors, and households receiving income from outside the county.

The purchasing power present in the housing market may therefore be substantially greater than the wages generated by local employers.

7.3 Employed Residents by Occupation

The ACS estimated approximately 10,835 employed Fannin County residents age 16 or older.

Their occupational distribution was approximately:

Occupational Group	Share of Employed Residents
Management, business, science, and arts	27.6%
Service occupations	25.7%
Sales and office occupations	24.4%
Production, transportation, and material moving	12.8%
Natural resources, construction, and maintenance	9.5%

Service occupations and sales and office occupations together represented approximately one-half of employed residents.

Including production, transportation, and material-moving occupations raises the combined share to approximately 63 percent.

These combined percentages are study calculations based on ACS categories and should be treated as approximate.

The occupational data describe the type of work performed by residents. They do not provide a reliable wage for each broad category.

A service occupation may include jobs with substantially different skill requirements, schedules, benefits, seasonality, and earnings. The same is true of sales, healthcare, construction, government, and production work.

The broad distribution nevertheless demonstrates that a substantial portion of the resident workforce is employed in occupations that may provide modest or variable earnings.

A more precise jobs-housing analysis should use occupation-specific wages for positions such as:

- Teachers and school employees
- Nurses and healthcare support workers
- Law-enforcement officers
- Firefighters and emergency medical personnel
- Hospitality and food-service workers
- Retail employees

- Construction and maintenance workers
- Manufacturing workers
- Local-government employees
- Childcare workers
- Administrative staff
- Home-health workers

7.4 Self-Employment and Class of Worker

The ACS estimated the following class-of-worker distribution among employed Fannin County residents:

Class of Worker	Share
Private wage and salary workers	76.7%
Government workers	11.9%
Self-employed in unincorporated businesses	10.9%
Unpaid family workers	0.5%

Self-employment is therefore a meaningful component of the resident economy.

Self-employed households may face housing and financing circumstances different from those of conventional wage and salary workers.

Their incomes may be seasonal or variable, and business expenses can reduce the income available for housing. Mortgage qualification may also be more complicated because lenders typically require extensive documentation of business and personal income.

The data do not establish that self-employed residents experience greater housing difficulty.

They do indicate that conventional wage comparisons and mortgage assumptions may not describe the full workforce accurately.

7.5 Jobs Located in Fannin County

The 2023 Longitudinal Employer-Household Dynamics dataset identified approximately 7,057 primary jobs located in Fannin County.

Of those jobs:

Worker Residence	Share of County Jobs
Held by Fannin County residents	44%
Held by workers living outside Fannin County	56%

Applying the rounded percentage to the published job total indicates that approximately **3,950 jobs were held by nonresidents.**

That figure is a study calculation and should be treated as approximate.

The nonresident share is one of the strongest indicators of Fannin County’s dependence on a regional labor market.

It establishes that a majority of jobs located in the county are filled by people who live elsewhere.

It does not establish why those workers live outside the county.

Possible explanations include:

- Existing homeownership in another community
- Lower housing costs
- Greater rental availability
- Family relationships
- School preferences
- A spouse employed elsewhere
- Access to inherited land or family housing
- Personal preference
- Regional job specialization
- Normal cross-county commuting patterns

Housing availability may contribute to the pattern, but the job-flow data alone cannot establish housing as the primary cause.

7.6 Worker Inflow, Outflow, and Regional Dependence

The jobs-housing relationship includes three distinct groups:

1. Residents who live and work in Fannin County
2. Workers who commute into Fannin County
3. Fannin County residents who commute elsewhere

The available summary establishes the importance of inbound workers.

A complete OnTheMap analysis should also identify:

- The number of county residents working outside Fannin County
- The balance between inbound and outbound workers

- Primary counties and states of worker origin
- Primary destinations of outbound residents
- Age and earnings by flow direction
- Major employment concentrations

This will help determine whether Fannin County functions primarily as a regional employment center, a net exporter of workers, a two-way labor market, or some combination of these conditions.

The distinction matters for housing strategy.

Some inbound workers may represent potential local housing demand if they would prefer to live closer to employment. Others may have no interest in relocating because of family, property, school, or lifestyle considerations.

Similarly, residents who commute outward may remain in Fannin County because they value the local setting, already own property, or have family ties.

The study should not assume that every commuter represents unmet housing demand.

It should determine whether housing is a documented factor for specific occupations, employers, and household types.

7.7 Industry Structure of County Jobs

The 2023 LEHD data classified jobs located in Fannin County into three broad industry groups:

Broad Industry Group	Share of County Jobs
Goods-producing sectors	10.7%
Trade, transportation, and utilities	23.6%
All other services	65.7%

The service category represented nearly two-thirds of county jobs, while trade, transportation, and utilities represented almost one-quarter.

Goods-producing sectors accounted for approximately one in ten jobs.

These categories are highly aggregated.

The service group includes activities such as healthcare, education, government, hospitality, food service, finance, real estate, professional services, and personal services. These sectors have very different wage structures and housing implications.

The data should therefore be used to describe the county's economic structure rather than assign one common wage or affordability level to all service workers.

The available evidence shows that Fannin County functions primarily as a service, tourism, healthcare, retail, government, and regional commercial center rather than as a traditional goods-producing economy.

7.8 Jobs by Earnings Category

The 2023 LEHD data classified jobs located in Fannin County into three monthly earnings categories:

Monthly Earnings Category	Share of County Jobs
$1,250 or less	23.5%
$1,251–$3,333	37.0%
More than $3,333	39.5%

Approximately 60.5 percent of county jobs fell within the two categories paying no more than $3,333 per month.

Among county jobs held by Fannin County residents, the combined share in those two categories was approximately 63 percent.

These categories are broad and should not be treated as exact annual salaries.

For context:

- $1,250 per month equals $15,000 over 12 months
- $3,333 per month equals approximately $40,000 over 12 months

At the conventional 30 percent affordability threshold:

- Monthly earnings of $1,250 support approximately $375 in total monthly housing costs
- Monthly earnings of $3,333 support approximately $1,000

These are study calculations rather than Census findings.

The earnings distribution demonstrates that a majority of county jobs fall within ranges that support relatively modest housing costs for a single-income household.

The data do not describe total household income.

A worker may live in a two-earner household, share housing, receive retirement or investment income, live in family-owned property, or possess accumulated equity.

Conversely, a single worker or single-parent household may rely primarily on one income.

The earnings categories should therefore be used to establish the general range of local job-based purchasing power rather than to calculate a single workforce-housing requirement.

7.9 Current Covered Employment and Wages

The Bureau of Labor Statistics Quarterly Census of Employment and Wages provides a more current measure of jobs covered by unemployment-insurance systems.

Preliminary data for the fourth quarter of 2025 reported approximately:

Measure	Fannin County
Covered establishments	848
Covered jobs in December	7,789
Average weekly wage	$916

For comparison, average weekly wages were approximately:

Geography	Average Weekly Wage
Fannin County	$916
Georgia	$1,440
United States	$1,569

Fannin County's average covered wage was therefore below both the state and national averages.

The average weekly wage is not a median and should not be described as the wage of a typical worker.

It may be influenced by high- and low-wage positions, part-time work, seasonal employment, industry composition, and changes in employment during the quarter.

QCEW also does not capture all employment. Self-employed workers, proprietors, unpaid family workers, some agricultural workers, and other categories may not be included fully.

The measure is best used as a current benchmark for covered payroll employment rather than as a complete measure of resident income or household purchasing power.

7.10 Housing Capacity at the Average Covered Wage

An average weekly wage of $916 corresponds to approximately $47,632 over 52 weeks.

At the 30 percent affordability threshold, annual earnings of $47,632 support approximately $1,191 in total monthly housing costs.

This is a study calculation rather than a published BLS measure.

It should be interpreted as an illustrative benchmark because it combines:

- A quarterly average wage
- An annualized earnings estimate
- A general affordability threshold
- Housing-cost measures from a different dataset and time period

It does not represent a median worker, a household income, a mortgage-qualification result, or a current market rent.

The calculated housing capacity of approximately $1,191 is above the ACS median gross rent of approximately $900 but below the ACS median selected monthly owner cost of approximately $1,482 for owners with mortgages.

The comparison suggests that the average covered wage may support some existing rental costs but may be insufficient for the median cost of mortgaged ownership without another income, a lower-priced home, accumulated savings, or existing equity.

Workers earning below the county average would have less capacity. Two-income households could have substantially more.

7.11 Housing Capacity at Selected Earnings

The following table illustrates the total monthly housing cost supportable at selected annual earnings using the 30 percent standard:

Annual Earnings	Illustrative Monthly Housing Capacity
$15,000	$375
$20,000	$500
$25,000	$625
$30,000	$750
$35,000	$875
$40,000	$1,000
$47,632	$1,191
$50,000	$1,250
$60,000	$1,500
$75,000	$1,875

These amounts represent total housing costs.

For renters, the comparison should include rent and tenant-paid utilities. For owners, it should include mortgage principal and interest, taxes, insurance, utilities, association charges, and other recurring expenses.

The calculations demonstrate how sharply housing capacity varies across the earnings distribution.

A single worker earning $30,000 can support a very different housing cost from a two-earner household with combined income of $60,000.

The workforce analysis should therefore use representative household scenarios rather than assume that every worker lives alone or that every household has two earners.

7.12 Household Structure and Housing Outcomes

The same occupation can produce substantially different housing outcomes depending on household composition.

Relevant examples include:

- A single worker living alone
- Two workers combining income
- A single parent
- A couple with one wage earner
- A household with children and childcare costs
- An older worker supporting another household member
- A worker living with parents
- A worker sharing housing with roommates

Two workers each earning $35,000 would have a combined gross income of $70,000 and could support approximately $1,750 in monthly housing costs at the 30 percent benchmark.

A single worker earning $35,000 could support approximately $875.

The difference is substantial.

An occupation should therefore not be described simply as able or unable to afford housing without stating the household assumptions.

The strongest analysis compares representative earnings and current housing costs across several realistic household types.

7.13 Commuting and Transportation

The ACS estimated approximately 10,595 workers age 16 or older residing in Fannin County.

Their reported means of transportation to work were approximately:

Means of Transportation	Share of Resident Workers
Drove alone	70.8%
Carpooled	13.8%
Worked from home	11.5%
Walked	3.0%
Other means	0.7%
Public transportation	0.1%

Mean travel time to work was approximately 26 minutes.

Approximately 85 percent of workers drove alone or carpooled, while public transportation accounted for a negligible share.

Private vehicles are therefore central to Fannin County's labor market.

Housing affordability must be considered alongside:

- Vehicle ownership
- Fuel
- Insurance
- Maintenance and repairs
- Travel time
- Road conditions
- Weather
- Reliability of access

A lower-cost home farther from employment may reduce the housing payment while increasing transportation costs.

A more expensive unit near employment may reduce commuting costs and improve access, scheduling, and reliability.

The conventional 30 percent housing threshold does not account for transportation.

For workers commuting long distances because nearby housing is unavailable, total household burden may be materially greater than the housing payment alone suggests.

7.14 Remote Work

The ACS estimated that approximately 11.5 percent of resident workers worked from home during the 2020–2024 period.

That survey period includes years affected by the COVID-19 pandemic and changing remote-work practices.

The estimate should not automatically be treated as the current remote-work rate.

Remote workers may receive income from employers outside Fannin County, and their purchasing power may differ substantially from that of workers employed in local tourism, retail, government, education, construction, and healthcare.

The available data do not establish:

- Where remote employers are located
- How much remote workers earn
- Whether remote workers recently moved into the county
- Whether they occupy primary or seasonal homes
- Their direct effect on housing values or demand

Remote work should be recognized as one source of externally generated purchasing power.

It should not be identified as a cause of housing-price increases without additional evidence.

7.15 Workforce Age and Succession

The 2023 LEHD data reported the following age distribution among workers holding jobs in Fannin County:

Worker Age	Share of County Jobholders
Age 29 or younger	23.8%
Age 30–54	48.2%
Age 55 or older	28.0%

Among county jobs held by Fannin County residents:

Worker Age	Share of Resident Jobholders
Age 29 or younger	22.3%
Age 30–54	45.6%
Age 55 or older	32.1%

Nearly one-third of county jobs held by residents were filled by workers age 55 or older.

The data do not identify when these workers will retire or how many positions will become vacant.

They do indicate that workforce succession is relevant to the county’s housing outlook.

Employers replacing older workers may need to recruit younger employees and families who require:

- Long-term rental housing
- Entry-level ownership
- Smaller homes
- Housing near employment
- Housing suitable for children

- Housing available without substantial accumulated equity

The ability to replace retiring workers may therefore depend partly on whether Fannin County offers housing appropriate to early- and mid-career households.

7.16 Housing and Employer Recruitment

Public data establish the broad relationship among local earnings, commuting, and housing-cost capacity.

They do not establish the direct effect of housing on individual employers.

Stakeholder research indicates that some employers and institutions experience difficulty recruiting or retaining workers because of housing cost, availability, or commuting distance.

Examples were reported in healthcare, hospitality, food service, public safety, education, government, and other service occupations.

These examples are important but should be treated as qualitative evidence rather than countywide statistical findings.

A stronger employer analysis should document:

- Hard-to-fill positions
- Starting and typical wages
- Employee residence patterns
- Whether applicants cite housing
- Whether employees leave because of housing
- Vacancy duration and turnover
- Seasonal staffing needs
- Employer-provided housing or transportation
- Employer interest in future housing initiatives

The analysis should distinguish among positions that are difficult to fill generally, positions for which housing is a documented barrier, and positions affected more strongly by wages, scheduling, childcare, transportation, or skills.

Housing should not be presented as the sole cause of every recruitment challenge.

7.17 Essential Services and Community Functions

The jobs-housing relationship extends beyond private businesses.

Housing availability may affect the recruitment and retention of workers essential to community operations, including:

- Teachers
- Law-enforcement officers
- Firefighters
- Emergency medical personnel
- Healthcare workers
- Local-government employees
- Utility workers
- Childcare providers
- Social-service workers

When these employees cannot find appropriate housing locally, they may commute long distances or live outside the communities they serve.

Potential consequences include recruitment difficulty, turnover, scheduling problems, reduced on-call availability, employee fatigue, and weaker day-to-day community connection.

The available evidence does not quantify these effects.

They should be evaluated through representative wage comparisons, residence patterns, and interviews with public and institutional employers.

7.18 Housing and Business Operations

Housing conditions may affect business operations through:

- Smaller applicant pools
- Difficulty filling entry-level positions
- Higher turnover
- Reduced operating hours
- Scheduling problems
- Dependence on long-distance commuters
- Pressure to raise wages
- Interest in employee housing or transportation assistance

These conditions should not be assumed solely from commuting or housing-cost data.

They should be documented through employer interviews, surveys, staffing information, or other local evidence.

Stakeholder testimony suggests that some restaurants, healthcare providers, public institutions, and service businesses experience these pressures.

The final report should present recurring observations as qualitative evidence and use individual examples only where they clarify a broader, well-supported pattern.

7.19 What the Evidence Establishes

The available evidence establishes that Fannin County has a meaningful local employment base and participates in a regional labor market.

More than half of county jobs in the 2023 LEHD dataset were held by workers living outside Fannin County.

A majority of county jobs fell within monthly earnings categories of $3,333 or less.

The county’s average covered weekly wage was below Georgia and United States averages.

Many local jobs support only modest housing costs when evaluated as a single income.

Most workers depend on private vehicles, making transportation an important component of household affordability.

A meaningful share of county jobs is held by workers age 55 or older, indicating future workforce succession needs.

The evidence does not establish that:

- Housing is the primary reason workers live outside the county
- Every inbound commuter would prefer to relocate
- Every service-sector job is low wage

- The average weekly wage represents the typical worker
- Current rents equal the ACS median gross rent
- Current ownership costs equal the ACS median owner cost
- A specific number of workers has been lost because of housing
- Every employer experiences a housing-related workforce problem
- The available data support one precise workforce-housing shortage estimate

Those conclusions require current market information, occupation-specific wages, complete worker-flow analysis, and documented employer experience.

7.20 Findings and Implications

The workforce analysis supports several findings.

Fannin County had an estimated civilian labor force of approximately 11,250 during the 2020–2024 ACS period, and approximately 10,835 county residents were employed.

Service, sales, office, production, transportation, and material-moving occupations represented a large portion of resident employment.

Self-employment was also meaningful, accounting for approximately 10.9 percent of employed residents.

Fannin County depends substantially on workers living elsewhere. Approximately 56 percent of county jobs in the 2023 LEHD dataset were held by nonresidents.

The data do not establish why those workers live outside the county, but the scale of inbound commuting demonstrates the county's dependence on a regional labor pool.

Many local jobs fall within lower and moderate earnings categories. Approximately 60.5 percent of county jobs were in LEHD categories paying no more than $3,333 per month.

Preliminary fourth-quarter 2025 data reported an average weekly wage of approximately $916. Annualized, that amount supports approximately $1,191 in monthly housing costs at the 30 percent threshold.

That calculated capacity is below the ACS median monthly owner cost for households with mortgages.

Most resident workers depend on private vehicles, and housing location therefore affects both transportation cost and access to employment.

The workforce is also aging. Approximately 28 percent of county jobholders were age 55 or older, and the share was higher among residents holding county jobs.

These findings establish several principles for the study.

First, Fannin County's housing market is not supported solely by local wages.

Second, a majority of local jobs support relatively modest housing costs for a single-income household.

Third, household structure has a major effect on housing capacity.

Fourth, the county depends heavily on workers living elsewhere.

Fifth, the inbound worker share demonstrates regional dependence but does not prove that housing is the cause of commuting.

Sixth, transportation cost and private-vehicle dependence are integral to the housing equation.

Seventh, current rents and entry-level ownership prices are necessary to determine whether local jobs can support available housing.

Eighth, occupation-specific wages are more useful than broad occupational or industry averages.

Ninth, employer evidence is necessary to identify where housing materially affects recruitment and retention.

Tenth, workforce succession may increase demand for housing appropriate to younger workers and families.

Fannin County depends on a workforce whose earnings, household circumstances, and commuting patterns do not consistently align with the housing the market currently produces and makes available.

Evidence basis: U.S. Census Bureau American Community Survey; Longitudinal Employer-Household Dynamics and OnTheMap; U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages; stakeholder research; and the technical documentation summarized in Appendix F.

SECTION 8

STAKEHOLDER PERSPECTIVES AND LOCAL HOUSING CONDITIONS

8.1 Purpose and Use of Stakeholder Evidence

Public data describe the size, composition, cost, and use of Fannin County's housing inventory. They do not fully explain how housing conditions affect residents, workers, employers, developers, institutions, and local governments in practice.

Stakeholder research provides that local context.

Interviews and facilitated discussions were used to test whether the quantitative evidence reflected current local experience, identify conditions not visible in published datasets, understand barriers to housing production, and assess the practical implications of housing conditions for the community.

The stakeholder research focused on several questions:

- Who experiences difficulty finding housing?
- What types of housing appear most limited?
- How does housing affect employers and essential services?
- How do tourism, second homes, and short-term rentals interact with permanent housing?
- How do infrastructure, land, and development costs affect production?
- How do households respond when conventional housing is unavailable?
- What housing forms may fit the county's character?
- What institutional and political conditions may affect implementation?

Stakeholder evidence is qualitative.

It can reveal recurring experiences, explain conditions that are not visible in public datasets, identify implementation barriers, and test whether local experience aligns with quantitative findings.

It cannot, by itself, establish countywide prevalence, verify the precise number of affected households, prove causation, determine utility capacity, or establish the financial feasibility of a specific project.

Individual examples are therefore used to illustrate recurring themes rather than as stand-alone statistical findings.

8.2 A Broadly Recognized Housing Mismatch

Participants consistently described housing as a significant countywide concern.

The concern was not that Fannin County had stopped building homes. Stakeholders recognized that the county continues to experience residential development, property investment, and strong demand from retirees, second-home purchasers, vacation-property investors, and households moving from other markets.

The recurring concern was that much of the housing being produced or made available does not align with the needs and purchasing capacity of permanent residents and locally employed households.

Participants described workers unable to find housing near employment, employers recruiting from outside the county, younger adults remaining with parents or relatives, limited conventional rental availability, home prices beyond the reach of many local workers, and few smaller or lower-maintenance options for older residents.

These observations generally align with the quantitative evidence developed in earlier sections:

- The total housing inventory substantially exceeds the number of units occupied as usual residences.
- Detached homes dominate both the existing stock and recent housing production.
- Attached and multiunit housing account for a small share of the inventory.
- A substantial portion of county jobs falls within earnings ranges supporting relatively modest housing costs.
- More than half of the jobs located in the county are held by workers living elsewhere.

The stakeholder research therefore reinforces the study's central diagnosis.

Fannin County's principal housing problem is not a complete absence of structures. It is a mismatch involving availability, price, tenure, housing type, location, and use.

8.3 Housing as Economic and Community Infrastructure

Participants repeatedly described housing as more than a private real estate matter.

Housing was connected to workforce recruitment, employee retention, healthcare, public safety, schools, local government, hospitality, tourism, restaurants, retail, construction, property services, and the ability of younger residents to remain in the county.

This framing is important.

Roads, utilities, workforce programs, education, and transportation are commonly understood as economic and community infrastructure. Housing performs a similar function because employers and institutions cannot operate effectively without workers living within a practical distance of their jobs.

Stakeholders described situations in which employers could identify or recruit qualified workers but encountered difficulty finding housing those workers could obtain or afford.

Examples involved healthcare professionals, restaurant and hospitality employees, public-service workers, and employees commuting from surrounding counties or states.

These accounts do not establish how often housing causes a failed recruitment or employee departure.

They do establish that housing is a recurring operational concern across multiple sectors.

The evidence supports treating housing as part of the county's workforce, economic-development, and essential-service infrastructure rather than solely as a household affordability issue.

8.4 Workforce Recruitment, Retention, and Commuting

Participants identified housing as a contributing factor in recruitment and retention challenges.

The reported difficulty was not limited to the county's lowest-paid workers.

Stakeholders described challenges involving entry-level workers, hospitality and service employees, public employees, healthcare workers, and professionals relocating to the county.

The nature of the problem differs by occupation and household.

A professional recruited from another market may be able to support a higher monthly payment but still find little inventory, few long-term rentals, or high acquisition costs.

A service worker may face both severe price constraints and limited availability.

A single worker may have significantly less purchasing capacity than a two-income household earning similar individual wages.

These observations are consistent with federal job-flow data showing that approximately 56 percent of jobs located in Fannin County are held by people living outside the county.

The stakeholder evidence suggests that housing contributes to that pattern for at least some workers and employers.

It does not establish housing as the sole or primary explanation for all commuting.

Workers may live elsewhere because of existing homeownership, family circumstances, school preferences, a spouse’s employment, inherited property, regional job specialization, or personal preference.

The strongest combined conclusion is that housing availability and cost reduce the county’s ability to recruit or retain some workers, although the importance of housing varies by occupation, employer, and household.

8.5 Concealed Housing Need

Stakeholders described housing arrangements that may not appear clearly in population, household, or vacancy statistics.

Reported examples included workers and younger adults who:

- Live with parents or relatives
- Occupy basements or accessory spaces
- Live in recreational vehicles on family property
- Share housing with relatives or unrelated households
- Commute long distances because local housing is unavailable
- Delay establishing independent households

These conditions may represent concealed housing need or suppressed household formation.

A younger adult living with parents is counted as part of an existing household rather than as a separate household seeking housing. A worker living in a recreational vehicle or informal accessory space may not appear in conventional rental-market information.

These arrangements may be voluntary, temporary, or appropriate for some households.

They become evidence of housing need when households rely on them because conventional housing is unavailable, unaffordable, or unsuitable.

The stakeholder evidence cannot determine how many additional households would form if appropriate housing were available.

It does indicate that measured household growth may understate potential demand for independent housing.

Potentially affected groups include younger adults, recently formed couples, single parents, relocating workers, people leaving an existing household, and employees transitioning from temporary or seasonal work to permanent employment.

Population and household trends should therefore not be treated as the complete measure of housing need.

8.6 The Conventional Rental Market

Limited conventional rental housing was one of the most consistent themes in the stakeholder research.

Participants described high occupancy in established apartment properties, little turnover, few available units, limited smaller apartments, competition for detached rental homes, and reliance on informal networks to locate housing.

Some also described rents that appear difficult for local workers to support.

These observations align with the county's relatively small renter inventory and limited stock of multiunit housing.

They do not establish a precise current rental vacancy rate.

The ACS rental vacancy estimate carries substantial sampling uncertainty and may not describe the experience of households searching for housing today.

Stakeholders also emphasized that the rental problem involves more than the advertised rent.

A unit may be unavailable or unsuitable because of:

- Limited turnover
- Security deposits
- Income requirements
- Credit screening
- Tenant-paid utilities
- Location
- Furnishing
- Lease length
- Pet restrictions
- Household-size limitations
- Accessibility needs

The combined evidence supports a finding that long-term rental housing is one of the county's most constrained market segments.

The precise scale of the shortage must be confirmed through current listings, apartment occupancy, waiting lists, property-manager information, and assisted-housing records.

8.7 Short-Term Rentals and Seasonal Housing

Participants described short-term rentals as both an important economic asset and a significant component of the county's housing system.

Short-term rentals support tourism, generate lodging-related revenue, create property-management and maintenance work, contribute to real estate demand, and provide income to property owners.

The stakeholder discussion did not support treating every short-term rental as a home removed from the permanent housing market.

Participants distinguished among:

- Purpose-built vacation cabins
- High-value mountain and lake properties
- Second homes rented periodically
- Conventional homes converted from permanent occupancy
- Properties alternating among personal, short-term, and long-term use

The amount of overlap with the permanent market depends on the property's prior use, location, size, price, financing, owner expectations, and long-term rental potential.

A purpose-built vacation cabin in a remote location may have little practical relationship to workforce rental housing. A modest conventional home converted from long-term to short-term use may have a more direct effect on the permanent market.

Participants also described the possibility that the short-term rental market contains more supply or lower occupancy than during the strongest pandemic-era period.

