

**HOUSING ATTAINABILITY
AND SUSTAINABILITY IN
COWETA COUNTY, 2024**

Produced by the Coweta County Attainable Housing Task Force

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BACKGROUND

Over the past decade, a number of factors have contributed to the escalating cost of housing in Coweta County. Rapid economic development, lack of transportation choices, COVID-19, an EF4 tornado and inflation have all helped create significant obstacles to living and working here.

The Attainable Housing Task Force is a grass-roots initiative in Coweta County organized to study the housing challenges facing our citizens. Not a 501C(3), it was initiated as an advocacy group in 2018 to engage the range and strength of local nonprofits to meet the diverse needs of people in our communities. Participants who have contributed to the knowledge base and content include, among others, representatives from the Coweta Community Foundation, Bridging the Gap, American Red Cross, Newnan-Coweta Chamber of Commerce, Newnan Coweta Habitat for Humanity, the Department of Family and Children Services, and interested citizens including a retired banker.

The Task Force meets monthly to strategize, consider solutions and undertake many projects and activities. This white paper is the product of a recent effort to communicate the key issues and potential solutions for attainable and sustainable housing for all in Coweta County. Task Force activities are identified on the following page, and additional information is available upon request

The Atlanta Regional Commission predicts that Coweta County will swell to roughly 225,000 people by 2050.* That is an increase of almost 75,000 people. With that growth come real challenges — wicked problems — that this community must address head on if we are to have a healthy, vibrant community. Housing is an urgent and critical challenge. What we do today will echo 25 years from now. ¹

1

https://www.times-herald.com/news/forecast-coweta-population-to-reach-225k-by-2050/article_72b6c3a2-cb7d-11ee-853c-a760de7dd03c.html

Past Activities of Task Force

2022 Eviction Diversion Workshop: During the COVID-19 housing crisis, the Task Force informed Nonprofit Organizations and communicated with Landlords, Tenants, and the Courts about the Georgia Rental Assistance Program. As a result, Coweta County citizens were recipients of the highest amount of funding in the United Way’s Central Georgia region, noted in the following chart.

Georgia Rental Assistance	% Renters	Total Apps	Total Tenants Paid	Total \$ Paid
BUTTS	28.67%	206	40	\$425,367
CARROLL	31.17%	1385	445	\$3,361,848
COWETA	24.91%	1234	408	\$3,485,369
HEARD	32.05%	42	6	\$27,507
LAMAR	29.91%	113	20	\$135,397
MERIWEATHER	36.58%	150	41	\$247,918
MONROE	18.12%	176	34	\$142,152
PIKE	12.46%	57	8	\$83,538
SPALDING	40.51%	1132	282	\$2,045,943
TROUP	38.58%	1435	496	\$2,772,071
UPSON	33.91%	214	33	\$187,149

Georgia Department of Community Affairs
Georgia Rental Assistance Program as of 7/1/2022

2019, 2022 and 2024 Organized Point-in-Time Counts of unsheltered people and reported findings to the Georgia Department of Community Affairs and ultimately the U.S. Department of Housing and Urban Development.

“**Workforce Housing**” presentation to Chamber of Commerce Leadership Coweta.

Helped found NEST Warming Shelter with donations of cots, writing of the policy documents, and volunteering.

2024 Participated in developing the business plan to reduce homelessness through **Restart Coweta’s** outreach work with individuals and families experiencing homelessness.

Initiated the “**Circumstance Survey**” to coordinate data gathering across all relevant Nonprofit Organizations. Data is currently ongoing and impactful.

FUNDAMENTALS OF COWETA COUNTY HOUSING ISSUES

This project experience has convinced us of the necessity of turning the focus more fully on meeting housing challenges that impact the overall health of our entire community. The Task Force has identified 4 constituency groups, each with different profiles, for whom it is already difficult to find attainable housing. **Attainable housing is achieved when a household pays no more than 30% of their income for mortgage or rent. The standard measure of housing cost unaffordability is known as cost burden.** And although there is some overlap, this paper separately addresses the issues generally facing each constituency.

HomeOwners / Potential Home Owners	Renters	Transitionally Unhoused	Chronically Unhoused
<ul style="list-style-type: none"> • Need starter home price range to enter the market. 	<ul style="list-style-type: none"> • In 2024, need to earn at least \$23 an hour at a full time job to access traditional rental property • Limited low income units • Income based units 	<ul style="list-style-type: none"> • Persons experiencing job loss (their own or a loved one), home fire, etc. • Caregivers (of children, disabled, elderly) who can't make ends meet 	<ul style="list-style-type: none"> • The elderly adult • Persons with untreated substance abuse • People with untreated mental health issues • People who don't want the obligations of traditional society