That observation requires verification through registration records, lodging-tax information, platform or market data, and other reliable evidence.

Even when short-term rental revenue declines, conversion to long-term rental is not automatic.

A property may have been purchased at a price requiring short-term rental revenue. It may be too large, remote, expensive, or specialized for local workers. The owner may also wish to retain personal use.

The stakeholder evidence supports a balanced conclusion.

Short-term rentals influence investment, development, land values, and property use, but they are one component of a broader housing mismatch rather than the sole explanation for local housing conditions.

8.8 Development Economics and the Feasibility Gap

Participants described development economics as a central reason the market does not produce more lower-priced housing.

Reported costs included land, grading, roads, drainage, retaining structures, wells, septic systems, water and sewer extensions, construction labor, materials, financing, insurance, engineering, and development approvals.

These expenses affect all housing, but their effects are especially significant for price-sensitive projects.

A high-cost detached home or vacation property can often absorb substantial site-development expense because the final sale price is high enough to cover it.

A workforce rental, senior development, or entry-level ownership project must absorb many of the same costs while remaining within rents or prices supported by local households.

Participants also observed that builders may earn a larger absolute return from a higher-priced home even when the percentage margin is similar.

That does not imply improper behavior. It reflects the incentives created by land cost, construction cost, risk, market demand, and expected return.

Stakeholders described a local development industry oriented primarily toward detached homes, custom construction, vacation properties, and relatively small projects.

Producing apartments, townhomes, income-restricted housing, or larger mixed-income developments requires different forms of site control, financing, development expertise, property management, and organizational capacity.

The stakeholder evidence supports the existence of a likely feasibility gap between the cost of producing needed housing and the rents or prices local households can support.

The size and source of that gap must be established through project-level analysis rather than stakeholder testimony alone.

8.9 Infrastructure and Geographic Differences

Stakeholders consistently described housing feasibility as geographically uneven.

Blue Ridge, McCaysville, Morganton, and the unincorporated county have different utility systems, land-use frameworks, development patterns, road networks, topography, access to services, and market roles.

Public sewer was identified as especially important for apartments, townhomes, senior housing, and other compact development.

In areas relying on septic systems, development capacity may be affected by soils, slope, drainage, bedroom count, replacement-field requirements, setbacks, and usable land area.

A parcel that appears large may support relatively few homes after these conditions are considered.

Participants also identified water capacity, sewer capacity, aging infrastructure, connection requirements, and extension costs as possible constraints.

These observations require formal verification before being presented as engineering findings.

Further study must distinguish among:

- Proximity to a utility line
- Legal ability to connect
- Available system capacity
- Practical capacity for new development
- Cost of extension or connection
- Financial feasibility at the project level

A property near an existing line is not necessarily development-ready.

The stakeholder evidence strongly supports a location-specific housing strategy.

Housing opportunities should be evaluated according to the combination of infrastructure, land, access, development cost, services, and market need rather than through a single countywide development model.

8.10 Housing Types Identified as Limited

Participants consistently described a need for a broader range of housing choices.

The most frequently identified gaps involved:

- Conventional long-term rentals
- Smaller attached and missing-middle housing
- Entry-level detached or manufactured housing
- Senior-oriented and accessible housing
- Smaller, lower-maintenance ownership options

Examples discussed included low-rise apartments, duplexes, triplexes, fourplexes, townhomes, cottage developments, smaller-lot detached homes, manufactured or modular housing, and homes designed for downsizing.

These forms were not presented as appropriate for every location.

The discussion emphasized context-sensitive density: increasing the number and variety of homes where infrastructure, access, design, topography, and community character can support them.

That could include small apartment buildings rather than urban-scale complexes, townhomes near municipal services, cottages arranged around shared space, duplexes or fourplexes designed at a residential scale, and senior housing near healthcare and commercial services.

The appropriate housing form depends on location, infrastructure, scale, design, market demand, financial feasibility, and public acceptance.

The stakeholder evidence supports greater product diversity rather than reliance on one housing type.

8.11 Older Adults, Downsizing, and Aging in Place

Participants identified limited housing options for older residents who no longer want or need a larger detached home.

Potential needs include:

- One-level living
- Smaller homes
- Lower maintenance
- Accessible design
- Proximity to healthcare
- Proximity to shopping and services
- Opportunities to remain in the community

The absence of appropriate alternatives may cause some older households to remain in homes that no longer fit their preferences or physical needs.

This may also reduce turnover in larger homes that could serve younger families.

The stakeholder research does not establish how many older households want to relocate.

It supports further analysis of senior housing, accessible units, cottages, townhomes, apartments near services, and rehabilitation that allows residents to age in place.

Senior housing need should therefore be considered in two parts:

First, some older residents need assistance remaining safely in their current homes.

Second, others may need or prefer smaller and more accessible housing alternatives.

8.12 Younger Households and Community Continuity

Participants expressed concern that younger adults and families have difficulty remaining in or returning to Fannin County.

Reported barriers included limited rentals, high home prices, few entry-level homes, limited smaller-lot development, competition from outside buyers, insufficient housing near employment, and difficulty accumulating a down payment.

Participants also connected housing with school enrollment and long-term community continuity.

School enrollment is influenced by multiple factors, including birth trends, migration, population aging, private schooling, homeschooling, student transfers, and employment opportunities.

Housing should not be presented as the sole cause of enrollment change.

The stakeholder evidence does support examining housing as one factor affecting the retention and attraction of younger households.

The issue extends beyond schools.

The ability of younger adults and families to remain in the county affects the future workforce, business succession, childcare, volunteer organizations, civic participation, and the long-term demographic balance of the community.

8.13 Community Character and Public Acceptance

Participants recognized that housing responses must fit Fannin County's physical setting and community identity.

They did not identify urban-scale development as the only alternative to low-density detached housing.

Recurring concerns involved appropriate scale, mountain-compatible design, infrastructure, natural-resource protection, road access, construction quality, and compatibility with surrounding development.

Community acceptance may remain a significant implementation challenge.

Concerns about new housing may involve traffic, density, schools, public services, neighborhood character, property values, environmental effects, infrastructure capacity, and development quality.

These concerns should not be dismissed as simple opposition to housing.

Many are legitimate planning, fiscal, infrastructure, and design questions.

The relevant issue is whether they can be addressed through careful site selection, appropriate scale, infrastructure planning, traffic management, design standards, development quality, and clear public communication.

Participants suggested that public understanding may improve when housing is connected directly to locally valued functions such as healthcare, public safety, schools, local businesses, and the ability of workers and younger families to remain in the community.

8.14 Long-Term Affordability and Permanent Occupancy

Participants raised concern that housing supported through public land, infrastructure, grants, regulatory flexibility, or other assistance could lose its affordability or permanent-housing function over time.

A home or apartment initially intended to serve local needs may later:

- Increase substantially in price
- Convert to short-term rental use
- Lose an income restriction
- Be resold to a higher-income purchaser
- Move out of the locally attainable market

This creates an important distinction between initial affordability and long-term affordability.

The stakeholder evidence does not determine which legal, financial, or ownership tools should be used.

It does establish that the duration of affordability and the future use of publicly supported housing should be considered when evaluating projects.

Where public resources are used to close a development feasibility gap, the resulting public benefit should be defined and protected for an appropriate period.

8.15 Institutional Capacity and Coordination

The stakeholder process included representatives of organizations and sectors with potential roles in housing implementation.

Potential participants include:

- Fannin County

- Blue Ridge
- McCaysville
- Morganton
- Utilities
- Housing authorities
- Nonprofit organizations
- Employers
- Healthcare institutions
- Schools
- Development authorities
- Banks and lenders
- Builders and developers
- Foundations
- State and federal agencies

No single organization controls all the elements required to produce housing.

A project may require land, zoning, infrastructure, roads, development approval, financing, construction, property management, affordability compliance, and community engagement.

The presence of multiple interested organizations is an implementation asset.

It does not automatically establish development expertise, staff capacity, land-control authority, financing ability, property-management experience, or long-term compliance capacity.

The final strategy must assign responsibility according to actual legal authority, available resources, institutional capability, and willingness to participate.

Housing implementation will require coordinated action, but coordination alone is not enough. It must lead to specific sites, viable projects, assigned responsibilities, and measurable outcomes.

8.16 Areas of Stakeholder Agreement

Although participants represented different sectors and perspectives, several themes recurred consistently.

Housing affects employers, essential services, schools, tourism, and long-term community stability as well as individual households.

Fannin County continues to produce housing, but much of that production does not appear to serve the households experiencing the greatest difficulty.

Conventional long-term rental housing is especially limited.

Detached housing alone is unlikely to meet the full range of local needs.

A broader range of housing forms is necessary.

Infrastructure and topography strongly influence where compact development is feasible.

Short-term rentals are economically important but interact with the permanent housing market.

Development economics make lower-priced housing difficult to produce.

Community acceptance will affect implementation.

Housing should be located and designed in ways that respect local character.

No single jurisdiction or organization can address the housing problem independently.

These themes represent recurring stakeholder observations. They are not independently verified countywide statistics.

8.17 Issues Requiring Verification

Stakeholders raised several claims that should not be presented as measured findings without supporting evidence.

The principal issues requiring verification include:

- Current home-sale prices
- Current apartment rents
- Apartment occupancy and waiting lists
- The number of active short-term rentals
- Short-term rental occupancy and market performance
- School enrollment trends
- Water and sewer capacity
- Utility extension costs
- Septic-related land requirements
- The number of households living in informal arrangements
- The number of workers unable to relocate to the county
- The cost of specific development components

These issues should be tested through public data, administrative records, market information, utility documentation, school-system information, employer records, and project-level analysis.

8.18 Findings Supported by the Combined Evidence

The stakeholder findings generally reinforce the quantitative analysis in Sections 4 through 7.

The combined evidence supports the following conclusions.

Fannin County's housing problem is primarily a structural mismatch rather than a complete absence of construction.

The county has a large physical inventory and continues to add housing, but a substantial portion of that supply is not available, suitable, or attainable for permanent residents and locally employed households.

Rental and smaller-unit availability appear especially constrained.

The existing stock contains relatively little attached or multiunit housing, while stakeholders repeatedly described low turnover and limited rental availability.

Housing affects workforce recruitment and essential services for at least some occupations and employers.

Public data confirm substantial dependence on nonresident workers, and stakeholder evidence indicates that housing contributes to recruitment and retention challenges in selected sectors.

Conventional data may understate some forms of housing need.

Commuting, doubled-up households, informal arrangements, and delayed household formation may represent demand not fully captured in conventional population and household measures.

Short-term rentals are both an economic asset and a housing-market force.

They influence investment, development, land values, and property use, but they should not be treated as the sole cause of housing conditions or as a direct substitute for permanent housing.

Development economics, infrastructure, topography, and market incentives constrain the production of locally attainable housing.

The relative importance of each factor must be determined through site- and project-level evidence.

Housing solutions must be context sensitive.

Location, design, scale, infrastructure, access, and compatibility with community character will influence feasibility and public acceptance.

Implementation will require coordination among multiple organizations.

No single entity controls all of the land, infrastructure, financing, approval, development, ownership, and management elements required to produce housing.

These findings are sufficient to support the assessment of priority housing needs in Section 9.

They do not establish precise unit targets, development costs, or project-specific feasibility.

Evidence basis: Fannin County Housing Study stakeholder research conducted July 14, 2026; quantitative evidence from Sections 4 through 7; and the stakeholder research documentation summarized in Appendix H.

SECTION 9

HOUSING NEEDS, GAPS, AND PRIORITY MARKETS

9.1 Purpose of the Housing Needs Assessment

The preceding sections establish that Fannin County's housing challenge is not a simple shortage of buildings.

The county has a large and growing physical housing inventory, continues to experience residential construction, and contains substantial seasonal, recreational, second-home, and visitor-oriented housing.

At the same time, the county's permanent housing market is dominated by detached homes, contains comparatively little rental and multiunit housing, and does not consistently offer housing at prices supported by locally generated incomes and wages.

The workforce evidence reinforces this pattern. Many jobs in Fannin County support relatively modest housing costs, and more than half of the jobs located in the county are held by workers living elsewhere. Stakeholder research also points to rental scarcity, delayed household formation, long-distance commuting, development constraints, and difficulty recruiting some workers.

The central issue is therefore one of alignment.

The housing being produced, retained, and offered does not fully align with:

- The incomes generated by local employment
- The needs of permanent residents
- The housing preferences of younger and older households
- The location of jobs, healthcare, schools, and services
- The county's infrastructure and development conditions
- The needs of employers and essential-service institutions

The purpose of this section is to identify the housing gaps most strongly supported by the combined evidence and determine which markets should receive priority in the implementation strategy.

The evidence does not support one precise countywide unit target.

A defensible numerical target would require complete information regarding current rental availability, recent home sales, development pipelines, concealed household formation, infrastructure capacity, and project-level feasibility.

The available evidence is sufficient, however, to identify:

- The portions of the housing market that appear most constrained
- The households facing the greatest difficulty
- The housing forms that are underrepresented
- The geographic and infrastructure conditions affecting opportunity
- The needs that should receive the greatest implementation attention

9.2 The Central Housing Mismatch

Fannin County's primary housing problem is the mismatch between its physical housing inventory and its effective year-round housing supply.

The physical inventory includes all housing units, regardless of whether they are occupied permanently, used seasonally, maintained as second homes, operated as short-term rentals, held vacant, or offered for permanent sale or rent.

The effective housing supply is narrower.

It includes homes that are:

- Available for year-round occupancy
- Physically suitable
- Offered under an appropriate tenure
- Located within a practical distance of employment or services
- Attainable to the household seeking housing

Fannin County contains substantially more housing units than occupied households, yet local renters, younger adults, employers, and relocating workers report difficulty finding appropriate housing.

These conditions are not contradictory.

They reflect a segmented market in which a large portion of the physical inventory does not function as housing for permanent local households.

The mismatch can be summarized in several related ways.

Housing is being added, but not consistently in the forms most needed.

Housing exists, but much of it is not available for permanent occupancy.

Homes may be available in some market segments but not at prices supported by locally earned income.

Land exists, but much of it is not practically or economically developable for price-sensitive housing.

Workers are employed in Fannin County, but many live elsewhere.

Potential households may need housing, but some remain concealed within existing households, informal arrangements, or long-distance commuting patterns.

9.3 Permanent Year-Round Housing Supply

The first major gap is between the county's total housing inventory and the portion available for permanent occupancy.

The county's high overall vacancy share reflects a substantial number of units that are not occupied as usual residences.

Many are likely associated with seasonal use, second homes, recreational properties, occasional occupancy, short-term rentals, or other forms of nonpermanent use.

These units contribute to the property base, tourism economy, construction industry, and local tax revenues.

They should not be treated as housing available to permanent residents merely because they are classified as vacant under Census definitions.

The permanent housing supply gap is therefore not measured by total vacancy.

It is reflected in the limited number of homes that are simultaneously:

- Available
- Suitable
- Attainable
- Appropriately located
- Offered for year-round occupancy

The evidence supports a clear conclusion: Fannin County's effective permanent housing supply is materially smaller than its physical inventory.

This gap affects every other priority market identified in the section.

9.4 Long-Term Rental Housing

Long-term rental housing is one of Fannin County's clearest and most urgent unmet needs.

The evidence supporting this conclusion is consistent across multiple sources:

- Renter-occupied housing represents a relatively small share of the occupied inventory.
- Structures containing multiple units account for a small portion of the total stock.
- Recent attached and multifamily production appears limited.
- Stakeholders reported high apartment occupancy, limited turnover, and difficulty locating available units.
- Some workers and younger adults rely on relatives, informal housing, or long commutes.
- Renter cost burden affects a meaningful portion of existing tenants.
- A substantial number of workers commute into the county.

The available evidence does not support a precise estimate of the number of missing rental units.

It does establish that the rental market is limited in both scale and variety.

The need extends beyond deeply subsidized housing.

Potential rental markets include:

- Lower-income households
- Moderate-income workers
- Single employees
- Younger households
- Professionals relocating to the county
- Older adults seeking lower-maintenance housing
- Households not ready or able to purchase

Priority rental products may include:

- Studio and one-bedroom units
- Two-bedroom workforce apartments
- Duplexes
- Townhomes
- Cottage rentals
- Small multifamily properties
- Senior-oriented rentals
- Accessible units
- Detached year-round rentals in appropriate locations

The strongest finding is not that every renter needs the same product or subsidy.

It is that Fannin County lacks a sufficiently broad and available long-term rental continuum.

9.5 Entry-Level Ownership

Fannin County also appears to have a limited supply of ownership housing accessible to first-time buyers and households without substantial equity.

The ownership market is influenced by several conditions:

- The median reported owner-occupied value is high relative to median household income.
- A substantial share of owner-occupied homes is valued at $300,000 or more.
- The stock is heavily concentrated in detached homes.
- Smaller attached and entry-level ownership products are limited.
- Retirees, second-home buyers, and households arriving with outside equity influence market demand.
- More than half of existing owner households have no mortgage.

The affordability position of an established homeowner differs substantially from that of a renter attempting to purchase a first home.

Established owners may benefit from accumulated equity, earlier purchase prices, older mortgage rates, inherited property, or paid-off loans.

A first-time buyer may face limited savings, no existing equity, current interest rates, higher insurance costs, closing costs, consumer debt, and competition from cash or equity-rich purchasers.

The county's high owner-occupancy rate therefore does not establish that households can enter homeownership successfully under current conditions.

Potential entry-level ownership products include:

- Smaller detached homes
- Townhomes
- Cottage developments
- Manufactured and modular homes
- Homes on smaller lots
- Shared-equity or land-lease ownership
- Rehabilitated modest homes
- Ownership housing protected for long-term affordability

None of these forms is automatically attainable.

Their feasibility depends on land, infrastructure, financing, insurance, development cost, location, and long-term ownership structure.

The underlying need is for ownership opportunities that do not depend on substantial accumulated equity.

9.6 Workforce Housing

The workforce housing gap is the difference between the housing costs local jobs can support and the housing available to workers.

The combined evidence indicates that:

- A majority of county jobs fall within lower and moderate earnings categories.
- The county's average covered wage supports only a limited monthly housing cost for a single-income household.

- More than half of county jobs are held by workers living elsewhere.
- Employers and institutions report housing-related recruitment and retention concerns.
- Conventional rentals are limited.
- Entry-level ownership is difficult for households without equity.

This gap affects more than hospitality and service workers.

It may also affect:

- Teachers and school employees
- Healthcare workers
- Public-safety employees
- Local-government staff
- Construction and maintenance workers
- Retail employees
- Administrative staff
- Childcare and home-health workers
- Young professionals

The need is likely most acute among single-income households, single workers, single parents, entry-level employees, workers without access to family-owned housing, and households relocating without existing home equity.

Workers with irregular shifts, on-call responsibilities, or essential-service roles may face additional difficulty when housing is located far from employment.

The workforce housing gap does not mean that every employee requires subsidized housing.

It means that the market does not consistently provide enough housing within the price ranges supported by locally generated earnings.

9.7 Concealed Housing Need and Suppressed Household Formation

Some housing need is not visible in conventional household counts.

Stakeholders described people who live with parents or relatives, occupy basements or accessory spaces, reside in recreational vehicles on family land, share housing because independent units are unavailable, commute long distances, or delay forming separate households.

These arrangements may represent concealed housing demand.

A person living with relatives remains part of an existing household rather than appearing as a separate household seeking housing. A worker living in an informal unit may not appear in conventional rental-market data.

Measured household growth can therefore remain modest even when demand for independent housing is present.

Potentially affected groups include:

- Younger adults
- Recently formed couples
- Single parents
- Relocating workers
- People separating from an existing household
- Older adults seeking a different housing arrangement

- Seasonal workers attempting to become permanent residents

The study cannot determine precisely how many additional households would form if appropriate housing were available.

It can conclude that conventional population and household projections may understate demand where housing constraints suppress household formation.

This need should be recognized in planning and market testing, but it should not be converted into an unsupported unit estimate.

9.8 Smaller Units and Housing for Smaller Households

Fannin County's average household size is relatively small, yet the inventory is concentrated heavily in detached two- and three-bedroom homes.

Efficiency and one-bedroom units represent a limited share of the stock.

This pattern reduces choice for:

- Single adults
- Younger workers
- Older adults
- Widowed or separated residents
- Seasonal workers transitioning to permanent employment
- Households seeking lower-cost or lower-maintenance housing

The evidence does not demonstrate that every small household wants a small unit.

Some households use additional bedrooms for family visits, caregivers, home offices, storage, or other purposes.

The issue is not that every household should occupy the smallest possible unit.

It is that Fannin County offers relatively few alternatives for people who prefer or can afford less space.

The small-unit gap overlaps strongly with rental, senior, workforce, and concealed household needs.

9.9 Senior Housing, Downsizing, and Aging in Place

Fannin County's older population creates several distinct housing needs.

Some older residents need assistance remaining safely in their current homes. Others may prefer smaller, more accessible, or lower-maintenance housing near healthcare, shopping, and community services.

The senior housing continuum may include:

- Accessible homes
- One-level housing
- Smaller detached homes
- Townhomes and cottages
- Senior-oriented rentals
- Housing near healthcare and services
- Home rehabilitation
- Accessibility modifications
- Supportive housing
- Assisted living

- Aging-in-place services

The county's high share of mortgage-free ownership may reduce monthly costs for many older residents.

It does not eliminate repair needs, insurance costs, taxes, septic or well replacement, accessibility problems, or the difficulty of maintaining larger homes.

The senior housing gap is therefore broader than a need for assisted living or subsidized senior apartments.

It includes both preservation of existing homes and development of appropriate alternatives.

Limited downsizing opportunities may also reduce turnover in larger homes that could otherwise serve younger families.

The scale of downsizing demand remains uncertain, but the need for a broader senior housing continuum is well supported.

9.10 Younger Families and Community Continuity

Younger adults and families face housing barriers in both the rental and ownership markets.

Reported challenges include:

- Limited long-term rentals
- High purchase prices
- Few starter homes
- Competition from outside buyers
- Limited smaller-lot development
- Difficulty accumulating a down payment
- Housing located far from jobs and services

These conditions may affect the ability of younger households to remain in or return to Fannin County.

Housing is not the sole factor influencing migration, school enrollment, family formation, or long-term population change. Employment opportunities, education, childcare, birth trends, household aging, and personal preference also matter.

Housing should nevertheless be treated as one component of:

- School-system stability
- Future workforce availability
- Business succession
- Childcare demand
- Civic participation
- Volunteer leadership
- Long-term community continuity

The family housing gap is therefore both an immediate market issue and a long-term demographic concern.

9.11 Essential-Service Housing

Housing availability may affect the county's ability to recruit and retain workers responsible for essential community functions.

Priority occupations include:

- Teachers
- Law-enforcement officers

- Firefighters
- Emergency medical personnel
- Nurses and healthcare staff
- Local-government employees
- Utility workers
- Childcare providers
- Home-health workers

These positions may involve irregular shifts, on-call responsibilities, emergency response, and a need for dependable year-round access.

Long commutes may create greater operational consequences for these employees than for workers with flexible schedules.

The available evidence does not quantify how many essential-service positions are affected by housing.

It supports treating essential workers as a priority group for additional wage, recruitment, residence-pattern, and housing analysis.

Essential-worker housing should not necessarily be treated as a separate physical housing type.

It may involve access to the same rental, ownership, and rehabilitation products needed by the broader workforce, with targeted employer or institutional participation.

9.12 Housing Diversity

Fannin County's existing inventory and recent production are heavily concentrated in detached homes.

Detached housing serves many households and will remain central to the county's market and character.

The gap lies in the limited range of alternatives.

Underrepresented forms include:

- Duplexes
- Triplexes and fourplexes
- Townhomes
- Small apartment buildings
- Cottage developments
- Smaller-lot detached homes
- Manufactured and modular housing in appropriate settings
- Accessory or secondary units where practical
- Accessible and senior-oriented housing

A broader housing continuum can serve renters, smaller households, first-time buyers, older adults, workers, and households seeking lower-maintenance options.

The study does not conclude that every form should be permitted or developed everywhere.

The appropriate mix will vary according to infrastructure, topography, road access, neighborhood context, market demand, project economics, and community character.

The need is not to replace detached housing.

It is to expand the range of housing available alongside it.

9.13 The Attainability and Feasibility Gap

New housing reflects current land, labor, materials, financing, infrastructure, engineering, insurance, and approval costs.

These costs create a structural challenge for workforce, moderate-income, senior, and income-restricted housing.

Fannin County's market provides strong incentives to produce custom homes, second homes, retirement properties, vacation housing, and higher-priced detached homes.

These products can absorb significant development costs because their final prices and revenue potential are higher.

Workforce rentals, entry-level ownership, and income-restricted housing must operate within much narrower revenue limits.

The difference between the cost of producing housing and the rent or sale price supported by the intended household is the feasibility gap.

Where the gap is substantial, private development may require some combination of:

- Lower-cost land
- Infrastructure assistance
- Reduced site-development costs
- Appropriate additional density
- Public or nonprofit participation
- Financing assistance
- Tax credits or grants
- Employer or institutional participation
- Long-term patient capital

The existence of a feasibility gap is strongly supported by the county's market structure and stakeholder evidence.

Its precise size must be determined for individual sites and projects.

There is no single countywide subsidy amount or policy change that will close every gap.

9.14 Geographic and Infrastructure Opportunity

Housing opportunity is not distributed evenly throughout Fannin County.

Some locations have public water, public sewer, major-road access, proximity to employment and services, and terrain more suitable for development.

Other areas depend on private wells, septic systems, steep roads, large lots, extensive grading, long utility extensions, or remote access.

Compact housing is therefore more feasible in some locations than in others.

The geographic housing gap is not simply a shortage of vacant land.

It is a shortage of land that is simultaneously:

- Available or controllable
- Suitably located
- Served or reasonably serviceable by infrastructure

- Physically developable
- Accessible
- Compatible with surrounding uses
- Financially feasible for the intended housing type

Fannin County may contain substantial undeveloped acreage while having a much smaller inventory of practical sites for rental, workforce, senior, or multifamily housing.

Housing strategy should therefore focus on identifying and advancing suitable opportunity areas rather than assuming that development can occur uniformly across the county.

9.15 Rehabilitation and Preservation

New construction alone will not meet Fannin County's housing needs.

The existing inventory includes modest homes and manufactured housing that may represent some of the county's most attainable year-round housing.

Potential preservation needs include:

- Deferred maintenance
- Aging manufactured homes
- Accessibility improvements
- Energy efficiency
- Roof replacement
- Heating and cooling systems
- Septic repairs
- Well repairs
- Weatherization
- Emergency repairs

Rehabilitation can preserve units that might otherwise deteriorate, become unsafe, or leave the year-round housing inventory.

Preservation may be especially important for older homeowners, lower-income owners, manufactured-home residents, and households living in established neighborhoods near services.

The preservation gap also includes affordability.

Housing may remain physically sound while becoming less attainable through appreciation, conversion to short-term use, redevelopment, loss of subsidy restrictions, rising insurance, or increased taxes and operating costs.

The study therefore distinguishes between:

- Physical preservation
- Affordability preservation

The two needs are related but may require different programs, ownership structures, partners, and funding tools.

9.16 Short-Term Rentals and Seasonal Housing

Short-term rentals and seasonal housing are not themselves housing gaps.

They are major market segments that affect the permanent housing system.

The relevant need is to understand and manage the degree of overlap between visitor-oriented housing and properties that might otherwise serve permanent residents.

The overlap is likely most direct where:

- Conventional homes are converted to short-term rental use
- Long-term rentals shift to short-term use
- Investors compete for modest homes
- New development targets visitors rather than permanent households in otherwise suitable locations

The overlap is likely weaker where properties are purpose-built vacation cabins, high-value recreational homes, remote from employment and services, or too large and costly for local workforce use.

The housing objective should therefore not be defined simply as reducing the number of short-term rentals.

It should be to understand the relationship among tourism, permanent occupancy, long-term rental supply, land values, development patterns, and neighborhood conditions.

Seasonal and short-term rental units should not be assumed to be readily convertible into workforce housing.

9.17 Priority Households

The combined evidence identifies several household groups likely to experience the greatest housing difficulty:

- Lower-income renters
- Single-income households
- Single workers
- Single-parent households
- First-time buyers
- Younger adults forming households
- Workers relocating without home equity
- Hospitality and service workers
- Public-safety and essential-service employees
- Healthcare and education workers
- Older adults seeking smaller or more accessible housing
- Older homeowners needing repairs
- Households living in doubled-up or informal arrangements

These groups do not all require the same housing response.

Some need deeply affordable rental housing. Others need moderate-income workforce rentals, entry-level ownership, rehabilitation, accessible housing, manufactured housing, or units near employment and services.

Affordable housing, workforce housing, rental housing, senior housing, and essential-worker housing should not be treated as interchangeable labels.

Each priority group must be connected to a defined housing type, income range, location, tenure, and delivery approach.

9.18 Priority Housing Markets

The combined evidence identifies six principal priority markets.

PRIORITY MARKET	HOUSEHOLDS MOST LIKELY TO BENEFIT	APPROPRIATE HOUSING APPROACHES
LONG-TERM RENTAL HOUSING	Lower- and moderate-income renters, local workers, smaller households, relocating employees, and older adults	Apartments, duplexes, townhomes, cottages, small multifamily properties, and detached rental homes
MODERATE-INCOME WORKFORCE HOUSING	Households that earn too much to qualify for deeply subsidized housing but still cannot compete effectively in the prevailing market	Mixed-income rental developments, townhomes, smaller detached homes, and employer-assisted housing
ENTRY-LEVEL HOMEOWNERSHIP	First-time buyers, younger households, and buyers without substantial savings or existing home equity	Smaller detached homes, cottages, townhomes, manufactured or modular homes, and shared-equity ownership models
SENIOR-ORIENTED AND ACCESSIBLE HOUSING	Older adults seeking to downsize, remain in the community, age in place, or live closer to services	One-level homes, accessible cottages, senior rental housing, townhomes, home modifications, rehabilitation, and supportive housing
HOUSING REHABILITATION AND PRESERVATION	Lower-income homeowners, older homeowners, manufactured-home residents, and households living in modest or deteriorating housing	Owner-occupied rehabilitation, emergency repairs, accessibility improvements, manufactured-home replacement, and preservation of existing rental housing
ESSENTIAL-WORKER HOUSING	Employees in healthcare, education, public safety, local government, utilities, childcare, and other occupations necessary to the county's daily functioning	Rental and ownership housing supported through employer, institutional, or public-private participation

9.19 Relative Priority

Not every identified housing gap carries the same urgency or level of evidentiary support.

Highest-priority needs are:

- Long-term rental availability
- Housing attainable to locally employed households
- Smaller and more diverse housing types
- Housing near employment, healthcare, and services
- Entry-level ownership

These needs are supported consistently by the housing-stock, affordability, workforce, development, and stakeholder evidence.

High-priority needs are:

- Senior-oriented and accessible housing
- Housing serving essential workers
- Rehabilitation and preservation
- Manufactured and modular housing opportunities

These needs are strongly supported, although additional market and administrative information would improve project design and scale.

Important issues requiring further verification include:

- The scale of concealed household formation
- The exact need for efficiencies and one-bedroom units
- The number of older households seeking to downsize
- The number of inbound workers who would relocate
- The amount of permanent housing converted to short-term use
- The size of project-level feasibility gaps
- The extent of physical rehabilitation need

This prioritization reflects the strength and consistency of the available evidence.

It should be refined as current market, employer, rental, infrastructure, and housing-condition information is incorporated.

9.20 What the Evidence Does Not Establish

The combined evidence is sufficient to identify priority needs and markets.

It does not establish:

- A precise countywide housing shortage
- An exact number of workforce housing units needed
- A current rental vacancy rate for available units
- A unit target by bedroom count
- The number of commuters who would relocate
- A standard development subsidy requirement
- The precise share of short-term rentals formerly occupied permanently
- The number of older residents seeking to downsize
- The number of households living in informal arrangements

- The acreage of land suitable for each housing type

These questions require additional market data, administrative records, site analysis, employer research, or project-level feasibility testing.

The absence of exact unit counts should not prevent action.

It should shape the strategy.

Fannin County should pursue initiatives that respond to well-supported gaps, build local implementation capacity, generate better information, create a measurable project pipeline, and allow the level of intervention to be adjusted as evidence improves.

9.21 Findings and Strategic Implications

The combined evidence supports several principal findings.

Fannin County's housing challenge is a structural mismatch rather than a complete absence of residential construction.

The effective permanent housing supply is substantially smaller than the physical inventory.

Long-term rental housing is one of the county's clearest unmet needs.

Entry-level ownership opportunities are limited for households without accumulated equity.

Locally generated wages do not consistently support the costs found in the ownership and rental markets.

More than half of county jobs are held by workers living elsewhere, and housing contributes to that condition for at least some workers and employers.

Some potential demand is concealed within existing households, informal arrangements, and long-distance commuting.

The housing inventory provides limited structural diversity.

Smaller, attached, rental, accessible, and senior-oriented housing forms are underrepresented.

Development economics and infrastructure constrain production at locally attainable rents and prices.

Housing need varies substantially by household and cannot be addressed through a single product.

Tourism, seasonal housing, second homes, and short-term rentals affect the market but do not explain every housing gap.

Housing opportunity is geographically uneven and depends on infrastructure, terrain, access, location, and development cost.

Preservation of existing attainable housing is as important as selected new construction.

These findings establish the direction of the implementation strategy.

The strategy should focus on permanent year-round housing, give priority to long-term rentals, expand housing diversity, support entry-level ownership, address senior and accessibility needs, preserve existing attainable homes, and coordinate housing with workforce and essential services.

Compact housing should be directed toward appropriate infrastructure-served locations.

Public actions should address documented project-feasibility gaps rather than relying solely on regulatory change.

Partnerships should be matched to actual organizational authority and capacity.

Where public resources are used, the resulting affordability or permanent-occupancy benefit should be protected for an appropriate period.

The county should also improve housing data, project tracking, and public communication.

The final strategy should not attempt to solve every housing issue through one development, one jurisdiction, or one funding source.

It should establish a coordinated portfolio of actions capable of addressing different households, market segments, and locations over time.

Evidence basis: the demographic, housing-stock, production, affordability, workforce, policy, and stakeholder findings in Sections 2 through 8 and the synthesis documented in Appendix I.

SECTION 10

RECOMMENDATIONS AND IMPLEMENTATION STRATEGY

10.1 From Housing Study to Housing Delivery

Fannin County does not face a complete absence of residential construction.

The county continues to add housing, but the housing produced and available does not consistently align with the needs, incomes, household types, and locations identified in this study.

The principal findings are clear:

- The effective year-round housing supply is substantially smaller than the total physical inventory.
- Long-term rental housing is limited.
- Entry-level ownership is difficult for households without substantial equity.
- Detached homes dominate the inventory and recent production.
- Smaller, attached, accessible, and senior-oriented housing is underrepresented.
- Local wages do not consistently support the costs facing households entering the market.
- More than half of jobs located in the county are held by workers living elsewhere.
- Infrastructure, terrain, development costs, financing, and market incentives limit production at locally attainable rents and prices.

No single project, policy, funding program, jurisdiction, or organization can resolve these conditions.

Fannin County therefore needs a sustained housing delivery system capable of connecting documented needs with suitable sites, infrastructure, development partners, financing, public support, and long-term accountability.

The strategy is organized around three categories:

1. Foundational actions that establish leadership, information, and project capacity
2. Housing-delivery actions that produce or preserve housing
3. Supporting actions that improve feasibility, workforce alignment, affordability, and accountability

The recommendations should be treated as an adaptable implementation framework. Priorities should be refined as market conditions change, projects are tested, and better information becomes available.

10.2 Guiding Principles

The implementation strategy should follow nine principles.

1. Permanent occupancy should be the primary objective.

Public effort should focus on housing intended for year-round residents rather than simply increasing the total number of residential structures.

2. Housing should be matched to defined households and incomes.

Every project should identify the households it is intended to serve, the rents or prices those households can support, and the length of time the housing is expected to remain accessible to them.

3. Housing diversity is necessary.

Detached homes will remain central to Fannin County's market and character, but they cannot meet every rental, ownership, senior, accessibility, and workforce need.

4. Location matters.

Compact and attached housing should be directed toward locations with appropriate infrastructure, road access, services, employment proximity, and physical development conditions.

5. Community character should shape development.

Additional housing does not require urban-scale development. Scale, design, site selection, landscaping, access, and infrastructure should respond to the county's mountain setting and established development patterns.

6. Regulatory change should support project feasibility rather than substitute for it.

Zoning or development changes can create opportunity, but they cannot overcome excessive land, infrastructure, construction, financing, or operating costs by themselves.

7. Public resources should create a durable public benefit.

Where public land, infrastructure, incentives, grants, or regulatory flexibility support a project, the resulting affordability, permanent occupancy, or other public benefit should be defined and protected.

8. Responsibility should match authority and capacity.

The county, municipalities, utilities, housing organizations, employers, developers, lenders, and state agencies have different legal powers and organizational capabilities. Lead responsibility should be assigned accordingly.

9. Implementation should be measured by outcomes.

Success should be judged by completed and occupied year-round housing, preserved homes, improved housing access, and functioning partnerships; not by the number of meetings, plans, or applications completed.

FOUNDATIONAL ACTIONS

10.3 Strategic Priority 1: Establish a Permanent Housing Implementation Partnership

Objective

Create a durable organizational structure responsible for moving housing priorities from study to implementation.

Rationale

Housing authority and implementation capacity are divided among Fannin County, Blue Ridge, McCaysville, Morganton, utility providers, housing organizations, employers, lenders, developers, and state and federal agencies.

Without a formal implementation structure, projects can stall between organizations, lose momentum when leadership changes, or remain dependent on temporary volunteer effort.

Recommended approach

Establish a permanent Fannin County housing implementation partnership with representation from:

- Fannin County
- Blue Ridge
- McCaysville

- Morganton
- Utility providers
- Housing authorities
- Nonprofit housing organizations
- Healthcare and education
- Public safety
- Major employers
- Banks and lenders
- Builders and developers
- Economic and community-development organizations

The partnership should not function solely as an advisory committee.

It should have:

- A designated administrative lead
- Defined membership
- A written annual work program
- Assigned responsibility for individual actions
- A regular meeting schedule
- A system for tracking projects
- A method for public reporting

Its principal responsibilities should include maintaining the housing action plan, coordinating among jurisdictions, tracking active projects, identifying funding and development partners, addressing barriers, and issuing regular progress reports.

The first major decision should be where the implementation function will be housed.

Potential structures include county administration, a joint county-municipal arrangement, an existing housing or development organization, or another entity with appropriate staff and authority.

Initial action

Establish the partnership and designate its administrative lead within six months of study adoption.

Primary measures

- Lead organization designated
- Membership confirmed
- Annual work program adopted
- Regular meetings underway
- Project responsibilities assigned
- Annual progress report issued

10.4 Strategic Priority 2: Build a Housing Opportunity and Project Pipeline

Objective

Create a practical inventory of potential sites, active and stalled projects, infrastructure conditions, development stages, and implementation barriers.

Rationale

Fannin County does not currently have one coordinated system showing where realistic housing opportunities exist or how far individual projects have advanced.

A project pipeline will allow local partners to focus on specific opportunities instead of discussing housing needs only in general terms.

Recommended approach

Create a housing opportunity and project database containing, where available:

- Property location and ownership
- Acreage
- Existing use
- Zoning or regulatory status
- Water and sewer availability
- Well and septic conditions
- Road access
- Topography and environmental constraints
- Potential housing type
- Estimated unit capacity
- Approval status
- Infrastructure status
- Development stage
- Known barriers
- Potential development partners
- Potential funding sources

The pipeline should include:

- Publicly owned property
- Nonprofit and institutionally owned land
- Approved but inactive developments
- Recorded but undeveloped lots
- Infill and redevelopment sites
- Underused commercial or institutional property
- Sites near employment, healthcare, schools, and services
- Property with existing or reasonably extendable infrastructure

Opportunities should be classified as:

- Near-term
- Medium-term
- Long-term
- Not currently feasible

No private property should be identified publicly as a housing site without owner participation and at least a preliminary feasibility review.

Initial action

Complete an initial countywide opportunity and project inventory within 12 months.

Primary measures

- Database established
- Sites and projects evaluated
- Opportunities classified by stage
- Lead entities assigned
- Pipeline reviewed and updated annually

10.5 Strategic Priority 3: Identify Infrastructure-Served Housing Opportunity Areas

Objective

Direct compact and higher-yield housing toward locations where infrastructure, access, services, and terrain can support it.

Rationale

Housing opportunity is geographically uneven.

Apartments, townhomes, senior housing, and other compact forms often depend on public water, sewer, adequate roads, and proximity to services. Attempting to place these housing types on steep, remote, septic-dependent land may increase costs, reduce feasibility, and intensify public concern.

Recommended approach

Identify a limited number of housing opportunity areas based on:

- Water availability
- Sewer availability
- Verified utility capacity
- Road and emergency access
- Proximity to employment
- Proximity to healthcare, schools, and services
- Terrain
- Environmental conditions
- Existing development patterns
- Community compatibility

Potential areas for evaluation may include locations near Blue Ridge, McCaysville and Copperhill, Morganton, major transportation corridors, and established employment or service centers.

Designation of an opportunity area should not imply that every property within it is development-ready.

Each area should be evaluated for:

- Practical utility capacity
- Connection rights and requirements
- Extension costs

- Ownership and site control
- Development regulations
- Road access
- Suitable housing types
- Potential infrastructure investment

Possible public actions may include targeted utility extensions, infrastructure grants, cost-sharing arrangements, predevelopment engineering, and alignment with capital-improvement planning.

Initial action

Complete a preliminary infrastructure and housing opportunity map within 12 to 18 months.

Primary measures

- Opportunity areas identified
- Utility conditions documented
- Priority infrastructure needs selected
- Housing-supportive infrastructure funding pursued
- Sites advanced for project-level analysis

HOUSING-DELIVERY ACTIONS

10.6 Strategic Priority 4: Expand Long-Term Rental and Missing-Middle Housing

Objective

Increase the supply of year-round rental and small-scale attached housing for workers, families, single adults, and older residents.

Rationale

Long-term rental availability is one of the clearest housing gaps identified in the study.

The county has a relatively small renter inventory, few multiunit structures, limited reported turnover, high reported occupancy in established apartment properties, and little recent attached or multifamily production.

The need extends beyond deeply subsidized housing. It includes lower-income renters, moderate-income workers, relocating professionals, smaller households, and older adults seeking lower-maintenance options.

Recommended approach

Support development of appropriately scaled:

- Low-rise apartments
- Duplexes
- Triplexes and fourplexes
- Townhomes
- Cottage rentals
- Senior-oriented rentals
- Mixed-income rental developments
- Detached year-round rentals where appropriate

Projects should receive priority when they are:

- Intended for permanent occupancy
- Located near employment and services
- Supported by adequate infrastructure
- Designed at a scale compatible with the location
- Professionally managed
- Intended to serve defined income ranges
- Supported by a credible development and operating plan

County and municipal standards affecting missing-middle and rental housing should be reviewed to determine:

- Where each housing type is permitted
- Whether approval is administrative or discretionary
- Whether sufficient suitable land exists
- Whether lot, setback, parking, density, and access standards are workable
- Whether public water or sewer is required
- Whether approval processes are predictable
- Whether design standards support community compatibility

Potential implementation tools include public or nonprofit land, infrastructure participation, predevelopment support, coordinated review, appropriate dimensional flexibility, local lending participation, and state or federal housing resources.

Each proposed development should be evaluated through a project-specific development and operating pro forma. Market-rate development should not be assumed to produce locally attainable rents without evidence.

Initial actions

- Complete a jurisdiction-by-jurisdiction policy review within 12 months.
- Identify at least two rental or missing-middle opportunities for feasibility analysis.

Primary measures

- Policy inventory completed
- Priority amendments identified
- Sites evaluated
- Development partners engaged
- Rental units approved, completed, and occupied
- Rents and household income ranges documented

10.7 Strategic Priority 5: Expand Entry-Level Ownership and Manufactured or Modular Housing

Objective

Create ownership opportunities for first-time buyers, younger households, and workers without substantial accumulated equity.

Rationale

Fannin County's high owner-occupancy rate does not mean that current renters or younger households can enter homeownership under present conditions.

Current barriers include high housing values, outside purchasing power, retirement and second-home demand, current mortgage rates, down-payment requirements, insurance, closing costs, and limited production of smaller ownership products.

Manufactured housing already represents a meaningful share of the county's inventory and may provide additional attainable ownership when land, financing, infrastructure, and placement conditions are addressed.

Recommended approach

Support evaluation and development of:

- Smaller detached homes
- Townhomes
- Cottage ownership
- Manufactured homes
- Modular homes
- Homes on smaller lots
- Rehabilitated existing homes
- Shared-equity ownership
- Long-term ground-lease ownership

Review policies affecting:

- Manufactured and modular home placement
- Minimum unit size
- Foundation requirements
- Lot size
- Design standards
- Replacement of older or nonconforming units
- Manufactured-home communities
- Smaller-lot detached and cottage development

Potential tools include:

- Public or nonprofit land
- Land write-downs
- Long-term ground leases
- Infrastructure support
- Down-payment and closing-cost assistance
- USDA and other mortgage programs
- Local lender partnerships
- Employer-assisted housing
- Community land trusts
- Shared-equity resale models
- Homebuyer education
- Home-and-land financing partnerships

Manufactured housing should not be treated as a universal low-cost solution or concentrated automatically in remote locations.

Total ownership cost should include the home, land or lot rent, mortgage, taxes, insurance, utilities, maintenance, infrastructure, and transportation.

Initial action

Develop at least one entry-level ownership or manufactured or modular housing pilot concept within 18 months.

Primary measures

- Pilot site identified
- Target buyer group defined
- Total cost documented
- Financing structure established
- Homes completed and occupied
- Buyer incomes and sale prices tracked
- Long-term affordability terms monitored where applicable

10.8 Strategic Priority 6: Address Senior Housing, Rehabilitation, and Preservation

Objective

Expand housing choices for older adults while preserving the county's existing attainable year-round housing.

Rationale

Fannin County has a large older population and limited evidence of smaller, accessible, and lower-maintenance housing.

The county also contains modest homes and manufactured housing that may represent some of its most attainable permanent inventory.

Senior housing needs include both new housing alternatives and support for aging in place.

Recommended approach

Assess demand for:

- Senior apartments
- Accessible townhomes and cottages
- Independent living
- Supportive housing
- Assisted living
- Small-scale age-friendly developments
- Housing near healthcare and services

Coordinate or expand programs addressing:

- Owner-occupied rehabilitation
- Emergency repairs
- Accessibility modifications
- Weatherization
- Roof, heating, and cooling replacement
- Septic and well repair
- Manufactured-home repair or replacement
- Rental rehabilitation
- Acquisition and rehabilitation

- Preservation of income-restricted housing

Priority populations may include older homeowners, lower-income owners, households with disabilities, manufactured-home residents, and long-term renters.

Where code enforcement identifies unsafe conditions, assistance should be coordinated where practical so that enforcement does not cause avoidable displacement.

Initial actions

- Complete a senior housing and aging-in-place assessment.
- Inventory rehabilitation and preservation resources within 12 to 18 months.

Primary measures

- Senior needs documented
- Existing programs coordinated
- Repair funding secured
- Senior housing opportunities identified
- Homes repaired
- Units preserved
- Manufactured homes replaced where necessary

SUPPORTING ACTIONS

10.9 Strategic Priority 7: Close Project-Specific Feasibility Gaps

Objective

Address the difference between the cost of producing needed housing and the rents or prices local households can support.

Rationale

The private market is unlikely to produce sufficient workforce, rental, senior, or entry-level housing when development costs exceed supportable revenues.

Regulatory change alone will not close every gap.

Recommended approach

Require project-level feasibility analysis before committing substantial public resources.

Each analysis should examine:

- Land cost
- Site preparation
- Topography
- Roads
- Water and sewer
- Wells and septic systems
- Construction cost
- Financing
- Insurance
- Operating expenses
- Required rent or sale price

- Target household income
- Long-term management and compliance costs

Potential tools may include:

- Public or nonprofit land
- Ground leases
- Infrastructure participation
- Predevelopment grants
- Low-cost loans
- Fee adjustments
- Tax incentives where legally appropriate
- Appropriate density flexibility
- State and federal grants
- Tax credits
- Philanthropic capital
- Employer investment
- Public-private partnerships

Tools should be selected according to the actual source of the feasibility gap.

Infrastructure assistance will not solve a continuing operating deficit.

A zoning change will not overcome excessive land cost.

A construction grant may reduce initial cost without preserving long-term affordability.

Public ownership alone does not make a site appropriate.

Initial action

Prepare at least two representative development-feasibility models within 12 to 18 months.

Primary measures

- Feasibility models completed
- Primary cost gaps identified
- Appropriate tools selected
- Public cost and benefit documented
- Projects advanced based on evidence

10.10 Strategic Priority 8: Coordinate Housing With Employers and Essential Services

Objective

Connect housing implementation directly with workforce recruitment, retention, and essential community operations.

Rationale

Housing may affect the recruitment and retention of healthcare workers, teachers, public-safety personnel, local-government employees, hospitality workers, retail employees, construction workers, and other essential or difficult-to-fill positions.

Employers and institutions may also possess land, capital, workforce data, or the ability to provide direct assistance.

Recommended approach

Conduct a structured employer housing assessment documenting:

- Hard-to-fill positions
- Starting and typical wages
- Employee residence patterns
- Housing-related recruitment or turnover concerns
- Seasonal staffing needs
- Rental versus ownership demand
- Potential employer participation

Potential employer and institutional tools include:

- Land contribution
- Master leasing
- Rental guarantees
- Down-payment assistance
- Closing-cost assistance
- Employer-assisted mortgage products
- Direct project investment
- Temporary relocation housing
- Transportation assistance

Employer participation should supplement rather than replace a broader housing strategy.

Initial action

Complete an employer survey and structured roundtable process within 12 months.

Primary measures

- Employers surveyed
- Priority occupations identified
- Workforce housing needs documented
- Employer commitments secured
- Employer-supported initiatives launched

10.11 Strategic Priority 9: Protect Long-Term Affordability and Permanent Occupancy

Objective

Ensure that publicly supported housing continues to serve its intended households and remains part of the permanent housing supply.

Rationale

Housing produced with public land, infrastructure, grants, incentives, financing assistance, or regulatory flexibility may lose its intended function over time.

Potential risks include unrestricted resale, conversion to short-term rental use, investor acquisition, rent escalation, and expiration of income restrictions.

Recommended approach

Evaluate long-term protections for every project receiving substantial public support.

Potential tools include:

- Deed restrictions
- Income restrictions
- Resale formulas
- Shared-equity models
- Community land trusts
- Long-term ground leases
- Public or nonprofit ownership
- Rights of first refusal
- Long-term rental covenants
- Restrictions on short-term rental conversion

The protection should match:

- The amount and type of public support
- The project type
- The intended household
- The tenure
- The period of public benefit
- The monitoring capacity of the responsible organization

Restrictions should be legally reviewed, clearly disclosed, proportionate to the public investment, and administratively manageable.

No long-term restriction should be adopted without identifying the organization responsible for monitoring and enforcement.

Initial action

Develop standard affordability and permanent-occupancy policy options before committing substantial public resources to housing projects.

Primary measures

- Policy framework adopted
- Monitoring responsibility assigned
- Publicly supported units protected
- Compliance tracked
- Long-term public benefit documented

10.12 Strategic Priority 10: Improve Housing Data, Accountability, and Community Support

Objective

Create an ongoing system for monitoring housing conditions, reporting implementation progress, and building informed public understanding.

Rationale

The study identified continuing information gaps involving permit detail, project completion, rental availability, subdivision status, short-term rental activity, housing condition, infrastructure, current sales, assisted housing, and employer needs.

Community understanding will also influence whether projects and policy changes advance.

Recommended approach

Create an annual housing dashboard or report containing, where available:

- Permits by housing type
- Certificates of occupancy
- Demolitions and replacements
- Subdivision lots and project status
- Rental listings and occupancy indicators
- Home sales by price range
- Short-term rental registrations
- Seasonal housing indicators
- Assisted housing
- Rehabilitation activity
- Projects by development stage
- Units produced by tenure and affordability
- Public investment
- Employer and workforce indicators

Develop an ongoing housing communication and engagement strategy that:

- Explains the evidence
- Uses relevant local household and workforce examples
- Shows context-sensitive housing designs
- Clarifies where compact housing is appropriate
- Explains infrastructure requirements
- Addresses public costs and benefits
- Reports progress and setbacks

Community engagement should occur throughout opportunity-area identification, policy review, site evaluation, infrastructure planning, and project design.

Potential methods include public workshops, visual preference exercises, site-specific meetings, project fact sheets, frequently asked questions, tours of comparable development, and public dashboards.

Engagement should begin before a controversial project is formally proposed.

Initial action

Establish the dashboard and engagement framework during the first year.

Primary measures

- Data-sharing arrangements established
- Annual report issued
- Public materials completed
- Engagement activities held

- Feedback documented
- Projects or priorities adjusted where appropriate

10.13 Initial Pilot Portfolio

Fannin County should move from general planning to implementation through a limited portfolio of pilot initiatives.

A pilot approach allows the county and its partners to test feasibility, build local experience, demonstrate compatible design, establish partnerships, create public confidence, and generate evidence for future work.

Potential pilot concepts include:

- A small workforce rental development
- A townhome or cottage ownership project
- A senior-oriented rental or cottage development
- A manufactured or modular housing initiative
- An owner-occupied rehabilitation program
- A public or nonprofit land partnership
- An employer-assisted housing initiative

The implementation partnership should select only two to four initial pilots.

Selection criteria should include:

- Documented need
- Site control
- Infrastructure
- Financial feasibility
- Capable development partner
- Community compatibility
- Clear implementation responsibility
- Measurable public benefit
- Ability to begin within a reasonable period

A project should not be selected solely because land is available, a grant opportunity exists, or an organization is enthusiastic.

Initial action

Select two to four pilot concepts within the first 18 months.

Primary measures

- Pilot concepts selected
- Feasibility analysis completed
- Sites controlled
- Partners secured
- Financing assembled
- Projects approved
- Units completed and occupied
- Lessons documented

10.14 Implementation Sequence

Phase 1: Organize and Prepare

0 to 12 months

The first phase should establish the structure, information, and policies needed to advance projects.

Priority actions are:

- Establish the housing implementation partnership.
- Designate the administrative lead.
- Create the housing opportunity and project pipeline.
- Begin the infrastructure opportunity analysis.
- Complete the jurisdictional housing-policy review.
- Conduct employer and senior housing assessments.
- Establish the housing dashboard.
- Inventory rehabilitation and preservation resources.
- Develop affordability and permanent-occupancy policy options.
- Begin community engagement.

Phase 2: Test and Assemble Projects

12 to 24 months

The second phase should convert opportunities into feasible development concepts.

Priority actions are:

- Complete representative development-feasibility models.
- Evaluate pilot sites.
- Engage developers, lenders, and housing organizations.
- Pursue infrastructure and housing funding.
- Advance appropriate policy changes.
- Structure employer and institutional participation.
- Complete predevelopment engineering and design.
- Select the initial pilot portfolio.

Phase 3: Deliver, Evaluate, and Expand

2 to 5 years

The third phase should move projects through financing, approval, construction, occupancy, and evaluation.

Priority actions are:

- Deliver the first rental, ownership, senior, or preservation projects.
- Expand rehabilitation and manufactured-home replacement.
- Invest in priority infrastructure.
- Protect affordability and permanent occupancy.
- Evaluate completed projects.
- Expand successful delivery models.
- Remove or redesign projects that are not feasible.
- Update priorities annually.

10.15 Responsibility Framework

Housing implementation will require clearly defined roles.

Fannin County may be responsible for:

- Convening partners
- Land-development policy in unincorporated areas
- Subdivision and permit information
- Roads and access coordination
- Public land review
- Funding applications
- Rehabilitation programs
- Short-term rental administration
- Housing data monitoring

Municipal governments may be responsible for:

- Zoning and development approval
- Water and sewer
- Infill and redevelopment policy
- Public land
- Utility extensions
- Municipal project partnerships

Housing authorities and nonprofit organizations may be responsible for:

- Affordable and workforce housing development
- Property ownership
- Rental management
- Rehabilitation
- Homebuyer assistance
- Grant administration
- Affordability compliance

Private developers and builders may be responsible for:

- Site control
- Project design
- Market analysis
- Financing
- Construction
- Development and property management

Employers and institutions may be responsible for:

- Workforce data
- Land or capital participation
- Master leasing
- Down-payment or closing-cost assistance
- Recruitment housing
- Employer-assisted programs

Lenders and financial institutions may be responsible for:

- Construction lending
- Permanent financing
- Homebuyer products
- Manufactured-home financing
- Community investment
- Predevelopment support

State and federal partners may provide:

- Infrastructure funding
- Rental and ownership programs
- Tax credits
- Rural housing programs
- Rehabilitation resources
- Technical assistance

Responsibility assignments should be confirmed before the final implementation matrix is adopted.

No organization should be assigned a lead role without confirming its authority, capacity, and willingness.

10.16 Measures of Progress

Implementation should be evaluated through measurable outcomes.

Organizational measures

- Implementation partnership established
- Administrative lead designated
- Responsibilities assigned
- Regular reports issued
- Data-sharing agreements completed

Pipeline measures

- Potential sites identified
- Projects receiving feasibility analysis
- Projects advancing through approvals
- Inactive projects resolved, redesigned, or removed

Production measures

- Year-round rental units completed
- Entry-level ownership units completed
- Senior and accessible units completed
- Manufactured or modular homes added
- Existing units rehabilitated or preserved

Affordability measures

- Rent or sale price
- Household income served
- Public cost per unit
- Duration of affordability protection

- Permanent-occupancy requirements

Workforce measures

- Employers participating
- Workers or priority occupations served
- Employer-supported units or assistance provided
- Changes in commuting, vacancies, or turnover where measurable

Infrastructure measures

- Projects advanced in serviceable locations
- Utility capacity or access added
- Infrastructure funding secured
- Predevelopment work completed

Community-engagement measures

- Residents participating
- Public concerns documented
- Project designs revised where appropriate
- Completed developments evaluated for compatibility and acceptance

The final implementation matrix should identify the baseline year, data source, responsible organization, reporting frequency, and definition for each measure.

The principal outcome is completed, occupied, year-round housing serving documented local needs.

10.17 Implementation Risks

Insufficient organizational capacity

Response: Designate clear leadership, limit the number of initial initiatives, assign responsibilities, and use outside technical assistance where necessary.

Lack of suitable land

Response: Maintain a site pipeline, pursue partnerships, and evaluate public and institutional property carefully.

Infrastructure limitations

Response: Focus on serviceable areas and coordinate housing priorities with utility and capital-improvement planning.

Development-cost escalation

Response: Use current feasibility analysis, update assumptions frequently, and maintain flexible project structures.

Limited developer interest

Response: Engage developers early, reduce approval uncertainty, provide credible site and infrastructure information, and assemble public participation strategically.

Community opposition

Response: Begin engagement early, use clear design expectations and local examples, document infrastructure impacts, and address legitimate concerns directly.

Loss of affordability or permanent occupancy

Response: Use enforceable protections where public resources support a project and assign monitoring responsibility.

Dependence on one funding source

Response: Maintain multiple project pathways and layer financing only where the structure remains administratively manageable.

Inadequate market evidence

Response: Begin with pilot projects, improve data continuously, and avoid unsupported large-scale commitments.

Changing tourism, housing, or financial conditions

Response: Review market conditions and update the action plan annually.

10.18 Immediate Priorities

The highest-priority actions are those that establish capacity, identify realistic opportunities, and prepare projects for delivery.

Immediate foundational priorities

1. Establish the permanent housing implementation partnership.
2. Designate the administrative lead.
3. Create the housing opportunity and project pipeline.
4. Identify infrastructure-served opportunity areas.
5. Establish the housing data and reporting system.

Immediate housing-delivery priorities

6. Advance at least two long-term rental or missing-middle opportunities for feasibility analysis.
7. Develop one entry-level ownership or manufactured or modular housing pilot.
8. Inventory and strengthen rehabilitation and preservation resources.

Immediate supporting priorities

9. Prepare representative project-feasibility models.
10. Complete the employer housing assessment.
11. Develop affordability and permanent-occupancy policy options.
12. Begin continuous community engagement.

These actions deserve immediate attention because they create the organizational structure, project pipeline, feasibility evidence, and public foundation required for long-term implementation.

10.19 Conclusion

Fannin County does not need a single housing project.

It needs a sustained housing delivery system.

The county's housing challenge cannot be resolved solely through additional detached construction, short-term rental regulation, zoning changes, public subsidy, or employer action.

Each may contribute, but none is sufficient alone.

The strongest strategy is a coordinated portfolio that:

- Produces additional long-term rentals
- Expands entry-level ownership
- Introduces housing suited to smaller and older households
- Preserves existing attainable housing
- Supports essential workers and employers
- Directs compact housing toward appropriate locations
- Closes project-specific feasibility gaps
- Protects public investment
- Measures results over time

The recommendations should be understood as an implementation framework rather than a fixed list that cannot change.

As projects advance and better information becomes available, Fannin County and its partners should revise priorities, update the action plan, and expand the approaches that produce measurable results.

The ultimate measure of success will not be adoption of this study.

It will be the creation and preservation of year-round housing that allows residents, workers, families, and older adults to remain part of Fannin County's future.

Evidence basis: the findings and priorities established in Sections 2 through 9 and the implementation framework documented in Appendix J.

APPENDIX A

TECHNICAL SOURCES AND DATA DOCUMENTATION

Prepared as the technical source record for the Fannin County Housing Study | Access date for online sources: July 15, 2026

A.1 Purpose and Use

This appendix provides the technical record behind the statistics, calculations, regulatory findings, and local evidence used in the study. It is intentionally documentary rather than narrative. Section 1 explains the study methodology; Appendix A identifies the exact source systems, table numbers, reporting periods, geographies, direct links, and principal limitations needed to trace and reproduce the analysis.

All online links below point to official agency sources. Client-provided documents and stakeholder materials are identified separately because no public URL was confirmed for those records.

A.2 Principal Source Systems

Organization	Source / Dataset	Geography	Primary Use	Direct Access	Technical Limitation
U.S. Census Bureau	2020–2024 American Community Survey, five-year estimates	Fannin County and selected municipal or subcounty geographies	Population, households, income, housing inventory, costs, labor force, occupation, and commuting	ACS data portal	Survey estimates; margins of error must be retained where material.
U.S. Census Bureau	Population Estimates Program, Vintage 2025	Fannin County	July 1, 2025 housing-unit estimate and current inventory context	Population and Housing Unit Estimates	Produced using a different methodology from ACS; figures should not be forced to reconcile.
U.S. Census Bureau	Building Permits Survey	Fannin County permitting geography	Residential units authorized by building type and year	Building Permits Survey	Permits indicate authorization, not construction starts, completions, occupancy, or net additions.
U.S. Census Bureau	Longitudinal Employer-Household Dynamics / OnTheMap	Jobs located in Fannin County and worker residence flows	Worker inflow/outflow, jobholder residence, age, industry, and earnings	OnTheMap	Place-of-work job records; results depend on filters and do not identify why workers commute.
U.S. Bureau of Labor Statistics	Quarterly Census of Employment and Wages	Fannin County, Georgia, and United States	Covered establishments, employment, industry, and average weekly wage	QCEW downloadable data	Average weekly wage is not a median and excludes some self-employed and other workers.
U.S. Department of Housing and Urban Development	Comprehensive Housing Affordability Strategy	Fannin County	Cost burden and housing problems by tenure, income, and household type	HUD CHAS	CHAS data typically lag current market conditions; vintage must be shown with each table.
U.S. Department of Housing and Urban Development	FY 2026 Income Limits	Fannin County income-limit area	Extremely low-, very low-, and low-income thresholds by household size	HUD Income Limits	Effective May 1, 2026; official program limits may include statutory adjustments.
Fannin County, Georgia	Fannin County Land Development Ordinance, March 15, 2024	Unincorporated Fannin County and jurisdictions applying the ordinance by adoption or agreement	Subdivision, lot, access, road, water, septic, multifamily, manufactured housing, and environmental standards	Client-provided PDF; no public URL confirmed	Municipal requirements and administrative interpretations must be confirmed separately.
Fannin County and local partners	Administrative records and client-provided summaries	Applicable county or municipal jurisdiction	Permits, subdivisions, projects, utilities, short-term rentals, housing programs, and implementation history	Client-provided records; no single public URL	Administrative records may be incomplete or maintained for operational rather than analytical purposes.
Study stakeholder research	Facilitated stakeholder research, July 14, 2026	Countywide and organization-specific	Rental availability, workforce effects, development conditions, housing gaps, and implementation capacity	Study research record; not publicly posted	Qualitative evidence; recurring observations are not statistical estimates.

A.3 American Community Survey Table Index

The following table identifies the principal 2020–2024 ACS five-year tables used or designated for the study. Each table link is pre-filtered to Fannin County, Georgia (county FIPS 13111). The exact estimate and margin-of-error variables used should be retained in the study calculation workbook.

Table	Official Table Title	Study Use	Sections	Data Table	API Metadata
B01001	Sex by Age	Population age distribution	2, 7, 9	Open table	Variable definitions
B01002	Median Age by Sex	Median age	2	Open table	Variable definitions
B11001	Household Type	Household composition and living arrangements	2, 9	Open table	Variable definitions
B11010	Nonfamily Households by Sex of Householder by Living Alone by Age	Older adults and other persons living alone	2, 9	Open table	Variable definitions
B19001	Household Income in the Past 12 Months	Household income distribution and combined income bands	2, 6, 9	Open table	Variable definitions
B19013	Median Household Income in the Past 12 Months	Median household income	2, 6	Open table	Variable definitions
B19301	Per Capita Income in the Past 12 Months	Per capita income	2	Open table	Variable definitions
B17001	Poverty Status in the Past 12 Months by Sex by Age	Poverty status	2, 6, 9	Open table	Variable definitions
B23025	Employment Status for the Population 16 Years and Over	Labor force, employment, and unemployment	7	Open table	Variable definitions
C24010	Sex by Occupation for the Civilian Employed Population 16 Years and Over	Employment by occupation	7, 9	Open table	Variable definitions
C24030	Sex by Industry for the Civilian Employed Population 16 Years and Over	Employment by industry	7	Open table	Variable definitions
B24080	Sex by Class of Worker for the Civilian Employed Population 16 Years and Over	Private, government, self-employed, and unpaid family workers	7	Open table	Variable definitions
B08301	Means of Transportation to Work	Commuting mode and work-from-home status	7	Open table	Variable definitions
B08303	Travel Time to Work	Commute-time distribution	7	Open table	Variable definitions
B25001	Housing Units	Total housing inventory	2, 5	Open table	Variable definitions
B25002	Occupancy Status	Occupied and vacant housing units	2, 5, 8, 9	Open table	Variable definitions
B25003	Tenure	Owner- and renter-occupied units	5, 6	Open table	Variable definitions
B25004	Vacancy Status	For-rent, for-sale, seasonal, and other vacancy categories	2, 5, 8, 9	Open table	Variable definitions
B25009	Tenure by Household Size	Household size by owner and renter tenure	5, 9	Open table	Variable definitions

Table	Official Table Title	Study Use	Sections	Data Table	API Metadata
B25010	Average Household Size of Occupied Housing Units by Tenure	Average household size	2, 5	Open table	Variable definitions
B25014	Tenure by Occupants per Room	Crowding and concealed housing indicators	5, 9	Open table	Variable definitions
B25024	Units in Structure	Detached, attached, multifamily, and manufactured housing	5, 9	Open table	Variable definitions
B25034	Year Structure Built	Age of housing stock	5	Open table	Variable definitions
B25041	Bedrooms	Bedroom distribution	5, 9	Open table	Variable definitions
B25058	Median Contract Rent	Contract rent excluding tenant-paid utilities	6	Open table	Variable definitions
B25063	Gross Rent	Gross-rent distribution	6	Open table	Variable definitions
B25064	Median Gross Rent	Median occupied gross rent	6	Open table	Variable definitions
B25070	Gross Rent as a Percentage of Household Income	Renter cost burden	6, 9	Open table	Variable definitions
B25075	Value	Owner-reported housing-value distribution	6	Open table	Variable definitions
B25077	Median Value	Median owner-reported value	6	Open table	Variable definitions
B25081	Mortgage Status	Owner households with and without a mortgage	6	Open table	Variable definitions
B25088	Median Selected Monthly Owner Costs	Typical recurring owner costs by mortgage status	6	Open table	Variable definitions
B25091	Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income	Owner cost burden	6, 9	Open table	Variable definitions

A.4 Supplemental Federal Data Sources

Subject	Official Source	Period	Geography	Direct Link	Use and Documentation Standard
Housing-unit estimates	U.S. Census Bureau Population Estimates Program, Vintage 2025	July 1, 2025	Fannin County	Program page	Used as a current housing-inventory estimate; reported separately from ACS.
Residential permits	U.S. Census Bureau Building Permits Survey	Annual series through 2025	Fannin County permitting geography	BPS data and downloads	Annual 2025 data were released May 14, 2026; select county-level files and preserve original export.
Worker flows and jobholder characteristics	U.S. Census Bureau LEHD / OnTheMap	2023	Fannin County as place of work and place of residence	OnTheMap application	Retain exported analysis settings: job type, year, age, earnings, industry, and geography.
Covered employment and wages	U.S. Bureau of Labor Statistics QCEW	2025, applicable quarter or annual average	Fannin County	QCEW downloadable files	Identify whether the reported figure is quarterly, annual

Subject	Official Source	Period	Geography	Direct Link	Use and Documentation Standard
					average, all ownerships, private, or government.
Cost burden by income and household type	HUD Comprehensive Housing Affordability Strategy	Most recent published vintage used	Fannin County	HUD CHAS	Show source vintage and underlying ACS period in every table.
Income limits	HUD FY 2026 Income Limits	Effective May 1, 2026	Fannin County income-limit area	FY 2026 Income Limits	Use official limits for the relevant household size; do not derive program limits by simple percentages of median income.
Assisted multifamily housing	HUD Multifamily Assistance and Section 8 Contracts / Picture of Subsidized Households	Most recent available release	Fannin County	HUD assisted-housing datasets	Verify property status and unit counts with local or property-level information where practical.

A.5 Local, Regulatory, and Stakeholder Source Register

Source	Organization	Date / Period	Record Type	Sections Supported	Citation and Use Standard
Fannin County Land Development Ordinance	Fannin County, Georgia	March 15, 2024	Client-provided PDF	Sections 2, 3, 8, 9, 10	Verified document source. Cite chapter and section numbers. Confirm municipal applicability and administrative interpretation before site-specific use.
Residential permit and development summary	Fannin County	Most recent five-year period; includes 2021 and 2025 reference points	Client-provided administrative information	Sections 4, 5, 9, 10	Classify as county-provided administrative information until unit-level permit and certificate-of-occupancy records are reconciled.
Joint comprehensive plan and work-program materials	Fannin County and participating municipalities	Plan-specific	Adopted planning documents	Sections 3, 8, 9, 10	Cite full title, adoption date, page, action item, assigned entity, and verified implementation status.
City of Blue Ridge Community Revitalization Plan	City of Blue Ridge	2022	Planning document	Sections 3, 9, 10	Historical recommendations should not be presented as implemented without current administrative confirmation.
Stakeholder research record	Study team	July 14, 2026	Facilitated stakeholder research and transcript/notes	Sections 7, 8, 9, 10	Use non-attributed recurring themes unless permission is obtained. Individual anecdotes should be dated and identified as illustrative.

A.6 Calculation Register

ID	Calculation	Formula / Method	Source Inputs	Study Use	Required Qualification
CALC-01	Change in housing units	Later-period units minus earlier-period units	ACS / Population Estimates Program as identified	Sections 2 and 5	Do not combine ACS and PEP values in one percentage-change calculation unless periods and methods are compatible.
CALC-02	Percentage change	(Later value - earlier value) ÷ earlier value × 100	Published source values	Sections 2, 4, 5, 6, 7	Round consistently; retain unrounded values in the calculation workbook.
CALC-03	Combined household-income share	Sum of selected B19001 categories ÷ total households	ACS Table B19001	Sections 2, 6, 9	Approximate study calculation because component estimates carry sampling error.
CALC-04	Illustrative monthly housing-cost capacity	Annual gross income × 0.30 ÷ 12	Income or wage source identified with each scenario	Sections 6, 7, 9	Planning benchmark only; not a mortgage-underwriting or residual-income determination.
CALC-05	Annual income required for monthly housing cost	Monthly housing cost × 12 ÷ 0.30	Rent or owner-cost scenario	Sections 6, 7, 9	Total housing cost should include applicable utilities, taxes, insurance, and recurring fees.
CALC-06	Annualized average weekly wage	Average weekly wage × 52	BLS QCEW	Sections 7 and 9	Remains an average place-of-work wage; not a median or household income.
CALC-07	Housing-value-to-income ratio	Median owner-reported value ÷ median household income	ACS B25077 and B19013	Section 6	Contextual indicator only; owner-reported value is not current sale price.
CALC-08	Approximate nonresident jobholders	Total primary jobs × published nonresident share	LEHD / OnTheMap	Sections 7, 8, 9	Label approximate when percentages are rounded.
CALC-09	Owner or renter cost-burden share	Sum of applicable burden categories ÷ households with income determined	ACS B25070 or B25091	Sections 6 and 9	Use the correct denominator and exclude 'not computed' categories unless explicitly stated.
CALC-10	Gross multifamily density under ordinance	Maximum dwelling units ÷ minimum parcel acreage	Fannin County Land Development Ordinance	Sections 3, 9, 10	Gross regulatory yield only; does not account for roads, parking, setbacks, terrain, environmental constraints, or unusable land.

APPENDIX B

DEMOGRAPHIC AND HOUSEHOLD DATA

Supporting demographic and household evidence for the Fannin County Housing Study | Online source access date: July 15, 2026

B.1 Purpose and Use

This appendix presents the principal demographic and household indicators used to evaluate the scale and composition of permanent housing demand in Fannin County. It is designed as a technical data reference. The main report provides the interpretation; this appendix preserves the underlying values, source periods, calculations, direct links, and qualifications.

The tables distinguish decennial Census counts from American Community Survey estimates. They also distinguish households from housing units: a household is an occupied housing unit, while the county's total housing inventory includes occupied, seasonal, recreational, and other vacant units.

B.2 Core Demographic and Household Profile

Indicator	Fannin County	Period	Measure Type	Housing Relevance	Official Source
Total population	25,319	2020 Census	Decennial count	Countywide permanent population baseline	2020 Census profile
Households	10,408	2020 Census	Decennial count	Occupied household count at the 2020 Census	2020 Census profile
Occupied housing units / households	11,890 ±606	2020–2024 ACS	Five-year survey estimate	Current household and occupied-housing baseline used in the study	ACS Table B25002
Average household size	2.15 persons	2020–2024 ACS	Five-year survey estimate	Indicates comparatively small permanent households	ACS Table B25010
Average owner household size	2.13 persons ±0.19	2020–2024 ACS	Five-year survey estimate	Owner households are generally small	ACS Table B25010
Average renter household size	2.22 persons ±0.15	2020–2024 ACS	Five-year survey estimate	Renter households are also generally small	ACS Table B25010
Median household income	$57,073	2020–2024 ACS	Five-year survey estimate	Primary countywide household-income benchmark	ACS Table B19013
Households below $35,000	Approximately 27.4%	2020–2024 ACS	Study calculation	Lower-income households have limited capacity to support countywide median housing costs	ACS Table B19001
Households below $50,000	Approximately 41.3%	2020–2024 ACS	Study calculation	A substantial share of households falls below the county median income	ACS Table B19001

Sources: U.S. Census Bureau, 2020 Census and 2020–2024 American Community Survey five-year estimates. Income shares below $35,000 and $50,000 are study calculations based on Table B19001.

B.3 Population and Household Change

Measure	2010	2020	Numeric Change	Percent Change	Source Basis
Population	23,682	25,319	+1,637	+6.9%	2010 and 2020 decennial Census counts
Households	10,187	10,408	+221	+2.2%	2010 and 2020 decennial Census counts

The population increased more rapidly than the number of households between the two decennial censuses. This comparison is useful as a broad historical indicator, but it should not be interpreted as a current household forecast. The later 2020–2024 ACS estimate of 11,890 occupied housing units is produced through a survey methodology and should be reported separately rather than treated as a direct continuation of the decennial household series.

Sources: U.S. Census Bureau, 2010 Census and 2020 Census; calculations by the study team. Open Fannin County Census profile

B.4 Household Tenure and Size

Measure	Estimate	Share	Interpretive Use
Occupied housing units	11,890 ±606	100.0%	All households occupying a usual residence
Owner-occupied units	9,342 ±582	78.6% ±2.8 percentage points	The county's permanent household market is predominantly owner occupied
Renter-occupied units	Approximately 2,548	21.4% ±4.3 percentage points	Conventional renter households represent a minority of occupied units
Average household size	2.15 persons	—	Smaller household size supports the need to evaluate smaller and lower-maintenance housing options
Average owner household size	2.13 persons ±0.19	—	Owner household size is small relative to a housing stock dominated by detached units
Average renter household size	2.22 persons ±0.15	—	Rental demand should not be assumed to consist only of large households

Sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B25003 and B25010. Open Table B25003 | Open Table B25010

B.5 Household Income Distribution

Income Measure	Estimate	Method	Housing Interpretation
Below $35,000	Approximately 27.4%	Sum of ACS B19001 categories below $35,000	Limited capacity to support median rent or ownership costs without burden, assistance, shared income, or lower-cost housing
Below $50,000	Approximately 41.3%	Sum of ACS B19001 categories below $50,000	A large portion of households has income below the countywide median
Median household income	$57,073	ACS B19013	Useful countywide benchmark but does not describe every household type or current market entrant

Income Measure	Estimate	Method	Housing Interpretation
At or above $50,000	Approximately 58.7%	100% minus calculated share below $50,000	Many households have greater housing capacity, reinforcing that affordability pressure is not uniform

Household income may include earnings from multiple workers, retirement income, Social Security, business income, investments, and other sources. It should not be treated as equivalent to the wage of an individual worker. The affordability appendix and workforce appendix use representative household scenarios to preserve this distinction.

Sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B19001 and B19013; calculations by the study team. Open Table B19001 | Open Table B19013

B.6 Age and Life-Cycle Data Framework

Age structure is used in the study to evaluate life-cycle housing demand rather than to assign a single housing product to an age group. The full age distribution should be drawn from ACS Tables B01001 and B01002 and retained with margins of error in the production workbook.

Population Segment	Housing Question	Primary ACS Tables	Direct Link
Children and households with children	Need for stable housing near schools, childcare, services, and dependable transportation	B01001; B11001	Open B01001
Young adults and early-career workers	Potential demand for entry-level ownership, apartments, shared housing, and smaller units	B01001; B23025	Open B01001
Prime working-age adults	Connection between household formation, family housing, wages, and commuting	B01001; B11001	Open B11001
Adults approaching retirement	Potential demand for downsizing, lower-maintenance housing, and proximity to healthcare	B01001	Open B01001
Adults age 65 and older	Accessibility, aging in place, supportive services, one-level living, and senior-oriented housing	B01001; B11010	Open B11010
Older adults living alone	Potential vulnerability to housing maintenance, accessibility, transportation, and service-access problems	B11010	Open B11010

The study should not assume that all older adults want senior housing, that all young adults prefer apartments, or that age alone establishes unmet demand. Market evidence, stakeholder research, waiting lists, household composition, income, accessibility needs, and current housing availability are required to translate age structure into project-level demand.

B.7 Demographic Indicators and Housing Implications

Finding	Supporting Evidence	Planning Implication
Moderate population growth	Population increased 6.9 percent from 2010 to 2020	Permanent population growth contributes to demand but does not explain the county's full housing market, which also includes retirement, second-home, seasonal, and investment demand
Households are comparatively small	Average household size was 2.15 persons	Smaller households strengthen the case for evaluating apartments, cottages, townhomes, accessible units, and smaller detached homes without proving a precise unit shortage
Owner occupancy predominates	78.6 percent of occupied units were owner occupied	The renter market is structurally smaller and may have limited turnover and product diversity
A substantial lower-income segment exists	Approximately 27.4 percent of households were below $35,000 and 41.3 percent below $50,000	Housing strategies should include price points below those supported by the countywide median income
Income is not distributed uniformly	Median household income was $57,073, while a large share fell below that level	Countywide medians should not be used as though they describe every household
Age structure affects housing demand and workforce supply	Age tables document the full life-cycle distribution	Housing planning should address families, workers, younger households, retirees, and older adults through different products and services

APPENDIX C

HOUSING INVENTORY AND OCCUPANCY

Supporting housing-stock evidence for the Fannin County Housing Study | Online source access date: July 15, 2026

C.1 Purpose and Use

This appendix documents the size, occupancy, structure, tenure, bedroom configuration, and age of Fannin County's housing inventory. It is a technical data reference rather than a second narrative housing-stock chapter. The main report explains the findings; this appendix preserves the supporting values, calculations, source links, and qualifications.

The central distinction is between physical housing inventory and effective year-round supply. A unit may exist physically while being unavailable to a permanent household because of seasonal use, tenure, price, location, condition, lease terms, or other constraints.

C.2 Housing Inventory and Occupancy

Measure	Estimate	Source Period / Type	Interpretive Use	Official Source
Total housing units	Approximately 18,490	2020–2024 ACS five-year estimate	Physical inventory, regardless of occupancy or use	ACS Table B25001
Occupied housing units	Approximately 11,890	2020–2024 ACS five-year estimate	Units occupied as usual residences; equivalent to households for this measure	ACS Table B25002
Vacant housing units	Approximately 6,600	Study calculation from ACS estimates	Units not occupied as usual residences for any Census-defined reason	ACS Table B25002
Occupied share	Approximately 64.3%	Study calculation	Share of physical inventory occupied as usual residences	ACS Table B25002
Vacant share	Approximately 35.7%	Study calculation	Overall Census vacancy; not equivalent to market availability	ACS Table B25002
Housing-unit estimate	Approximately 19,655	July 1, 2025 Population Estimates Program	Later federal inventory estimate produced through a different methodology	Population Estimates Program

Sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B25001 and B25002; U.S. Census Bureau Population Estimates Program, Vintage 2025; calculations by the study team. ACS and Population Estimates Program values should be reported separately.

C.3 Vacancy and Market Availability

Indicator	Estimate / Status	What It Measures	Required Interpretation
Overall Census vacancy	Approximately 35.7%	All units not occupied as usual residences	Does not mean abandoned, available, affordable, or suitable
Homeowner vacancy rate	Approximately 1.3% ±0.9 percentage points	Units available for sale relative to the owner housing inventory	Indicates comparatively limited availability among homes actively offered for owner occupancy

Indicator	Estimate / Status	What It Measures	Required Interpretation
Rental vacancy rate	Approximately 15.0% ±8.6 percentage points	Units available for rent relative to the rental inventory	Large margin of error requires current listings, occupancy, waiting lists, and property-manager evidence
Detailed vacancy status	Use ACS Table B25004 in final production workbook	For rent; rented not occupied; for sale; sold not occupied; seasonal/recreational/occasional; migrant; other vacant	Required to distinguish seasonal use from housing actively available for permanent sale or rent

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, occupancy and vacancy measures. Open Table B25004

The detailed vacancy-status table should be carried into the final production workbook. Seasonal, recreational, or occasional-use units should not be described as short-term rentals, and registered short-term rentals should not be assumed to equal the Census seasonal category.

C.4 Housing by Structure Type

Structure Type	Share of Housing Units	Interpretive Use
One-unit detached	83.3%	Dominant housing form
One-unit attached	1.1%	Townhomes and other attached single-unit structures
Two units	0.9%	Duplex structures
Three or four units	2.4%	Small multifamily structures
Five to nine units	1.1%	Small apartment structures
Ten to nineteen units	1.0%	Moderate-size apartment structures
Twenty or more units	1.5%	Larger apartment structures
Mobile / manufactured homes	8.0%	Meaningful attainable-housing segment requiring separate condition, land, and financing analysis
Boat, RV, van, or similar	0.6%	Small ACS category; not a complete measure of informal housing
Combined one-unit structures	Approximately 84.4%	Study calculation: detached plus attached
Combined structures with two or more units	Approximately 6.9%	Study calculation: all multiunit categories

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Table B25024; calculations by the study team. Open Table B25024

C.5 Occupied Housing by Tenure

Tenure	Estimated Units	Share	Housing-System Significance
Owner occupied	Approximately 9,342	78.6%	Predominant tenure; consistent with detached and rural development pattern
Renter occupied	Approximately 2,550	21.4%	Comparatively small conventional renter inventory
Total occupied	Approximately 11,890	100.0%	Occupied units used as usual residences

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Table B25003. Renter units are approximate because totals and percentages are rounded. *Open Table B25003*

C.6 Housing by Number of Bedrooms

Bedroom Configuration	Share	Interpretive Use
No bedroom	4.1%	Efficiency or studio configuration
One bedroom	4.7%	Small-unit inventory
Two bedrooms	28.8%	Major share of inventory
Three bedrooms	44.1%	Largest bedroom category
Four bedrooms	13.7%	Larger family or visitor-oriented units
Five or more bedrooms	4.5%	Largest-unit category
Two and three bedrooms combined	72.9%	Study calculation; inventory is concentrated in these two categories
No bedroom and one bedroom combined	8.8%	Study calculation; small units represent a limited share

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Table B25041; calculations by the study team. *Open Table B25041*

C.7 Housing by Year Built

Year Built	Share of Housing Units
2020 or later	1.5%
2010–2019	14.6%
2000–2009	27.0%
1990–1999	16.2%
1980–1989	15.0%
1970–1979	12.4%
1960–1969	4.0%
1950–1959	2.7%
1940–1949	3.4%
1939 or earlier	3.2%
Built 2000 or later	Approximately 43%
Built 1980 or later	Approximately 74%

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Table B25034; calculations by the study team. *Open Table B25034*

Year built is not a condition measure. It may indicate potential exposure to maintenance, accessibility, energy, mechanical-system, or septic issues, but it cannot establish the number of substandard, rehabilitation-needy, or replacement units.

C.8 Household Size and Housing Configuration

Indicator	Estimate	Coverage
Average household size	2.15 persons	All occupied housing
Average owner household size	2.13 persons	Owner-occupied housing
Average renter household size	2.22 persons	Renter-occupied housing
Detached housing share	83.3%	All housing units
Two- and three-bedroom share	72.9%	All housing units; study calculation
Efficiency and one-bedroom share	8.8%	All housing units; study calculation

Sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B25010, B25024, and B25041; calculations by the study team. Open Table B25010

The relationship between small average household size and a detached, two- and three-bedroom housing stock supports a finding of limited product diversity. It does not establish that existing units are too large or prove a quantified shortage of smaller units.

C.9 Manufactured Housing and Nontraditional Units

Housing Form	Estimated Share	Evidence Type	Required Interpretation
Mobile / manufactured homes	Approximately 8.0% of all housing units	ACS structure category	Important ownership and rental segment; requires separate analysis of age, condition, land tenure, utilities, financing, insurance, and replacement needs
Boats, recreational vehicles, vans, or similar	Approximately 0.6% of all housing units	ACS structure category	Small measured category; does not capture all doubled-up, informal, basement, or accessory-space arrangements

Manufactured housing should not automatically be described as inexpensive. Total delivered cost may include land, transportation, foundation, grading, utility connections, well, septic, installation, insurance, and financing. Modern HUD-code manufactured homes should also be distinguished from older mobile homes.

C.10 Physical Inventory and Effective Year-Round Supply

Concept	Definition	Fannin County Application
Physical housing inventory	All housing units regardless of use	Approximately 18,490 ACS units; approximately 19,655 in the later Population Estimates Program estimate
Permanent occupied inventory	Units occupied as usual residences	Approximately 11,890 ACS units
Census vacant inventory	Units not occupied as usual residences for any Census-defined reason	Approximately 6,600 ACS units; includes categories that may not be available to permanent households

Concept	Definition	Fannin County Application
Effective year-round supply	Units available for permanent occupancy, under the needed tenure, at a supportable cost, in a suitable location and condition	Cannot be measured from total inventory or vacancy alone

A seasonal cabin is not a substitute for an entry-level apartment. A luxury second home is not a substitute for workforce ownership housing. A remote property may not meet the needs of an older resident requiring access to healthcare. A short-term rental may not be available under a year-long lease. These examples illustrate why total inventory and effective supply must remain separate throughout the study.

C.11 Verified Housing-Stock Findings

Finding	Supporting Evidence	Study Significance
Large physical inventory	The ACS estimated approximately 18,490 units; the later federal estimate was approximately 19,655	The county does not have a general absence of housing structures
Large difference between physical inventory and usual residence	Approximately 11,890 occupied and 6,600 vacant under Census definitions	Total inventory substantially exceeds permanent occupied supply
High overall vacancy but low homeowner vacancy	35.7% overall vacancy versus approximately 1.3% homeowner vacancy	Much of the vacant inventory is not actively available for owner occupancy
Detached housing dominates	83.3% detached; approximately 84.4% all one-unit structures	Limited structural diversity
Multiunit housing is limited	Approximately 6.9% in structures with two or more units	Duplexes, apartments, and other attached forms make up a small share
Owner occupancy predominates	78.6% owner occupied; 21.4% renter occupied	The conventional renter inventory is comparatively small
Bedroom distribution is concentrated	72.9% two- or three-bedroom; 8.8% efficiency or one-bedroom	Small-unit choices form a limited part of the physical inventory
Inventory is not predominantly old	Approximately 74% built in 1980 or later	Age alone does not establish condition
Manufactured housing is meaningful	Approximately 8.0% of all housing units	Should be included in preservation, replacement, financing, and attainable-housing strategies

APPENDIX D

RESIDENTIAL PRODUCTION AND DEVELOPMENT ACTIVITY

Supporting production and development evidence for the Fannin County Housing Study | Online source access date: July 15, 2026

D.1 Purpose and Use

This appendix documents the available evidence on residential permitting, subdivision activity, and attached-housing approvals in Fannin County. It distinguishes administrative approvals from completed housing and records the limits of the available project information.

The evidence is sufficient to establish that residential construction and subdivision activity have continued at a meaningful volume. It is not sufficient to determine how many recent units were completed, occupied as permanent residences, used seasonally, offered as short-term rentals, or priced within reach of local workers.

D.2 County-Provided Residential Permit Summary

Measure	Reported Value	Evidence Type	Interpretation
New residential permits, most recent five-year period	1,932	Fannin County administrative summary	Documents continuing residential construction activity
Average annual permits over the five-year period	Approximately 386	Study calculation: 1,932 ÷ 5	Average only; the full annual series was not provided
New residential permits, 2021	448	Fannin County administrative summary	Highest year specifically identified in the available summary
New residential permits, 2025	347	Fannin County administrative summary	Most recent year specifically identified
Change from 2021 to 2025	-101 permits	Study calculation	A decline of approximately 22.5 percent; cause is not established
Approximate subdivision approvals	75	Fannin County administrative summary	Approvals indicate development planning, not completed lots or homes
Townhome developments approved	1	Fannin County administrative summary	Unit count, location, tenure, and status were not provided
Duplex projects approved	7	Fannin County administrative summary	Project count, not housing-unit count
Identified attached-housing projects	8	Study summary	One townhome development plus seven duplex projects

Source: Fannin County, client-provided residential permit and development summary; calculations by the study team.

D.3 County and Census Permit Measures

Source	Measure	Value	Period	What It Counts	Study Treatment
Fannin County	New residential permits	347	2025	Administrative permit count	Use as the primary local permit figure
U.S. Census Bureau	Privately owned housing units authorized by building permits	356	2025	Housing-unit authorization count	Independent federal reference

Source	Measure	Value	Period	What It Counts	Study Treatment
Difference	Federal units authorized minus county permits	9	2025	Study calculation	Not evidence of a reporting conflict by itself

The county and federal figures are similar, but they are not necessarily identical measures. One residential permit may authorize more than one housing unit, particularly in a duplex, townhome, condominium, or apartment development. Differences may also reflect revisions, cancellations, timing, reporting procedures, or geographic coverage.

Sources: Fannin County, client-provided permit summary; U.S. Census Bureau, Building Permits Survey. Open Building Permits Survey | Open annual county data

D.4 What the Available Permit Evidence Establishes

Finding	Supporting Evidence	Defensible Conclusion
Continuing residential development	1,932 new residential permits over five years	Residential construction activity has continued; the county has not experienced a general halt in housing development
Ongoing subdivision activity	Approximately 75 subdivision approvals	Subdivision planning remains an identifiable part of the development market
Limited documented attached-housing activity	One townhome development and seven duplex projects	The county summary identifies few attached projects relative to total permit activity
Moderation between identified years	448 permits in 2021 and 347 in 2025	Permit volume was lower in 2025 than in 2021; the reason for the change is not established
Federal and local counts are broadly similar	347 county permits and 356 federal units authorized in 2025	The two sources provide mutually consistent evidence of substantial 2025 activity while measuring different concepts

D.5 What the Available Permit Evidence Does Not Establish

Unresolved Measure	Reason It Cannot Be Determined
Structure type of every permit	The summary does not classify all 1,932 permits as detached, attached, manufactured, or multifamily
Housing-unit count represented by all permits	One permit may represent one or multiple units
Construction completion	Permit issuance does not establish that construction started or was completed
Certificate of occupancy	No complete occupancy record was provided
Net addition to the housing inventory	Demolitions, replacements, conversions, and losses were not reconciled
Subdivision yield	The approximately 75 approvals were not accompanied by verified lot counts
Permanent occupancy	The summary does not identify primary residences
Seasonal or investment use	The summary does not identify second homes or short-term rentals
Tenure	The summary does not identify owner or renter occupancy
Price or rent	The summary does not identify market price, asking rent, or affordability
Infrastructure	Water, sewer, wells, septic systems, roads, and utility capacity were not recorded by project

Unresolved Measure	Reason It Cannot Be Determined
Project status	The attached projects were not classified as proposed, approved, under construction, completed, or occupied

D.6 Subdivision Activity

Measure	Available Information	Required Evidence	Interpretation
Approximate subdivision approvals	75	Administrative approval	Evidence of residential development planning
Verified lots created	Not available	Requires recorded plat review	Approvals cannot be converted into unit counts
Lots with completed infrastructure	Not available	Requires project-level records	Road, drainage, water, and septic readiness are unknown
Lots with building permits	Not available	Requires permit-to-plat matching	Approved lots may remain undeveloped
Completed and occupied homes	Not available	Requires certificates of occupancy or other completion records	Subdivision approval is not equivalent to housing production

Subdivision approval marks an early development stage. Under the Fannin County Land Development Ordinance, major subdivision development may involve land-disturbance approval, construction of improvements, preliminary plat review, final plat approval, recording, Health Department review, utility coordination, and later building permits. A subdivision should therefore be counted as completed housing only after unit-level construction and occupancy are verified.

Source: Fannin County Land Development Ordinance, March 15, 2024, Chapter III.

D.7 Attached-Housing Activity

Project Type	Identified Projects	Evidence Type	Important Qualification
Townhome developments	1	Project count only	Unit count, location, approval date, status, tenure, and expected price were not provided
Duplex projects	7	Project count only	The number of dwelling units represented by the approvals was not confirmed
Total identified attached projects	8	Study summary	Direct evidence that some attached housing was approved

The small number of identified attached projects is consistent with the county's existing housing inventory, which is dominated by detached single-unit structures. The project summary does not provide a complete classification of all recent permits and therefore cannot establish the exact attached share of recent production.

D.8 Development-Stage Definitions

Stage	Definition	Use in the Housing Study
Proposed	Concept announced or application anticipated; no approval confirmed	Do not count as authorized or under construction
Submitted	Application or plan filed for review	Track separately from approval

Stage	Definition	Use in the Housing Study
Approved	Required local approval granted	Does not establish financing, construction, or completion
Infrastructure underway	Roads, drainage, water, sewer, grading, or related improvements under construction	May precede vertical housing construction
Building permitted	Building permit issued for one or more housing units	Authorization only
Under construction	Physical construction has begun	Requires field or administrative confirmation
Completed	Construction substantially complete	Should be supported by inspection or completion documentation
Occupied	Unit is in use as a residence	Requires certificate of occupancy or another reliable occupancy record
Inactive or delayed	Previously proposed or approved but not progressing	Should not be included in near-term production

D.9 Production and Housing-System Implications

Implication	Supporting Reason
Construction volume alone does not resolve housing need	The county authorized substantial residential activity, but the available records do not identify price, tenure, or permanent occupancy
The principal issue is product and market alignment	The evidence is consistent with a market that continues to build housing while producing relatively few documented attached projects
Permit counts should not be treated as completed supply	Authorizations may be canceled, delayed, replaced, or remain unfinished
Subdivision approvals should not be converted into units	Lot counts and development status are not verified
Attached project counts should not be converted into dwelling units	The seven duplex projects and one townhome development are project counts
Recent production cannot be assigned to workforce or seasonal use	Primary-residence status, rental tenure, short-term rental status, and affordability are not documented

D.10 Source Register

Source	Organization	Period	Use in Appendix	Access
Fannin County residential permit and development summary	Fannin County	Most recent five-year period; includes 2021 and 2025 reference points	1,932 permits; 448 in 2021; 347 in 2025; approximately 75 subdivision approvals; one townhome development; seven duplex projects	Client-provided administrative information
Building Permits Survey	U.S. Census Bureau	2025 annual data	356 privately owned housing units authorized in 2025	Official BPS page
Annual Building Permits data	U.S. Census Bureau	Annual county-level files	Independent federal permit series	Annual data
Fannin County Land Development Ordinance	Fannin County, Georgia	March 15, 2024	Subdivision approval stages, infrastructure, platting, access, water, and administrative requirements	Client-provided PDF

D.11 Findings

1. Fannin County continued to authorize residential construction at a meaningful volume during the five-year period reviewed.

2. The county reported 1,932 new residential permits, averaging approximately 386 per year.

3. The reported annual total declined from 448 in 2021 to 347 in 2025, but the available evidence does not establish the cause.

4. The county reported approximately 75 subdivision approvals, demonstrating continuing development planning.

5. The available summary identifies one townhome development and seven duplex projects, indicating limited documented attached-housing activity relative to total permitting.

6. The 2025 county permit count and federal units-authorized count are broadly similar but measure different concepts.

7. The available records do not establish completion, occupancy, tenure, price, affordability, infrastructure, or permanent-residence status.

8. The evidence supports a conclusion of continuing production with limited verified information about the type of households and market segments served.

APPENDIX E

HOUSING COSTS AND AFFORDABILITY

Supporting affordability evidence for the Fannin County Housing Study | Online source access date: July 15, 2026

E.1 Purpose and Use

This appendix presents the principal income, housing-value, monthly-cost, rent, and cost-burden measures used in the study. It documents affordability conditions among households already occupying housing and provides transparent calculations showing the monthly housing cost supportable at selected incomes.

The American Community Survey provides a reliable baseline for occupied housing. It does not describe the full market facing a household currently searching for a home or apartment. Owner-reported values are not current sale prices, occupied gross rents are not current asking rents, and cost-burden measures do not include households unable to obtain housing.

E.2 Household Income

Income Measure	Estimate	Source / Method	Use in Analysis
Median household income	$57,073 ±$5,492	ACS B19013	Primary countywide household-income benchmark
Mean household income	$89,264	ACS household-income profile	Higher than the median because upper-income households raise the arithmetic average
Households below $25,000	Approximately 16.4%	Study calculation from B19001	Very limited capacity to support prevailing ownership or rental costs
Households below $35,000	Approximately 27.4%	Study calculation from B19001	Income below the amount required to support median gross rent at the 30 percent threshold
Households below $50,000	Approximately 41.3%	Study calculation from B19001	Substantial share below the county median
Households below $75,000	Approximately 63.6%	Study calculation from B19001	Demonstrates that affordability cannot be evaluated from the median alone

Sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B19001 and B19013; calculations by the study team. Open Table B19001 | Open Table B19013

E.3 Household Income Distribution

Household Income Range	Estimated Share
Less than $10,000	6.0% ±2.4 percentage points
$10,000 to $14,999	2.8% ±1.0 percentage point
$15,000 to $24,999	7.6% ±2.6 percentage points
$25,000 to $34,999	11.0% ±3.0 percentage points
$35,000 to $49,999	13.9% ±2.6 percentage points

Household Income Range	Estimated Share
$50,000 to $74,999	22.3% ±3.9 percentage points
$75,000 to $99,999	10.6% ±2.4 percentage points
$100,000 to $149,999	9.5% ±2.4 percentage points
$150,000 to $199,999	9.5% ±2.4 percentage points
$200,000 or more	6.9% ±1.7 percentage points

E.4 Illustrative Housing-Cost Capacity

Annual Household Income	Approximate Affordable Monthly Housing Cost	Calculation
$20,000	$500 per month	Annual gross income × 30% ÷ 12
$25,000	$625 per month	Annual gross income × 30% ÷ 12
$30,000	$750 per month	Annual gross income × 30% ÷ 12
$35,000	$875 per month	Annual gross income × 30% ÷ 12
$40,000	$1,000 per month	Annual gross income × 30% ÷ 12
$50,000	$1,250 per month	Annual gross income × 30% ÷ 12
$57,073	$1,427 per month	Annual gross income × 30% ÷ 12
$60,000	$1,500 per month	Annual gross income × 30% ÷ 12
$75,000	$1,875 per month	Annual gross income × 30% ÷ 12
$100,000	$2,500 per month	Annual gross income × 30% ÷ 12

These figures represent total monthly housing costs. For renters, the comparison is with gross rent, which includes contract rent and estimated tenant-paid utilities. For owners, the amount must cover mortgage principal and interest, property taxes, insurance, utilities, association charges, and other recurring ownership expenses.

E.5 Owner-Occupied Housing Values

Measure	Estimate	Source / Method	Required Interpretation
Median owner-reported value	$306,600	ACS B25077	Not a current sale price, appraisal, or assessed value
Median household income	$57,073	ACS B19013	Household-income benchmark
Value-to-income ratio	Approximately 5.4	Study calculation: $306,600 ÷ $57,073	Contextual indicator only; not a mortgage-qualification standard

Sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B25077 and B19013; calculations by the study team. [Open Table B25077]

E.6 Mortgage Status and Monthly Owner Costs

Measure	Estimate	Source / Method	Interpretation
Owner-occupied homes without a mortgage	55.4% ±4.8 percentage points	ACS B25081	More than half of owner households had no mortgage
Median selected monthly owner costs with a mortgage	$1,482	ACS B25088	Includes more than mortgage principal and interest
Median selected monthly owner costs without a mortgage	$464	ACS B25088	Owners remain responsible for taxes, insurance, utilities, maintenance, and repairs
Income required to support median owner costs with a mortgage	$59,280 annually	Study calculation: $1,482 × 12 ÷ 30%	Illustrative affordability threshold
Income required to support median owner costs without a mortgage	$18,560 annually	Study calculation: $464 × 12 ÷ 30%	Does not include irregular major repair or replacement costs

Sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B25081 and B25088; calculations by the study team. Open Table B25081 | Open Table B25088

E.7 Owner Cost Burden

Measure	Estimate / Finding	Interpretation
Published homeowner cost-burden rate	25.5% ±4.7 percentage points	Share of owner households paying more than 30 percent of income for selected monthly owner costs
Owners with mortgages	Substantially higher burden than owners without mortgages	Supported by detailed ACS cost-to-income categories
Owners without mortgages	Substantially lower recurring-cost burden	Lower monthly costs do not establish ability to afford repairs, accessibility improvements, or major system replacement

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Table B25091. Open Table B25091

E.8 Rental Costs and Cost Burden

Measure	Estimate	Source / Method	Interpretation
Median gross rent	$900 ±$88	ACS B25064	Occupied rent plus estimated tenant-paid utilities; not current asking rent
Income required to support median gross rent	$36,000 annually	Study calculation: $900 × 12 ÷ 30%	Illustrative threshold for total gross rent
Published renter cost-burden rate	41.0% ±13.7 percentage points	ACS B25070	A meaningful burden estimate with substantial sampling uncertainty
Households below $35,000	Approximately 27.4%	Study calculation from B19001	Income below the amount required to support median gross rent at the 30 percent threshold

Sources: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B25064, B25070, and B19001; calculations by the study team. Open Table B25064 | Open Table B25070

E.9 Affordability Comparison

Benchmark	Published Cost / Income	Illustrative Housing Capacity or Required Income	Interpretation
Median household income	$57,073	Approximately $1,427 per month	Countywide household benchmark
Median owner costs with a mortgage	$1,482 per month	$59,280 annual income required	Slightly above median household income at the 30 percent threshold
Median owner costs without a mortgage	$464 per month	$18,560 annual income required	Lower recurring costs, but repairs and major replacements remain outside the monthly measure
Median gross rent	$900 per month	$36,000 annual income required	Occupied rent baseline; not current available rent
Average covered weekly wage (Section 7 comparison)	$916 per week	$47,632 annualized; approximately $1,191 monthly housing capacity	Individual average wage, not household income

E.10 Affordability Measures and Their Limits

Measure	What It Describes	What It Does Not Establish
Median household income	Describes the midpoint of all county households	Does not describe every household type or current market entrant
Owner-reported housing value	Describes owner estimates for occupied units	Not a current sale price or measure of entry cost
Selected monthly owner costs	Describes recurring costs among current owners	Does not include all irregular repair or replacement costs
Median gross rent	Describes occupied gross rent	Not the asking rent for a currently available unit
Cost burden	Describes households already occupying housing	Does not include households unable to find or qualify for housing
Thirty-percent threshold	Provides a consistent planning benchmark	Does not account fully for transportation, childcare, healthcare, debt, or household-specific expenses
Individual wage	Describes one worker’s earnings	Not equivalent to total household income

E.11 Affordability Findings

1. Housing-cost burden affects both owners and renters, but the experience differs materially by tenure and mortgage status.

2. More than half of owner-occupied homes were mortgage free, contributing to substantially lower recurring costs for many established homeowners.

3. Owners with mortgages faced median selected monthly costs of $1,482, requiring approximately $59,280 in annual household income at the 30 percent threshold.

4. Median gross rent was $900, requiring approximately $36,000 in annual income at the 30 percent threshold.

5. Approximately 41.3 percent of households had incomes below $50,000, and approximately 27.4 percent had incomes below $35,000.

6. The published renter cost-burden rate was higher than the homeowner rate, but the renter estimate carries substantial sampling uncertainty.

7. The median owner-reported housing value was approximately 5.4 times median household income, a contextual indicator rather than a qualification standard.

8. Existing owners and current buyers may face different affordability conditions because existing owners may have accumulated equity, lower original purchase prices, or no mortgage.

9. The ACS baseline does not establish current asking rents, current home-sale prices, the availability of units, or the number of households unable to obtain housing.

10. The most defensible conclusion is that affordability pressure is concentrated among renters, owners with mortgages, lower-income households, and households entering the market without existing home equity.

E.12 Source Register

Subject	Official Source	Period	Geography	Direct Link
Household income distribution	U.S. Census Bureau, ACS Table B19001	2020–2024 five-year estimate	Fannin County	Open table
Median household income	U.S. Census Bureau, ACS Table B19013	2020–2024 five-year estimate	Fannin County	Open table
Housing-value distribution	U.S. Census Bureau, ACS Table B25075	2020–2024 five-year estimate	Fannin County	Open table
Median owner-reported value	U.S. Census Bureau, ACS Table B25077	2020–2024 five-year estimate	Fannin County	Open table
Mortgage status	U.S. Census Bureau, ACS Table B25081	2020–2024 five-year estimate	Fannin County	Open table
Median selected monthly owner costs	U.S. Census Bureau, ACS Table B25088	2020–2024 five-year estimate	Fannin County	Open table
Owner cost burden	U.S. Census Bureau, ACS Table B25091	2020–2024 five-year estimate	Fannin County	Open table
Median gross rent	U.S. Census Bureau, ACS Table B25064	2020–2024 five-year estimate	Fannin County	Open table
Renter cost burden	U.S. Census Bureau, ACS Table B25070	2020–2024 five-year estimate	Fannin County	Open table
Income limits and affordability definitions	U.S. Department of Housing and Urban Development	FY 2026 / applicable program year	Fannin County income-limit area	HUD Income Limits

APPENDIX F

WORKFORCE AND COMMUTING EVIDENCE

Supporting workforce, wage, and commuting evidence for the Fannin County Housing Study | Online source access date: July 15, 2026

F.1 Purpose and Use

This appendix documents the principal workforce, earnings, and commuting indicators used to evaluate the relationship between local employment and housing capacity in Fannin County. It distinguishes resident labor-force measures from jobs located in the county, covered payroll employment, worker earnings, and household income.

The evidence establishes that Fannin County participates in a regional labor market, depends substantially on workers who live outside the county, and contains many jobs within lower and moderate earnings ranges. The data do not establish that housing is the sole or primary cause of commuting or employer recruitment difficulty.

F.2 Labor Force and Resident Employment

Measure	Estimate	Source Period	Interpretation
Population age 16 and older	Approximately 22,408	2020–2024 ACS	Resident population base for labor-force measures
Civilian labor force	Approximately 11,250	2020–2024 ACS	Residents working or actively seeking work
Civilian labor-force participation rate	Approximately 50.2%	2020–2024 ACS	Lower participation partly reflects the county's age structure
Employed residents age 16 and older	Approximately 10,835	2020–2024 ACS	Resident workers, regardless of job location
Civilian unemployment rate	Approximately 3.7%	2020–2024 ACS	Five-year estimate; not a current monthly unemployment rate
Not in the labor force	Approximately 49.8%	2020–2024 ACS	Includes retirees, students, caregivers, people with disabilities, and others

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Table B23025, Fannin County, Georgia. [Open Table B23025]

F.3 Employed Residents by Occupation

Occupation Group	Share of Employed Residents	Interpretation
Management, business, science, and arts	27.6%	Broad professional and managerial category
Service occupations	25.7%	Includes occupations with widely varying wages, schedules, and skill requirements
Sales and office occupations	24.4%	Represents nearly one-quarter of employed residents
Production, transportation, and material moving	12.8%	Includes production, logistics, and transportation work
Natural resources, construction, and maintenance	9.5%	Includes construction, extraction, installation, maintenance, and repair

Service, sales, and office occupations together represented approximately one-half of employed residents. Adding production, transportation, and material-moving occupations raises the combined share to approximately 63 percent. These are broad categories and should not be assigned a single wage.

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Table C24010; calculations by the study team. Open Table C24010

F.4 Class of Worker

Class of Worker	Share	Housing Relevance
Private wage and salary workers	76.7%	Largest component of resident employment
Government workers	11.9%	Includes federal, state, and local public employment
Self-employed in unincorporated businesses	10.9%	Meaningful share with potentially variable income and more complex mortgage documentation
Unpaid family workers	0.5%	Small component of resident employment

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Table B24080, Fannin County, Georgia. Open Table B24080

F.5 Jobs Located in Fannin County and Worker Residence

Measure	Value	Evidence Type	Interpretation
Primary jobs located in Fannin County	Approximately 7,057	2023 LEHD / OnTheMap	Place-of-work job count
Jobs held by Fannin County residents	Approximately 44%	2023 LEHD / OnTheMap	Workers who both live and work in the county
Jobs held by workers living outside Fannin County	Approximately 56%	2023 LEHD / OnTheMap	Demonstrates substantial regional workforce dependence
Approximate nonresident jobholders	Approximately 3,950	Study calculation	Published total multiplied by rounded nonresident share

The nonresident worker share establishes that a majority of jobs located in Fannin County are filled by people who live elsewhere. It does not establish why they live outside the county. Possible explanations include housing cost, rental availability, existing homeownership, family ties, school preferences, spouse employment, access to family land, and personal preference.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, OnTheMap, 2023 primary jobs, Fannin County, Georgia; calculations by the study team. Open OnTheMap

F.6 Jobs by Broad Industry Sector

Broad Sector	Share of County Jobs	Interpretation
Goods-producing sectors	10.7%	Manufacturing, construction, natural resources, and related activities
Trade, transportation, and utilities	23.6%	Retail, wholesale, transportation, warehousing, and utilities
All other services	65.7%	Includes healthcare, education, government, hospitality, professional services, finance, real estate, and other services

The broad service category represented nearly two-thirds of county jobs. These categories describe economic structure but are too aggregated to assign a common wage or housing capacity.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, OnTheMap, 2023 primary jobs, Fannin County, Georgia. [Open OnTheMap]

F.7 Jobs by Monthly Earnings Category

Monthly Earnings Category	Share of County Jobs	Annualized Context	Illustrative Housing Capacity at 30%
$1,250 per month or less	23.5%	$15,000 or less if sustained for 12 months	Approximately $375 per month
$1,251 to $3,333 per month	37.0%	Approximately $15,012 to $39,996 annually	Approximately $375 to $1,000 per month
More than $3,333 per month	39.5%	More than approximately $39,996 annually	More than approximately $1,000 per month
Combined at or below $3,333 per month	60.5%	Study calculation	A majority of jobs fall within lower and moderate earnings categories

The LEHD earnings categories describe individual job earnings, not total household income. A worker may live in a two-earner household, share housing, receive other income, or live in family-owned housing. A single worker or single-parent household may rely primarily on one income.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, OnTheMap, 2023 primary jobs, Fannin County, Georgia; calculations by the study team. [Open OnTheMap]

F.8 Covered Employment and Average Weekly Wage

Measure	Value	Geography	Qualification
Covered establishments	848	Fannin County	Fourth quarter 2025 preliminary
Covered employment	7,789 jobs	Fannin County, December	Fourth quarter 2025 preliminary
Average weekly wage	$916	Fannin County	Average, not median
Average weekly wage	$1,440	Georgia	State comparison
Average weekly wage	$1,569	United States	National comparison

The QCEW average weekly wage is a place-of-work payroll measure. It is affected by industry mix, part-time work, seasonal employment, and high- and low-wage jobs. It excludes many self-employed workers, proprietors, unpaid family workers, and other employment outside covered payroll systems.

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, fourth quarter 2025 preliminary data. [Open QCEW downloadable data]

F.9 Housing Capacity at Selected Earnings

Annual Earnings	Illustrative Monthly Housing Capacity	Calculation
$15,000	$375 per month	Annual gross earnings × 30% ÷ 12
$20,000	$500 per month	Annual gross earnings × 30% ÷ 12
$25,000	$625 per month	Annual gross earnings × 30% ÷ 12
$30,000	$750 per month	Annual gross earnings × 30% ÷ 12
$35,000	$875 per month	Annual gross earnings × 30% ÷ 12

Annual Earnings	Illustrative Monthly Housing Capacity	Calculation
$40,000	$1,000 per month	Annual gross earnings × 30% ÷ 12
$47,632 (annualized QCEW average)	$1,191 per month	Annual gross earnings × 30% ÷ 12
$50,000	$1,250 per month	Annual gross earnings × 30% ÷ 12
$60,000	$1,500 per month	Annual gross earnings × 30% ÷ 12
$75,000	$1,875 per month	Annual gross earnings × 30% ÷ 12

The 30 percent threshold is a planning benchmark, not a mortgage-underwriting result or a determination of household affordability. For renters, total housing cost should include rent and tenant-paid utilities. For owners, it should include mortgage principal and interest, taxes, insurance, utilities, association fees, and other recurring costs.

F.10 Wage and Housing-Cost Comparison

Benchmark	Income or Cost	30% Comparison	Interpretation
Annualized average covered wage	$47,632	Approximately $1,191 monthly housing capacity	Individual average wage, not household income
ACS median gross rent	$900 per month	$36,000 annual income required	Occupied rent baseline, not current asking rent
ACS median owner cost with a mortgage	$1,482 per month	$59,280 annual income required	Selected owner costs among current owners with mortgages
Two workers earning $35,000 each	$70,000 combined	Approximately $1,750 monthly housing capacity	Illustrates the importance of household structure
Single worker earning $35,000	$35,000	Approximately $875 monthly housing capacity	Same occupational wage may produce a very different outcome

The annualized average covered wage supports more than the ACS median gross rent but less than the ACS median selected monthly owner cost for owners with mortgages. The comparison is illustrative because the wage is an individual average, while housing costs describe occupied units and do not represent current available housing.

F.11 Means of Transportation and Travel Time

Commuting Measure	Estimate	Housing and Transportation Relevance
Drove alone	70.8%	Private vehicles are the dominant commuting mode
Carpooled	13.8%	Combined with driving alone, approximately 85 percent traveled by car
Worked from home	11.5%	The ACS period includes pandemic-era changes in remote work
Walked	3.0%	Small share of workers
Other means	0.7%	Minor share
Public transportation	0.1%	Negligible share

Commuting Measure	Estimate	Housing and Transportation Relevance
Mean travel time	Approximately 26 minutes	Supports the conclusion that the county functions within a regional labor market

Private-vehicle dependence connects housing cost with transportation cost. A lower-priced home farther from employment may reduce the housing payment while increasing fuel, insurance, maintenance, repair, and time costs. The conventional 30 percent housing threshold does not account for transportation.

Source: U.S. Census Bureau, 2020–2024 American Community Survey five-year estimates, Tables B08301 and B08303, Fannin County, Georgia. Open Table B08301 | Open Table B08303

F.12 Workforce Age and Succession

Worker Age	All County Jobs	County Jobs Held by Residents	Housing Relevance
Age 29 or younger	23.8%	22.3%	Early-career workforce and potential entry-level housing demand
Age 30 to 54	48.2%	45.6%	Largest working-age group
Age 55 or older	28.0%	32.1%	Workforce succession and replacement recruitment are relevant

Nearly one-third of county jobs held by Fannin County residents were held by workers age 55 or older. The data do not identify retirement dates, but they indicate that employers may need to recruit replacement workers and households requiring rental, entry-level ownership, smaller homes, or family-oriented housing.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, OnTheMap, 2023 primary jobs, Fannin County, Georgia. Open OnTheMap

F.13 Employer and Essential-Service Evidence

Sector	Observed Issue	Evidence Qualification
Healthcare	Stakeholder research indicates recruitment or retention concerns associated with housing cost, availability, or commuting	Qualitative evidence; public data do not quantify the effect
Hospitality and food service	Recurring observations identify staffing pressure and dependence on commuting workers	May also reflect wages, schedules, seasonality, childcare, and transportation
Education	Housing may affect recruitment of teachers and school employees	Requires position-specific wage and vacancy evidence
Public safety and emergency services	Housing location and commuting may affect recruitment, on-call response, and retention	Current evidence does not quantify the operational effect
Other service occupations	Stakeholders describe difficulty finding housing near employment at locally supported price points	Treat as recurring observation rather than countywide statistical finding

Housing should not be presented as the sole explanation for workforce difficulty. Employer evidence should distinguish positions that are hard to fill generally from positions for which applicants or employees specifically identify housing as a barrier.

Source: Fannin County Housing Study stakeholder research, July 14, 2026. Findings represent recurring participant observations unless otherwise noted.

F.14 Measures That Must Remain Distinct

Measure	What It Describes	What It Does Not Establish
Civilian labor force	Residents who are working or actively seeking work	Not the number of jobs located in Fannin County
Employed residents	Fannin County residents who work, wherever their jobs are located	Not equivalent to county jobs
Primary jobs	Jobs located in Fannin County in the LEHD dataset	Not the same as employed residents or QCEW employment
Covered employment	Jobs included in unemployment-insurance payroll systems	Excludes many self-employed and other workers
Average weekly wage	Average payroll wage among covered employment	Not a median, household income, or occupation-specific wage
LEHD earnings category	Individual job earnings band	Not total household income
Household income	Income from all household members and sources	Not equivalent to one worker's wage
Inbound commuting	Workers whose jobs are in the county and residences are elsewhere	Does not establish why they commute or whether they would relocate

F.15 Source Register

Source	Organization	Period	Use in Appendix	Access
American Community Survey	U.S. Census Bureau	2020–2024 five-year estimates	Labor force, occupation, class of worker, commuting mode, travel time	ACS data portal
Longitudinal Employer-Household Dynamics / OnTheMap	U.S. Census Bureau	2023 primary jobs	Jobs located in county, worker residence, earnings bands, broad sectors, worker age	OnTheMap
Quarterly Census of Employment and Wages	U.S. Bureau of Labor Statistics	Fourth quarter 2025 preliminary	Covered establishments, employment, and average weekly wage	QCEW data
Housing-cost baseline	U.S. Census Bureau	2020–2024 ACS	Median gross rent and selected monthly owner costs	ACS housing tables
Stakeholder research	Fannin County Housing Study	July 14, 2026	Employer and essential-service observations	Study-generated record

F.16 Findings

1. Fannin County had an estimated civilian labor force of approximately 11,250 and approximately 10,835 employed residents during the 2020–2024 ACS period.

2. Service, sales, office, production, transportation, and material-moving occupations represented a large majority of resident employment.

3. Self-employment was meaningful, accounting for approximately 10.9 percent of employed residents.

4. The 2023 LEHD dataset identified approximately 7,057 primary jobs located in Fannin County.

5. Approximately 56 percent of county jobs were held by workers living outside the county, demonstrating substantial regional workforce dependence.

6. Approximately 60.5 percent of county jobs fell within monthly earnings categories at or below $3,333.

7. The fourth-quarter 2025 average covered weekly wage was approximately $916, below the Georgia and national averages.

8. Annualized, the average covered wage supports approximately $1,191 in monthly housing cost at the 30 percent threshold.

9. That calculated capacity was above the ACS median gross rent but below the ACS median selected monthly owner cost for owners with mortgages.

10. Approximately 70.8 percent of workers drove alone and 13.8 percent carpooled, making transportation cost an important part of the housing equation.

11. Approximately 28 percent of county jobholders were age 55 or older, and the share was higher among residents holding county jobs.

12. Public data do not establish that housing is the primary reason for commuting or quantify the number of workers lost because of housing.

13. The strongest supported conclusion is that Fannin County depends on a workforce whose earnings, commuting patterns, and household circumstances may not align with the housing the market produces and makes available.

APPENDIX G

PLANS, POLICIES, AND REGULATORY FRAMEWORK

Supporting planning, policy, and regulatory evidence for the Fannin County Housing Study | Document review current through July 15, 2026

G.1 Purpose and Use

This appendix documents the plans, policies, regulations, and public actions that shape housing development in Fannin County. It is intended to show what has been adopted, what has been proposed, what is known to have advanced, and what remains unverified.

A plan recommendation, zoning action, or development approval is not equivalent to completed housing. Likewise, legal permission for a housing type does not establish that suitable land, infrastructure, financing, market support, or an implementable project exists.

G.2 Housing-Related Planning and Policy Timeline

Date	Action	Geographic Scope	Housing Relevance
2017	Fannin County Joint Comprehensive Plan completed	Countywide cooperative planning framework involving Fannin County, Blue Ridge, McCaysville, and Morganton	Established housing, infrastructure, economic-development, and quality-of-life goals
2018–2028	Joint comprehensive plan implementation period	Community work-program period	Implementation status requires direct review of reports of accomplishment and amendments
April 2022	City of Blue Ridge Community Revitalization Plan completed	City of Blue Ridge	Identified workforce housing as a major policy issue and recommended missing-middle, infill, and related strategies
May 2022	Blue Ridge City Council accepted the Community Revitalization Plan	City of Blue Ridge	Acceptance confirms policy recognition, not implementation
May 2022	Rezoning action associated with the Searles Foundation site	City of Blue Ridge	Evidence of a housing-related land-use action; project outcome remains unverified
November 2023	County began issuing Accommodation Excise Tax Certificates	Fannin County	Administrative step associated with short-term rental oversight
March 15, 2024	Current Fannin County Land Development Ordinance date	Unincorporated Fannin County and jurisdictions applying it by adoption or agreement	Principal county land-development standards reviewed for this study
August 26, 2025	Short-Term Vacation Rental Ordinance revised	Fannin County	Current treatment should be confirmed directly from the adopted ordinance and administrative practice

Sources: Fannin County Joint Comprehensive Planning record; City of Blue Ridge Community Revitalization Plan, 2022; Fannin County Land Development Ordinance, March 15, 2024; Fannin County short-term rental policy record.

G.3 Previous Plans and Policy Findings

Plan or Policy	Date	Scope	Housing Content	Verified Status
Fannin County Joint Comprehensive Plan	2017	County and participating municipalities	Housing, workforce access, infrastructure, economic development, natural resources, and community quality of life	Adopted planning framework; implementation outcomes require separate verification
City of Blue Ridge Community Revitalization Plan	2022	City of Blue Ridge	Workforce housing, tourism demand, second homes, constrained land, older housing, missing-middle housing, infill, and gentle density	Historical findings remain relevant but should not be generalized automatically to the entire county
Fannin County Land Development Ordinance	March 15, 2024	Unincorporated county and participating jurisdictions	Subdivision, lot, road, access, water, septic, environmental, multifamily, duplex, and manufactured-housing standards	Verified regulatory source; site-specific interpretation still requires administrative review
Fannin County Short-Term Vacation Rental Ordinance	Revised August 26, 2025	Fannin County jurisdiction	Registration, taxation, safety, or operating requirements for short-term rentals	Adoption history and current enforcement should be confirmed from the official ordinance and administrative records
Searles Foundation / Boardtown Road and Trackside Lane initiative	2022 and later	City of Blue Ridge	Housing-related rezoning and proposed development activity	Rezoning or proposal verified historically; current ownership, financing, permits, construction, and occupancy remain unresolved

G.4 Jurisdictional Framework

Entity	Housing-Related Role	Important Limitation
Fannin County	Land-development standards in unincorporated areas; county-administered subdivision, access, road, environmental, and related requirements	Does not automatically control municipal land-use decisions
City of Blue Ridge	Municipal planning, zoning, infrastructure, redevelopment, and housing-related land-use actions	City findings and policies should not be generalized countywide without evidence
City of McCaysville	Municipal planning, zoning, infrastructure, and development authority within city jurisdiction	Current housing-policy inventory not fully verified
City of Morganton	Municipal planning, zoning, infrastructure, and development authority within city jurisdiction	Current housing-policy inventory not fully verified
Utilities and Health Department	Water, sewer, wells, septic, capacity, extension, connection, and environmental-health approvals	May determine practical feasibility even when land use allows housing
Private, nonprofit, and development partners	Site control, financing, construction, operations, and affordability commitments	Public policy alone does not create a financially feasible project

Countywide recommendations should therefore be framed as coordination, incentives, infrastructure, data, partnerships, or model-policy actions unless the county has direct authority over the decision.

G.5 Selected Land-Development Standards Relevant to Housing

Standard	Requirement	Context	Potential Housing Effect
Multifamily minimum parcel area	3 acres	Applies where public water and sewer are available	Minimum acreage limits the number of sites that may be feasible
Maximum multifamily units	24 dwelling units	With public water and sewer	Project ceiling applies before accounting for roads, parking, setbacks, terrain, or unusable land
Illustrative gross multifamily density	8 units per acre	24 units ÷ 3 acres	Gross regulatory calculation only; achievable density may be lower
Multifamily minimum lot width	150 feet	Applicable dimensional standard	May reduce feasibility on narrow or irregular parcels
Duplex minimum parcel area	2 acres	With public water and sewer	Large parcel requirement relative to two dwelling units
Mountain Protection District	Multifamily prohibited	Environmental or overlay restriction	Removes some land from consideration for multifamily development
Residential complex access plan	Required for four or more units	Administrative and emergency-access review	Adds design and review requirements
Traffic study threshold	More than 50 dwelling units or structures	Development-scale threshold	Additional analysis required for larger projects
Secondary exit	Required for 50 or more residential units	Emergency access requirement	May materially affect site design and land cost
Public water extension	May be required when service is within 1,000 feet	Developer may bear extension cost	Infrastructure cost can affect feasibility
Private driveway use	No more than three residences	Access standard	More units may require a road meeting higher standards
Minimum stand-alone residential structure	400 square feet	Minimum building-size standard	Allows very small stand-alone residential structures subject to other requirements

Source: Fannin County Land Development Ordinance, March 15, 2024. Standards are summarized for housing-policy analysis and are not a substitute for legal or site-specific review.

G.6 Gross Regulatory Yield Examples

Housing Type	Minimum Parcel	Maximum / Assumed Units	Gross Yield	Qualification
Multifamily	3-acre minimum	24 units maximum	8 units per gross acre	Does not account for parking, roads, setbacks, stormwater, terrain, environmental constraints, or unusable land
Duplex	2-acre minimum	2 dwelling units	1 unit per gross acre	Represents gross parcel yield under the identified minimum; practical site design may reduce usable land further

These examples are not recommendations or project designs. They illustrate how dimensional standards can influence land consumption and per-unit cost. A regulatory standard becomes a demonstrated barrier only when it can be tied to an actual site, project pro forma, approval history, or repeated market evidence.

G.7 Regulatory Permission Versus Practical Feasibility

Feasibility Stage	What It Establishes	What It Does Not Establish
Land-use permission	Housing type is allowed under applicable rules	Does not establish a viable site or project
Dimensional compliance	A parcel can satisfy minimum area, width, setbacks, access, and density	May still be constrained by shape, slope, streams, easements, or unusable acreage
Infrastructure availability	Water, sewer, road access, power, and drainage are available or extendable	Extension cost and capacity may make a project infeasible
Environmental suitability	Site can meet mountain, stream, erosion, septic, stormwater, and other requirements	Engineering and mitigation costs may be substantial
Market support	Households can support the proposed rent or price	Demand may exist but not at a financially feasible price point
Financial feasibility	Land, infrastructure, construction, financing, operations, and required return can be supported	Public or philanthropic support may be needed to close a feasibility gap
Implementation capacity	A qualified developer, operator, lender, public partner, and accountable lead are in place	A plan or policy without an implementer is unlikely to produce housing

G.8 Previous Housing Initiative Status

Action or Initiative	Known Status	Verified Outcome	Remaining Evidence Question
Joint comprehensive plan housing goals	Adopted	Direct implementation record not fully reviewed	Reports of accomplishment, amendments, responsible entities, and measurable outcomes
Blue Ridge Community Revitalization Plan	Completed and accepted in 2022	Housing recommendations documented	Which recommendations advanced, funding obtained, sites acted upon, and units produced
Searles Foundation / Boardtown Road and Trackside Lane initiative	Housing-related rezoning or proposal identified	No completed housing outcome verified	Ownership, acreage, proposed units, affordability, infrastructure, financing, permits, construction, and occupancy
County land-development ordinance	Verified March 15, 2024 document	Current standards summarized	Municipal applicability, amendment history, administrative interpretation, and project-level effects
Short-term rental ordinance	Revision identified for August 26, 2025	Current policy existence documented	Complete amendment history, registration totals, enforcement, active-rental count, and housing-market effect

G.9 Policy Interpretation

Conclusion	Evidence Basis
Housing has been a recognized local issue for years	The 2017 and 2022 plans connected housing with workforce, infrastructure, tourism, and quality of life
Recognition has not been shown to equal production	Current evidence does not demonstrate that earlier plans materially expanded permanent workforce housing

Conclusion	Evidence Basis
Existing standards may affect housing form and cost	Acreage, width, access, road, water, sewer, traffic, and environmental requirements can shape feasibility
Regulation is only one part of feasibility	Land, infrastructure, construction cost, financing, market demand, site control, and implementation capacity also matter
Jurisdiction is fragmented	County, municipal, utility, health, nonprofit, and private decisions must be coordinated
Short-term rental policy and housing policy are related but not interchangeable	Registration or taxation does not by itself establish the number of homes diverted from permanent occupancy

G.10 Source Register

Source	Organization	Date / Period	Use in Appendix	Access / Status
Fannin County Joint Comprehensive Plan	Fannin County, Blue Ridge, McCaysville, Morganton / regional planning partners	2017; 2018–2028 implementation period	Planning goals, work programs, housing and infrastructure context	Original adopted plan and implementation reports should be cited directly in final production
City of Blue Ridge Community Revitalization Plan	City of Blue Ridge	April 2022	Housing findings, workforce connections, tourism, infrastructure, missing-middle and infill strategies	Planning document
City Council acceptance and Searles-related action	City of Blue Ridge	May 2022	Plan acceptance and housing-related rezoning history	Meeting recap or official minutes should be retained in source file
Fannin County Land Development Ordinance	Fannin County, Georgia	March 15, 2024	Subdivision, multifamily, duplex, access, road, water, environmental, and dimensional standards	Client-provided PDF; no confirmed public URL
Fannin County Short-Term Vacation Rental Ordinance	Fannin County, Georgia	Ordinance 2025-02; revised August 26, 2025	Short-term rental policy history and administration	Official ordinance and administrative records should be retained
Stakeholder research	Fannin County Housing Study	July 14, 2026	Implementation, infrastructure, regulation, and coordination observations	Study-generated qualitative record

G.11 Findings

1. Housing affordability, workforce access, infrastructure, tourism demand, and housing diversity were recognized in local planning before the current study.
2. The 2017 joint comprehensive plan and the 2022 Blue Ridge Community Revitalization Plan established a policy basis for addressing housing as part of economic and community development.
3. The available evidence does not yet show that earlier planning recommendations produced a material increase in housing available to local workers and permanent residents.
4. The March 15, 2024 Land Development Ordinance contains standards that may materially affect multifamily, duplex, subdivision, and mountain development.
5. The identified multifamily standards produce a maximum gross yield of eight units per acre before site constraints and infrastructure are considered.
6. The identified duplex minimum produces a gross parcel yield of one dwelling unit per acre.
7. Mountain, access, road, water, sewer, septic, traffic, and environmental standards may increase development cost or reduce feasible yield, but their actual effect should be demonstrated through site- or project-specific evidence.

8. County rules do not automatically govern municipal land-use decisions, and countywide implementation will require coordination among local governments, utilities, health officials, developers, lenders, nonprofits, and property owners.

9. Adoption of a plan, ordinance, rezoning, or project approval should not be reported as completed housing.

10. The strongest supported policy conclusion is that Fannin County has recognized the housing issue and adopted relevant planning and regulatory tools, but implementation evidence and measurable housing outcomes remain incomplete.

APPENDIX H

STAKEHOLDER RESEARCH RECORD

Facilitated stakeholder research conducted July 14, 2026 | Findings reported as non-attributed recurring observations

H.1 Purpose and Evidentiary Use

This appendix records the principal themes developed through the study's stakeholder research. It is not a transcript, meeting summary, or statistical survey. Its purpose is to document recurring local observations, compare them with the quantitative evidence, and identify claims that remain unresolved.

Stakeholder evidence can explain conditions that are not fully visible in public datasets, identify implementation barriers, and test whether statistical findings align with local experience. It cannot establish countywide prevalence, prove causation, quantify affected households, determine infrastructure capacity, or establish project feasibility.

H.2 Research Record and Confidentiality

Record Element	Documentation
Date	July 14, 2026
Format	Facilitated small-group stakeholder discussion
Geographic focus	Fannin County, including municipal and unincorporated housing conditions
Research purpose	Local verification of housing availability, workforce effects, market gaps, development barriers, and implementation capacity
Evidence treatment	Recurring observations were synthesized and compared with quantitative and administrative evidence
Attribution	Findings are reported without participant names or personally identifying comments
Individual examples	Used only where they illustrate a recurring theme; not treated as countywide evidence
Source status	Study-generated qualitative research record; not publicly posted

H.3 Stakeholder Findings Matrix

Stakeholder Theme	Supporting Quantitative / Administrative Evidence	Recurring Qualitative Evidence	Level of Support	Remaining Question
Housing mismatch rather than no construction	Large physical inventory; continuing permit activity; detached housing dominates	Participants recognized ongoing construction but said much of the available or newly produced housing does not align with permanent residents and locally employed households	Strong	Current sales, rental, occupancy, and permanent-use evidence by product and price
Limited conventional rentals	Renter households are 21.4% of occupied units; multiunit structures are approximately 6.9% of inventory	Repeated reports of few available units, limited turnover, high occupancy, informal searches, and difficulty finding rentals near employment	Strong directional support	Current conventional rental inventory, asking rents, apartment occupancy, waiting lists, lease terms, and utility responsibility
Workforce recruitment and retention	Approximately 56% of county jobs are held by nonresidents; many jobs fall in modest earnings bands	Employers and institutions described housing as a contributing barrier for healthcare, hospitality, public-service, professional, and other workers	Moderate to strong	Structured employer evidence linking specific vacancies, applicants, turnover, wages, and employee residence to housing

Stakeholder Theme	Supporting Quantitative / Administrative Evidence	Recurring Qualitative Evidence	Level of Support	Remaining Question
Concealed need and delayed household formation	Conventional population and household measures do not identify all doubled-up or informal arrangements	Examples included adults living with family, basements, recreational vehicles, shared households, long commutes, and delayed independent household formation	Qualitative only	Reliable count or structured resident survey; administrative evidence where available
Short-term rentals affect but do not fully explain the market	Large difference between physical inventory and usual-residence occupancy; seasonal and rental categories must remain distinct	Participants described short-term rentals as an economic asset and a market force, while distinguishing purpose-built cabins from homes potentially usable for permanent occupancy	Moderate	Current registrations, active listings, lodging-tax records, occupancy, property type, prior use, and conversion evidence
Development feasibility gap	Land-development standards, topography, infrastructure, and modest local earnings create potential cost constraints	Participants cited land, grading, roads, drainage, retaining structures, wells, septic, utilities, labor, materials, financing, engineering, insurance, and approvals	Strong as a recurring issue; unquantified	Project-level pro formas and representative site feasibility models
Infrastructure and geography matter	County and municipal jurisdictions differ; compact housing generally requires appropriate infrastructure and access	Participants emphasized sewer, water, septic, slope, drainage, roads, usable acreage, and differing conditions among Blue Ridge, McCaysville, Morganton, and unincorporated areas	Moderate	Utility maps, capacity, service policies, extension costs, soils, engineering, and site analysis
Need for greater housing diversity	Detached units are 83.3% of inventory; small and multiunit housing represent limited shares	Recurring interest in apartments, duplexes, fourplexes, townhomes, cottages, smaller lots, manufactured or modular housing, accessible units, and senior-oriented options	Strong	Current market demand, site feasibility, price points, and project-specific acceptance
Older-adult downsizing and accessibility	Small household sizes and age structure support life-cycle analysis	Participants described limited one-level, smaller, accessible, lower-maintenance housing near healthcare and services	Moderate	Senior household survey, waiting lists, healthcare referrals, accessibility and age-in-place needs
Younger households and family retention	Income distribution and current housing structure suggest potential entry barriers	Participants linked limited rentals, high prices, few starter homes, down-payment barriers, and limited independent housing with difficulty retaining or attracting younger households	Moderate	Current home-sale data, renter data, household migration, school enrollment, and resident survey
Community character and acceptance	Regulatory and infrastructure review confirms that site and design conditions vary substantially	Participants supported context-sensitive density and emphasized scale, mountain-compatible design, infrastructure, access, natural resources, quality, and communication	Strong	Site-specific engagement and design testing for actual projects
Long-term affordability	Public assistance can reduce project cost but does not inherently preserve affordability	Participants raised concern that publicly supported housing could later increase in price, convert to short-term rental use, or lose restrictions	Moderate	Selection of enforceable affordability and permanent-occupancy tools tied to specific projects
Institutional coordination	No single entity controls land, infrastructure, approvals, financing, construction, management, and compliance	Participants identified potential roles for governments, utilities, housing organizations, employers, lenders, developers, foundations, and agencies	Strong	Confirmed lead entity, membership, authority, staffing, decision process, and accountability

H.4 Household and Market Groups Identified

Group	Housing Issue Identified
Local workers in lower and moderate earnings ranges	Conventional rentals, smaller ownership units, housing near employment and services
Workers recruited from outside the county	Short- or medium-term rental access and housing suitable for relocation
Young adults and newly forming households	Entry-level rental and ownership options; smaller units
Single-income households and single parents	Housing costs supportable on one income and near employment, schools, and services

Group	Housing Issue Identified
Older adults seeking to downsize	One-level, accessible, lower-maintenance homes near healthcare and daily needs
Families seeking permanent housing	Stable rental and ownership choices at locally supportable costs
Public-service and essential workers	Housing within a practical commuting and response distance
Households using informal arrangements	Independent conventional housing where need and capacity can be verified

H.5 Housing Forms Discussed

Housing Form	Potential Role	Qualification
Conventional apartments	Long-term rentals and workforce access	Most appropriate where sewer, access, and services can support compact development
Duplexes, triplexes, and fourplexes	Small-scale rental or ownership diversity	Can fit residential scale but remains site- and design-dependent
Townhomes	Smaller ownership or rental units	Potential fit near municipal services and employment
Cottage development	Smaller detached units, downsizing, mixed-age households	Shared open space and compact design may improve land efficiency
Smaller-lot detached homes	Entry-level ownership and family housing	Requires feasible infrastructure, lot standards, and market price
Manufactured and modular housing	Lower-cost detached alternatives and replacement housing	Condition, land tenure, financing, siting, and community acceptance require attention
Senior-oriented and accessible housing	Downsizing, accessibility, proximity to services	Demand and operating model require verification
Rehabilitation and age-in-place improvements	Preservation of existing homes and support for older or lower-income owners	Condition and program eligibility cannot be inferred from housing age alone

H.6 Recurring Implementation Conditions

Condition	Stakeholder Implication
Location-specific approach	Housing form and scale should reflect jurisdiction, infrastructure, access, topography, services, and market role
Context-sensitive design	Public acceptance is more likely when scale, design quality, traffic, environmental conditions, and surrounding development are addressed
Feasibility analysis	Needed housing may require project-level analysis of land, infrastructure, construction, financing, operating costs, and supportable rents or prices
Public-benefit protection	Public land, infrastructure, grants, incentives, or regulatory relief should be connected to measurable public benefit
Long-term stewardship	Affordability and permanent-occupancy commitments require an identified monitoring and enforcement entity
Cross-sector coordination	Implementation requires confirmed responsibility rather than a general list of interested organizations

H.7 Claims Retained as Unverified Stakeholder Evidence

Claim	Why It Remains Unverified
Current apartment rents and occupancy	No complete current rental dataset or operator inventory was provided
Current home-sale prices	ACS owner-reported value is not a current sales dataset
Number and occupancy of short-term rentals	Registration, active-listing, occupancy, and property-use measures were not reconciled
School enrollment decline attributable to housing	Enrollment is influenced by multiple demographic, educational, and household factors
Water and sewer capacity	Stakeholder observations are not a substitute for engineering or utility records
Septic-related development yield	Requires parcel-level soils, slope, bedroom count, reserve area, and Health Department review
Number of concealed-need households	Individual examples do not provide a countywide count
Number of workers unable to relocate	Requires structured employer and applicant evidence
Cost of individual development components	Requires current bids, engineering, land, financing, and project-specific analysis

H.8 Findings

1. Stakeholders broadly recognized housing as a significant countywide economic and community issue.

2. The recurring concern was mismatch: housing continues to be produced, but much of the supply does not appear aligned with the needs and purchasing capacity of permanent residents and locally employed households.

3. Rental availability, smaller units, entry-level ownership, senior-oriented housing, and accessible housing emerged as recurring gaps.

4. Housing appears to contribute to workforce recruitment and retention difficulty for selected employers and occupations, but its effect has not been quantified.

5. Commuting, doubled-up households, informal arrangements, and delayed household formation may represent housing need not fully captured by conventional household-growth measures.

6. Short-term rentals are both an economic asset and a housing-market force; they should not be treated as the sole cause of housing conditions or as an automatic source of workforce housing.

7. Development economics, infrastructure, topography, and market incentives appear to limit production at prices and rents supportable by local households.

8. Stakeholders favored a broader range of context-sensitive housing forms rather than a single countywide product or urban-scale development model.

9. Community acceptance will depend on location, scale, design, infrastructure, access, environmental conditions, development quality, and a clear connection to local needs.

10. Long-term affordability and permanent occupancy should be considered when substantial public resources are used.

11. Implementation will require an accountable cross-sector structure because no single organization controls all elements needed to produce and preserve housing.

12. The stakeholder evidence is sufficient to support a housing-needs and priority-market assessment, but it does not support a precise countywide shortage estimate, project cost, or production target.

Source: Fannin County Housing Study stakeholder research, July 14, 2026. Findings represent recurring participant observations unless otherwise stated. Quantitative alignment is documented in Appendices B through G.

APPENDIX I

HOUSING NEEDS AND EVIDENCE MATRIX

Synthesis of demographic, housing, affordability, workforce, development, policy, and stakeholder evidence

I.1 Purpose and Interpretation

This appendix identifies the housing needs most clearly supported by the study evidence and shows the basis for assigning relative priority. It does not estimate a precise countywide shortage or establish a required production target. The evidence supports a structural housing-market mismatch involving tenure, type, price, location, accessibility, and permanent availability.

Priority levels reflect the consistency and strength of evidence across multiple sources. They are not funding scores and do not determine which project should be built first. Project selection must also consider site control, infrastructure, feasibility, capable partners, community compatibility, and measurable public benefit.

I.2 Evidence and Priority Framework

Priority Level	Evidence Standard	Recommended Treatment
High	Supported by multiple quantitative, administrative, and stakeholder sources; directly connected to documented market or workforce conditions	Appropriate for immediate implementation planning and pilot-project testing
Moderate-High	Strong directional support, with one or more important current-market or project-level evidence gaps	Appropriate for near-term program or project development alongside targeted verification
Moderate	Plausible and locally supported, but scale, location, condition, or market depth is not fully established	Appropriate for focused research, site testing, or limited pilots
Emerging / Conditional	Potential need or opportunity identified, but current evidence is insufficient to establish broad priority	Do not scale until additional evidence and feasibility are confirmed

I.3 Housing-Gap Evidence Matrix

Housing Gap	Quantitative / Administrative Evidence	Stakeholder Evidence	Priority	Remaining Evidence Need	Implication
Conventional long-term rental housing	Renter households are 21.4% of occupied units; multiunit structures are approximately 6.9% of inventory; renter cost burden is approximately 41%; median gross rent is $900 but is not a current asking-rent measure	Repeated reports of few available units, limited turnover, high occupancy, informal searches, and difficulty locating rentals near employment	High	Current rental listings, apartment inventory, occupancy, waiting lists, lease terms, bedroom mix, utility responsibility, and asking rents	Develop and preserve conventional year-round rentals, especially near employment, services, and infrastructure
Workforce housing at locally supportable costs	Approximately 56% of county jobs are held by nonresidents; approximately 60.5% of jobs are in earnings categories at or below $3,333 per month; average covered wage supports about $1,191 monthly housing cost	Employers and institutions described housing as a contributing recruitment and retention barrier	High	Occupation-specific wages, hard-to-fill positions, employee residence, applicant feedback, turnover, and employer participation	Use representative worker households to guide rent and price targets; prioritize housing connected to verified workforce needs
Entry-level ownership	Median household income is $57,073; median owner-reported value is $306,600; value-to-income relationship indicates a substantial ownership entry barrier	Stakeholders cited few starter homes, high prices, down-payment barriers, and difficulty retaining younger households	High	Current sales by price, home type, condition, location, financing, taxes, insurance, and first-time-buyer profile	Test smaller homes, smaller lots, townhomes, cottages, manufactured or modular options, and purchase-assistance tools

Housing Gap	Quantitative / Administrative Evidence	Stakeholder Evidence	Priority	Remaining Evidence Need	Implication
Smaller and lower-maintenance housing	Average household size is 2.15; detached units are 83.3% of inventory; efficiency and one-bedroom units are approximately 8.8%	Recurring interest in cottages, townhomes, apartments, smaller detached homes, and downsizing options	High	Demand by age, tenure, income, preferred location, accessibility, and price	Expand product diversity in infrastructure-served, context-sensitive locations
Housing for older adults and downsizing	Small household sizes and age structure support life-cycle need; current stock is heavily detached	Participants described limited one-level, accessible, lower-maintenance housing near healthcare and services	Moderate-High	Senior household survey, waiting lists, accessibility needs, service-provider evidence, and willingness to move	Test accessible cottages, apartments, townhomes, and age-in-place rehabilitation
Essential-worker housing	Workforce data show regional dependence and moderate earnings; public-service positions may require proximity and response reliability	Healthcare, education, public safety, emergency service, hospitality, and other employers reported housing-related concerns	Moderate-High	Position-specific wages, vacancies, response requirements, employee residence, turnover, and recruitment outcomes	Target employer partnerships and housing near key institutions where need is documented
Rehabilitation and age-in-place assistance	Approximately 26% of housing predates 1980; year built is not a condition measure	Stakeholders identified maintenance, accessibility, and aging-in-place concerns	Moderate	Condition survey, code data, repair needs, income eligibility, ownership, insurance, septic, and accessibility assessment	Develop preservation programs only after condition and eligibility are documented
Manufactured and modular housing	Manufactured housing represents approximately 8% of inventory; it is an established segment of the county market	Participants identified modern manufactured and modular housing as possible lower-cost alternatives	Moderate	Unit age, condition, land tenure, vacancies, financing, insurance, installation cost, regulations, and replacement need	Preserve viable existing communities and evaluate modern units on suitable sites
Concealed housing need and suppressed household formation	Conventional datasets do not measure all doubled-up, informal, or delayed household arrangements	Examples included adults living with family, basements, RVs, shared households, long commutes, and delayed independence	Moderate directional support	Resident survey, service-provider records, school and employer evidence, and carefully defined administrative indicators	Treat as an important but unquantified need; do not assign a unit count
Housing near employment, healthcare, schools, and services	Private vehicles dominate commuting; mean travel time is about 26 minutes; infrastructure and geography vary	Stakeholders emphasized location, transportation cost, response time, healthcare access, and practical commuting	Moderate-High	Opportunity-site mapping, utilities, roads, terrain, ownership, transit, services, and project feasibility	Concentrate compact housing where infrastructure and daily needs can support it
Permanent-occupancy and long-term-affordability protection	The gap between physical inventory and usual-residence occupancy is large; public support alone does not preserve affordability	Stakeholders expressed concern about later price escalation or conversion to short-term or nonpermanent use	Moderate-High	Legal, administrative, financing, monitoring, and enforcement options tied to specific projects	Connect substantial public resources to enforceable public benefit and an accountable steward
Short-term-rental conversion strategies	Seasonal housing, second homes, Census vacancy, and short-term rentals are distinct; current active-rental totals are not reconciled	Participants viewed short-term rentals as both an economic asset and a housing-market force	Emerging / Conditional	Registrations, active listings, property type, prior use, occupancy, revenue, location, suitability, and owner willingness	Do not assume broad conversion potential; evaluate voluntary, targeted opportunities only

I.4 Priority Markets

Priority Market	Likely Housing Forms	Evidence Basis	Principal Constraint	Relative Priority
Local workers and newly recruited employees	Long-term apartments, duplexes, townhomes, cottages, smaller detached or manufactured/modular homes	Commuting, job-earnings distribution, employer observations, limited rental and attached supply	Rent or price must align with one- and two-earner household structures	High
Young adults and newly forming households	Entry-level rentals, shared housing, studios and one-bedrooms, small ownership units	Small-unit scarcity, ownership entry barrier, stakeholder evidence of delayed independence	Limited current-market data and financing capacity	High
Lower- and moderate-income permanent households	Mixed-income rental, smaller ownership, rehabilitation, manufactured housing, assistance linked to verified need	Income distribution and renter burden	Feasibility gap between locally supportable costs and development cost	High
Older adults seeking to downsize or age in place	Accessible cottages, apartments, townhomes, one-level homes, repair and accessibility assistance	Life-cycle structure and recurring stakeholder evidence	Unverified market depth and service needs	Moderate-High
Essential public- and community-service workers	Institution-linked or employer-assisted rental and ownership options	Regional workforce dependence and stakeholder recruitment concerns	Need must be documented by occupation and employer	Moderate-High

Priority Market	Likely Housing Forms	Evidence Basis	Principal Constraint	Relative Priority
Families seeking stable year-round housing	Two- and three-bedroom rentals, smaller detached homes, townhomes, manufactured or modular homes	Cost burden, limited rentals, workforce and stakeholder evidence	Schools, childcare, transportation, and price must be considered	Moderate-High
Existing lower-income homeowners	Rehabilitation, accessibility, energy, septic, and preservation assistance	Older housing segment and stakeholder concerns	Condition and eligibility not yet measured	Moderate

I.5 Product and Location Alignment

Location Context	Potential Housing Response	Conditions That Must Be Verified
Municipal and infrastructure-served locations	Apartments, townhomes, duplexes, cottages, mixed-use or infill housing	Water and sewer capacity, land, parking, access, community context, and project economics
Near major employers and services	Workforce rental, employer-assisted housing, smaller ownership units	Site availability, infrastructure, transportation, employer commitment, and long-term use
Rural and unincorporated areas	Detached, manufactured or modular, small clusters, rehabilitation, accessory or family-related housing where permitted	Septic, wells, slope, road access, fire and emergency access, environmental conditions, and land cost
Healthcare and senior-service areas	Accessible apartments, cottages, townhomes, assisted or supportive models where demand is established	Operations, service model, healthcare access, affordability, and resident demand
Existing neighborhoods and housing stock	Rehabilitation, infill, replacement, accessibility, and preservation	Condition, ownership, code, infrastructure, neighborhood compatibility, and funding eligibility

I.6 Cross-Cutting Constraints

Constraint	Housing Effect
Land and site preparation	Land cost, usable acreage, slope, grading, drainage, retaining structures, streams, and environmental constraints
Infrastructure	Water, sewer, wells, septic, roads, access, utilities, capacity, extension cost, and timing
Regulatory yield	Parcel area, width, density, access, road, traffic, environmental, and project-size requirements
Construction and financing	Materials, labor, insurance, interest rates, lender requirements, developer return, operating cost, and contingency
Market mismatch	Locally supportable rents and prices may be below the level required for private feasibility
Site control and implementation capacity	Need for willing landowners, capable developers, operators, lenders, public partners, and accountable leadership
Community compatibility	Scale, design, traffic, natural resources, infrastructure, quality, and meaningful engagement
Long-term public benefit	Affordability, permanent occupancy, monitoring, compliance, and recapture where public resources are committed

I.7 Evidence Boundaries

Measure	Study Determination
Precise countywide unit shortage	Not supported by the current evidence
Required bedroom mix	Not supported without current rental, sales, household, and waiting-list evidence
Number of inbound commuters who would relocate	Not supported; commuting has multiple causes
Exact subsidy requirement	Cannot be established without site- and project-level feasibility analysis
Current asking rent or sale-price distribution	Not established by ACS median gross rent or owner-reported value
Number of homes diverted by short-term rentals	Not established without reconciled registration, listing, use, and occupancy data
Number of substandard or rehabilitation-needy homes	Cannot be inferred from year built
Number of concealed-need households	Qualitative evidence exists, but no reliable countywide count is available

I.8 Findings

1. Fannin County's primary housing problem is a structural mismatch rather than a general absence of residential structures.

2. The strongest supported needs are conventional long-term rentals, workforce housing at locally supportable costs, entry-level ownership, and smaller or lower-maintenance housing.

3. Older-adult housing, essential-worker housing, housing near services and employment, and long-term affordability protections are also strongly supported priorities.

4. Rehabilitation, manufactured and modular housing, and concealed housing need are important but require additional condition, market, and household evidence before they can be quantified.

5. Short-term rental conversion should be treated as a targeted, voluntary opportunity rather than a central supply strategy.

6. Housing form should vary by location, infrastructure, topography, jurisdiction, and community context.

7. No single housing type will address the county's full range of workforce, family, young-adult, older-adult, ownership, rental, accessibility, and preservation needs.

8. The current evidence supports action planning and pilot development but does not support a precise countywide unit target.

9. The next implementation step should be to test a limited portfolio of sites, products, price points, partners, and affordability mechanisms through project-level feasibility analysis.

Evidence basis: Appendices B through H and the corresponding sections of the Fannin County Housing Study. Priority assignments are study synthesis judgments, not statistical estimates or funding determinations.

APPENDIX J

IMPLEMENTATION ACTION MATRIX

Action framework derived from the study findings and evidence; implementation assignments remain subject to local confirmation

J.1 Purpose and Use

This appendix converts the study findings into a sequenced implementation framework. It identifies the action, intended result, likely lead role, supporting partners, timing, dependencies, and measures of progress.

The matrix does not bind any organization, appropriate funds, approve a project, or establish a legal obligation. Lead and partner roles should be confirmed through formal local action. Projects should advance only after site control, infrastructure, financial feasibility, public benefit, and responsible stewardship are verified.

J.2 Implementation Principles

Principle	Application
Evidence before scale	Use current market, site, infrastructure, and financial evidence before adopting numeric targets or launching large programs.
Projects before abstractions	Move from general housing need to specific sites, products, price points, partners, and implementation responsibilities.
Location-specific solutions	Match housing type and density to infrastructure, topography, jurisdiction, access, and community context.
Public benefit for public support	Tie public land, infrastructure, incentives, grants, or regulatory relief to measurable housing outcomes.
Long-term stewardship	Identify who will monitor affordability, occupancy, maintenance, compliance, and recapture provisions.
Portfolio approach	Use multiple housing forms and strategies rather than relying on one project type or one program.
Transparent measurement	Track approvals, starts, completions, occupancy, tenure, price, affordability period, and permanent-use status separately.

J.3 Priority Implementation Matrix

Priority	Action	Intended Result	Likely Lead	Key Partners	Timing	Critical Dependencies	Measures of Progress
1	Establish a countywide housing implementation structure	Create an accountable, cross-sector body with a defined lead, membership, meeting cadence, decision process, and annual work program	Fannin County and participating municipalities	Utilities; housing organizations; employers; lenders; developers; foundations; health and education representatives	0–6 months	Formal participation; staff support; clear authority; conflict-of-interest and reporting procedures	Lead designated; membership confirmed; work program adopted; quarterly reporting initiated
2	Create a verified housing data and project-tracking system	Maintain a current record of permits, units, structure type, project stage, tenure, price or rent, permanent-use status, and public support	County planning or designated housing lead	Municipalities; building officials; utilities; tax and lodging administrators; project sponsors	0–9 months	Data-sharing agreements; common definitions; responsible data steward	Annual housing dashboard; projects tracked from proposal through occupancy; data gaps reduced

Priority	Action	Intended Result	Likely Lead	Key Partners	Timing	Critical Dependencies	Measures of Progress
3	Complete a current rental-market inventory	Document conventional rental units, asking rents, occupancy, waiting lists, bedroom mix, utilities, lease terms, and location	Designated housing lead or contracted research partner	Apartment operators; property managers; employers; housing organizations; utilities	0–9 months	Owner and operator participation; confidentiality protocol; consistent survey instrument	Verified rental inventory; current asking-rent range; occupancy and waiting-list evidence
4	Develop an opportunity-site inventory	Identify publicly and privately controlled sites suitable for housing based on infrastructure, access, terrain, ownership, services, and regulatory conditions	County and municipal planning/economic-development staff	Utilities; property owners; GIS staff; engineers; Health Department; land trusts; developers	0–12 months	Parcel, utility, slope, road, ownership, and environmental data; willing property owners	Short list of priority sites with documented constraints and next steps
5	Prepare project-level feasibility models	Test representative rental, townhome, cottage, smaller-lot, manufactured/modular, senior, and rehabilitation concepts	Housing implementation structure with qualified development and finance advisors	Developers; contractors; lenders; utilities; engineers; architects; public agencies	6–18 months	Sites or realistic prototypes; current cost data; rents/prices; financing assumptions; operating model	Feasibility gap identified by product; viable concepts advanced; unsupported concepts discontinued
6	Advance one or more conventional workforce-rental pilots	Produce year-round rentals at rents supportable by verified local worker households	Project-specific developer or housing organization	Local governments; employers; utilities; lenders; state/federal funding partners	9–36 months	Site control; infrastructure; project pro forma; management plan; affordability and occupancy terms	Financing closed; units started and completed; rents and occupancy match commitments
7	Advance entry-level ownership pilots	Test smaller detached homes, townhomes, cottages, smaller lots, and manufactured/modular options	Qualified developer or nonprofit housing partner	Local governments; lenders; employers; landowners; utilities; homebuyer-assistance providers	9–36 months	Site feasibility; buyer income and financing evidence; construction cost; resale and occupancy protections where public support is used	Homes delivered at target price points; qualified buyers served; permanent occupancy documented
8	Develop an older-adult and accessibility strategy	Address downsizing, accessible new housing, rehabilitation, and aging-in-place needs	Housing lead with aging and healthcare partners	Healthcare providers; senior services; nonprofits; municipalities; contractors; funders	6–18 months	Senior demand assessment; service needs; accessibility criteria; program funding	Demand documented; pilot program or project launched; accessibility outcomes tracked
9	Create a housing-preservation and rehabilitation program	Preserve viable permanent housing and assist eligible owners with health, safety, accessibility, energy, and critical repairs	Qualified housing organization or local program administrator	Local governments; federal and state agencies; utilities; contractors; nonprofits; lenders	9–24 months	Condition and eligibility evidence; funding; contractor capacity; compliance procedures	Homes repaired; residents retained; health/safety issues corrected; public cost per home documented
10	Evaluate manufactured and modular housing opportunities	Preserve viable existing units and test modern manufactured or modular housing on suitable sites	Housing implementation structure	Manufacturers; installers; lenders; insurers; communities; developers; local governments	6–18 months	Siting rules; land tenure; infrastructure; financing; insurance; installation and site cost	Feasible models identified; pilot sites advanced; existing viable communities preserved
11	Create employer-assisted housing partnerships	Connect verified recruitment and retention problems with employer contributions to rental, ownership, land, guarantees, or assistance	Participating employers with housing lead	Healthcare; education; hospitality; public safety; lenders; developers; foundations	6–18 months	Position-specific need; employer commitment; fair-housing and tax/legal review; project linkage	Employer commitments secured; workers assisted; recruitment and retention outcomes measured
12	Review regulatory standards through project testing	Determine whether specific dimensional, density, access, infrastructure, or approval standards materially affect priority housing	County and applicable municipalities	Planning staff; legal counsel; engineers; fire and emergency services; Health Department; developers	6–24 months	Representative sites and project pro formas; safety and infrastructure evidence	Targeted amendments or administrative improvements adopted only where evidence supports them
13	Establish public-benefit and affordability standards	Define required outcomes when public land, infrastructure, incentives, grants, or regulatory relief support housing	Participating local governments	Legal counsel; housing organizations; lenders; project sponsors; compliance administrator	6–18 months	Legal authority; affordability method; monitoring capacity; enforcement and recapture provisions	Standard agreements adopted; affordability and permanent-use periods recorded and monitored
14	Reconcile short-term rental and permanent-housing data	Create a defensible understanding of registrations, active listings, property type, location, use, and potential voluntary conversion	County and municipal administrators	Lodging-tax staff; property managers; data vendors; tax officials; housing lead	6–18 months	Consistent definitions; data access; privacy and legal review	Annual reconciled dataset; policy based on verified conditions rather than estimates
15	Create an annual housing implementation report	Report actions, funding, projects, unit status, price/rent, occupancy, permanent use, and unresolved barriers	Housing implementation structure	All participating entities	Annually	Common reporting template; verified project records; public accountability	Annual report issued; progress compared with commitments; work program updated

J.4 Sequenced Work Program

Phase	Primary Work
Immediate: 0–6 months	Confirm leadership and participating entities; establish governance; adopt common definitions; initiate data-sharing; identify funding and staff capacity
Near term: 0–12 months	Complete rental inventory; establish project tracker; build opportunity-site inventory; verify employer needs; reconcile priority data gaps
Project development: 6–18 months	Complete feasibility models; select pilot sites and sponsors; define public-benefit standards; identify financing; begin regulatory project testing
Implementation: 9–36 months	Secure site control and financing; obtain approvals; construct rental and ownership pilots; launch preservation and employer-assisted programs
Ongoing	Track projects, affordability, occupancy, permanent use, public investment, and outcomes; report annually; revise priorities based on evidence

J.5 Project Readiness Screen

Readiness Element	Minimum Evidence Before Advancement
Documented need	Target household, tenure, income range, bedroom need, location, and evidence source are defined
Site control	Ownership, option, donation, lease, or other enforceable control is confirmed
Jurisdiction and approvals	Applicable government, land-use path, subdivision, building, environmental, and health requirements are identified
Infrastructure	Water, sewer, well, septic, road, drainage, utilities, emergency access, and extension costs are verified
Market support	Rents, prices, absorption, buyer or renter eligibility, and competing supply are current and defensible
Financial feasibility	Development, financing, operating, contingency, and long-term maintenance costs are modeled
Capable sponsor	Developer, owner, operator, lender, and public or nonprofit partner have relevant capacity
Public benefit	Affordability, permanent occupancy, target population, duration, and measurable outcomes are defined
Stewardship and compliance	Monitoring, reporting, enforcement, recapture, and property-management responsibility are assigned
Community compatibility	Scale, design, traffic, natural resources, infrastructure, and neighborhood context are addressed

J.6 Public-Support Decision Screen

Decision Question	Required Consideration
Need for intervention	Would the project fail, shrink, or serve a different market without public support?
Proportionality	Is the public contribution proportionate to the verified feasibility gap and public benefit?

Decision Question	Required Consideration
Additionality	Does the support produce housing that would not otherwise occur on substantially the same terms?
Targeting	Are eligible households, rents, prices, tenure, and permanent-use requirements defined?
Duration	How long will affordability or occupancy restrictions remain in effect?
Enforceability	Are restrictions legally recorded, monitored, and enforceable?
Risk allocation	Who bears development, construction, lease-up, operating, compliance, and market risk?
Transparency	Are public contributions, private commitments, outcomes, and exceptions documented?
Exit and recapture	What happens if the project is sold, converted, refinanced, fails, or violates its commitments?

J.7 Core Performance Measures

Performance Area	Measure
Production	Units proposed, approved, permitted, started, completed, and occupied—reported separately
Tenure and use	Rental, ownership, seasonal, short-term, permanent occupancy, and other use
Affordability	Rent or price, household income served, affordability period, utility responsibility, and recurring owner costs
Product	Structure type, bedroom count, accessibility, size, and location
Public investment	Land value, infrastructure, grant, loan, incentive, fee relief, staff cost, and other public contribution
Leverage	Private, employer, philanthropic, state, and federal resources committed
Workforce outcomes	Employees housed, positions supported, commute changes, recruitment, retention, and employer participation where measurable
Preservation	Homes repaired, residents retained, accessibility improvements, and health/safety conditions corrected
Compliance	Occupancy, affordability, reporting, property condition, and enforcement status
Implementation capacity	Staffing, active partners, sites controlled, feasibility studies completed, and projects moved to the next stage

J.8 Actions Not Supported at This Stage

Action	Reason It Is Not Yet Supported
Adopt a precise countywide unit target	Current evidence does not establish a defensible shortage number or bedroom mix
Treat all vacant or seasonal units as available housing	Census vacancy categories do not establish market availability or suitability
Assume inbound commuters would relocate	Commuting has multiple causes and relocation interest has not been measured
Rely on short-term rental conversion as the primary strategy	Active supply, suitability, economics, and owner willingness are not established
Adopt broad regulatory changes without project evidence	The effect of specific standards should be tested against representative sites and pro formas

Action	Reason It Is Not Yet Supported
Provide substantial public support without enforceable benefit	Public resources should be tied to measurable affordability, occupancy, or other outcomes
Count permits, rezonings, or approvals as completed housing	Production stages must remain distinct
Launch a large rehabilitation program based only on housing age	Year built does not establish condition, need, eligibility, or cost

J.9 Implementation Findings

1. The county should move from general recognition of housing need to a limited, accountable portfolio of data, site, feasibility, preservation, rental, and ownership actions.

2. The first implementation requirement is an identified lead structure with authority, staffing, partners, and public reporting responsibilities.

3. Current rental-market evidence and opportunity-site information should be completed before assigning production targets.

4. Project-level feasibility analysis is necessary because locally supportable rents and prices may not cover land, infrastructure, construction, financing, and operating costs.

5. Initial projects should test multiple housing forms and market groups rather than assume one product will address the county's needs.

6. Public support should be proportional to the verified feasibility gap and tied to enforceable affordability, permanent occupancy, or another measurable public benefit.

7. Regulatory changes should be targeted and supported by representative project evidence, not adopted on the assumption that regulation alone explains the housing mismatch.

8. Implementation performance should be measured by projects advanced and households served—not only by meetings held, plans adopted, or funds pursued.

9. The action matrix should be reviewed annually and revised as current market, project, infrastructure, and funding evidence becomes available.

Evidence basis: Appendices B through I and the corresponding sections of the Fannin County Housing Study. Lead and partner assignments are recommended roles and require local confirmation.

APPENDIX K

DATA GAPS AND CONTINUING RESEARCH AGENDA

Priority evidence needs for implementation, monitoring, and future updates of the Fannin County Housing Study

K.1 Purpose and Use

This appendix identifies the data and research needs that remain unresolved after completion of the housing study. The gaps do not invalidate the study’s principal findings. They define the additional evidence needed to move from countywide analysis to specific projects, programs, funding decisions, regulatory actions, and measurable implementation targets.

Research should be undertaken only when it supports a defined decision. Data collection without an identified use, responsible owner, update schedule, or quality standard can create administrative burden without improving housing outcomes.

K.2 Research Priority Framework

Priority	Definition	Timing
Immediate	Needed to establish implementation leadership, verify current market conditions, identify feasible sites, or evaluate a near-term project	Begin within 0–6 months
Near term	Needed to design programs, refine target markets, evaluate policy options, or support funding applications	Begin within 6–18 months
Ongoing	Needed for accountability, market monitoring, project tracking, or periodic study updates	Maintain annually or at another defined interval
Conditional	Needed only when a specific site, policy, project, or funding opportunity is being evaluated	Collect when a decision is active

K.3 Priority Data-Gap Matrix

Data Gap	Information Needed	Recommended Method	Decision Supported	Likely Data Owner	Priority	Update Cycle
Current conventional rental inventory	Unit count, property, location, bedroom mix, asking rent, utilities, lease terms, occupancy, turnover, waiting lists, accessibility, and management contact	Operator survey; property-manager interviews; listings review; utility and assessor cross-checks	Design workforce-rental projects; establish current rent and vacancy benchmarks	Designated housing lead or contracted research partner	Immediate	Update annually
Current residential sales market	Closed sales by price, structure type, size, condition, location, days on market, financing, buyer residency, and new versus existing construction	Multiple Listing Service data; assessor and deed records; broker analysis	Set entry-level ownership targets; test sales absorption and product-market fit	Housing lead with licensed market-data partner	Immediate	Quarterly or annually
Permit-to-completion production series	Permits, authorized units, starts, inspections, certificates of occupancy, demolitions, conversions, replacements, tenure, and project status	County and municipal permitting systems; field verification; project sponsor reporting	Measure actual production and avoid counting approvals as completed housing	County and municipal building officials	Immediate	Continuous with annual summary
Subdivision and development pipeline	Project name, owner, location, lots or units, structure type, approval date, infrastructure status, permits, construction, completion, occupancy, and inactive status	Planning and plat records; developer confirmation; GIS project layer	Understand near-term supply and identify stalled or feasible projects	County and municipal planning staff	Immediate	Quarterly

Data Gap	Information Needed	Recommended Method	Decision Supported	Likely Data Owner	Priority	Update Cycle
Opportunity-site inventory	Ownership, acreage, zoning or land-use status, water, sewer, wells, septic, roads, slope, streams, flood risk, environmental constraints, services, and asking price	GIS; utilities; assessor; site visits; engineering and environmental screening	Select sites for feasibility testing and public-private development	Local governments with utilities and property partners	Immediate	Update as sites change
Water and sewer capacity	Current service areas, available capacity, planned improvements, connection policies, extension cost, timing, and project-size constraints	Utility maps, engineering reports, capital plans, and utility-manager verification	Determine where compact housing can be supported and what infrastructure support may be required	Utility providers and local governments	Immediate	Update with capital plans
Employer housing evidence	Hard-to-fill positions, wages, vacancies, turnover, applicant feedback, employee residence, commute, recruitment outcomes, and willingness to participate	Standardized employer survey and confidential interviews	Target essential-worker and employer-assisted housing initiatives	Housing lead with major employers and institutions	Immediate	Every 1–2 years
Short-term rental reconciliation	Certificates or registrations, active listings, property address, structure type, owner location, occupancy, lodging revenue, prior use, and permanent-housing suitability	County and municipal records; listing data; tax records; property classification; deduplication	Evaluate policy and voluntary conversion opportunities using defensible evidence	County and municipal administrators	Near term	Annually
Older-adult and accessibility demand	Household interest in downsizing, preferred location, tenure, price, unit type, accessibility, service needs, and willingness to move	Resident survey; senior-service and healthcare referrals; waiting lists; focus groups	Design senior-oriented housing and age-in-place programs	Housing lead with aging and healthcare partners	Near term	Every 3–5 years
Housing-condition and rehabilitation needs	Structural condition, health and safety, accessibility, energy, septic, insurance, ownership, occupancy, income eligibility, and repair cost	Representative condition survey; code records; service-provider referrals; program intake	Design a targeted preservation and rehabilitation program	Qualified housing organization or program administrator	Near term	Program-based ongoing
Manufactured-housing conditions	Unit age, condition, vacancy, ownership, land tenure, rent, financing, insurance, installation, infrastructure, and replacement need	Assessor and permit records; community and resident survey; field verification	Preserve viable communities and evaluate modern manufactured or modular housing	Housing lead with county and community partners	Near term	Every 3–5 years
Concealed need and delayed household formation	Doubled-up households, informal arrangements, adult children living with family, RV or nonstandard occupancy, overcrowding, and relocation interest	Carefully designed resident survey; service-provider and employer evidence; administrative indicators	Understand need not visible in conventional household counts	Independent research partner	Near term	Periodic; not annual
Municipal policy and regulatory inventory	Current zoning, land-use, dimensional, density, parking, accessory dwelling, manufactured housing, infill, approval, fee, and incentive provisions	Official ordinances; staff interviews; legal and planning review	Coordinate countywide housing strategies while respecting jurisdictional authority	Each municipality with county coordination	Near term	Update after amendments
Development cost and feasibility benchmarks	Land, grading, roads, utilities, septic, stormwater, construction, professional fees, financing, insurance, taxes, operations, reserves, and required return	Representative site and project pro formas; contractor, engineer, lender, and operator input	Quantify feasibility gaps and determine whether public intervention is warranted	Project sponsor with qualified development advisor	Conditional	For each project or major prototype
Community preference and project acceptance	Response to actual site, scale, design, traffic, infrastructure, environmental conditions, public support, and affordability terms	Project-specific engagement, design workshops, visualizations, and documented feedback	Improve project design and distinguish general concern from site-specific issues	Project sponsor and applicable jurisdiction	Conditional	For each significant project
Affordability and permanent-occupancy compliance	Eligible households, rent or price, utility assumptions, occupancy status, restriction period, monitoring, violations, and recapture	Recorded agreements; annual certifications; property-management records; compliance review	Protect public benefit and measure long-term outcomes	Designated compliance administrator	Ongoing	At least annually

K.4 Minimum Annual Housing Dashboard

Dashboard Area	Minimum Measures
Housing production	Projects, permits, authorized units, starts, completions, certificates of occupancy, demolitions, and conversions—reported separately

Dashboard Area	Minimum Measures
Structure and tenure	Detached, attached, multifamily, manufactured or modular; rental, ownership, seasonal, short-term, and permanent occupancy
Price and affordability	Asking rent, sale price, utilities, recurring owner costs, household income served, and affordability period
Rental market	Conventional rental units, occupancy, turnover, waiting lists, bedroom mix, and asking rents
Development pipeline	Proposed, submitted, approved, infrastructure underway, permitted, under construction, completed, occupied, delayed, and inactive
Public support	Land, infrastructure, grants, loans, incentives, fee relief, employer support, and other contributions
Workforce outcomes	Employers participating, workers assisted, positions supported, recruitment, retention, and commute outcomes where measurable
Preservation	Homes assessed, repaired, made accessible, or retained as permanent housing
Compliance	Affordable and permanent-occupancy units, monitoring status, violations, corrections, and recapture
Implementation capacity	Sites controlled, feasibility studies completed, financing applications, funds secured, and projects advanced

K.5 Common Data Definitions

Term	Recommended Working Definition
Housing unit	A separate living quarter as defined by the relevant Census or administrative source
Household	An occupied housing unit; not equivalent to the total housing inventory
Permit	An administrative authorization; not a start, completion, or occupied unit
Authorized unit	A housing unit represented by a permit or federal permit report; one permit may authorize multiple units
Start	Physical construction has begun under a consistently applied local definition
Completion	Construction is substantially complete under the applicable inspection or administrative standard
Occupied unit	A completed unit in residential use, supported by certificate of occupancy or another reliable source
Conventional rental	A unit offered for longer-term residential occupancy rather than transient lodging
Short-term rental	A unit offered for transient occupancy under the applicable local definition
Permanent occupancy	Use as a primary or usual residence under a defined and verifiable standard
Affordable housing	Housing with an identified income group, cost standard, term, and enforcement mechanism; not merely lower priced
Workforce housing	Housing connected to defined worker households, wages, occupations, or employers; not a substitute for an income standard

Term	Recommended Working Definition
Project	A site-specific development or preservation initiative with an identified sponsor, location, status, and unit count
Public support	Land, infrastructure, money, financing, incentive, fee relief, regulatory concession, staff support, or other measurable public contribution

K.6 Research Quality Standards

Standard	Application
Define the decision first	State the project, program, policy, funding, or monitoring decision the research will support.
Use consistent geography	Separate countywide, unincorporated, municipal, utility-service, market-area, and site-specific evidence.
Preserve source periods	Do not combine current listings, annual administrative records, decennial counts, and five-year survey estimates without clear labeling.
Retain uncertainty	Include margins of error, missing records, response rates, coverage limits, and unresolved classifications.
Separate measures	Keep permits, units, starts, completions, occupancy, tenure, use, asking price, sale price, owner value, rent, and total housing cost distinct.
Avoid unsupported causation	Do not attribute commuting, school enrollment, employer difficulty, or household formation to housing without direct evidence.
Protect confidentiality	Report employer, resident, and applicant information in a form that does not identify individuals without permission.
Maintain a source log	Record title, organization, direct URL or file, publication date, access date, geography, data year, table or dataset, and study use.
Assign ownership	Every recurring dataset should have a responsible entity, update cycle, storage location, and quality-control process.
Publish only verified results	Distinguish confirmed data, calculations, administrative information, recurring observations, individual anecdotes, and unresolved claims.

K.7 Recommended Study Update Cycle

Update Type	Scope
Annual implementation update	Production, projects, rental conditions, public support, affordability compliance, and work-program progress
Three-year technical refresh	ACS, BLS, LEHD, permit, production, sales, rental, workforce, infrastructure, and policy indicators
Five-year comprehensive update	Full housing-needs reassessment, stakeholder research, resident and employer input, market analysis, and implementation evaluation
Event-driven update	Major utility expansion, economic-development project, disaster, regulatory change, funding opportunity, or large housing proposal

K.8 Research Items That Should Not Delay Initial Action

Action	Reason It Should Proceed
Establishing implementation leadership	No additional research is needed to identify an accountable coordinating structure
Creating a project tracker	The tracker can begin with known projects and improve as records are reconciled
Building an opportunity-site inventory	Initial screening can begin before full engineering and market analysis
Conducting rental and employer surveys	These are themselves priority research actions
Testing project feasibility	Representative sites and prototypes can be evaluated without a countywide unit target
Defining public-benefit standards	Local governments can establish principles and draft tools while specific projects are developed
Improving source and administrative records	Common definitions and data-sharing procedures can begin immediately

K.9 Findings

1. The remaining data gaps are primarily implementation gaps rather than deficiencies that overturn the study's central findings.

2. The most urgent needs are current rental-market evidence, residential sales data, permit-to-completion tracking, development-pipeline records, opportunity-site analysis, utility-capacity information, and structured employer evidence.

3. Project-level feasibility analysis is necessary before estimating subsidy needs, selecting sites, changing regulations, or committing substantial public resources.

4. Short-term rental, concealed household need, housing condition, senior demand, and manufactured-housing conditions warrant additional research but should not be assigned unsupported countywide counts.

5. Fannin County and its municipalities should use common definitions so that permits, units, starts, completions, occupancy, tenure, use, price, affordability, and public support can be tracked consistently.

6. Every recurring dataset should have an identified owner, update schedule, quality standard, and decision use.

7. An annual housing dashboard should focus on measurable progress and preserve the distinctions among approvals, production, occupancy, affordability, and permanent use.

8. The housing study should receive annual implementation updates, a technical refresh approximately every three years, and a comprehensive reassessment approximately every five years.

9. The absence of perfect data should not delay governance, project tracking, market surveys, opportunity-site work, feasibility testing, or public-benefit standards.

10. Future research should narrow uncertainty and improve decisions; it should not be used to create false precision or postpone action that is already supported by the evidence.

Evidence basis: Appendices A through J and the corresponding sections of the Fannin County Housing Study. Research priorities reflect the decisions that remain unresolved; they are not findings of data failure or requirements imposed on any organization.