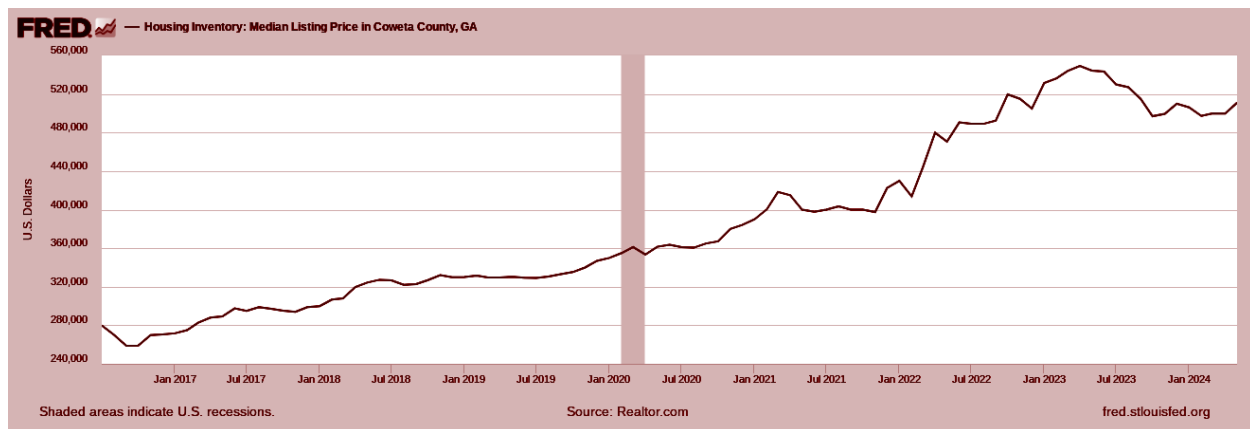
Housing Cost Burden in Coweta County

Housing attainability, affordability and cost burden are issues across many parts of the U.S. It's important to understand the definition of housing cost burden as it relates to our Coweta County communities and the people who live - or want to live - here. When housing is actually attainable, meaning residents can either find a way to save enough money for a down payment on a reasonably priced home or are able to afford the rent on a house or apartment, the issue of affordability arises under the definition of housing cost burden. Attainability also requires that the monthly cost of housing is affordable. Housing cost burden is not tied only to low income levels. Affordable housing at any income level is generally defined as housing on which the occupant is paying no more

than 30 percent of gross income for housing costs, including utilities.² Another way of looking at this is that the standard measure of housing cost unaffordability is known as cost burden. When a household spends more than 30% of its income on housing costs, it is considered cost-burdened.³ Homeownership housing costs include mortgage principal and interest, taxes, insurance, and utilities, while rental housing costs include rent and utilities. Further, Census Bureau 2020 data identify nearly 6,700 households that have monthly owner costs totaling more than 30% of income while slightly more than 6,000 renter households have monthly renter costs greater than 30%. This causes struggling household budget categories such as food and medicine to be depleted.

Jobs, Wages

Jobs are one of the first solutions suggested in the discussion of struggling households and individuals experiencing homelessness. However, having a job is only part of the solution. With the rising cost of housing, even a full-time job is no guarantee of employment that will meet housing costs. The graph below tracks monthly median listing prices for housing beginning in July, 2016, when the median price of listed for sale housing was \$279,800. The median price of housing listed for sale in Coweta County was \$499,650 in January, 2024 while in May 2024 it exceeded \$510,000.⁴



Median rents are more difficult to track over time. **However, current rent levels are becoming either out of reach or can easily place a cost burden on its occupants.** The average monthly rent of a one-bedroom apartment in Coweta County is \$1,227;

² <https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm>

³ <https://coascenters.howard.edu/housing-inflation-and-cost-burdens>

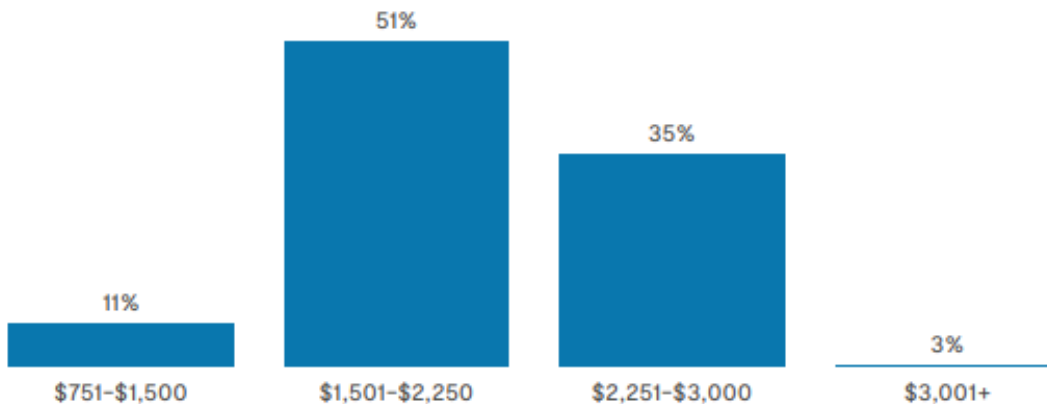
⁴ <https://fred.stlouisfed.org/series/MEDLISPR113077#>

the average cost of a two-bedroom apartment is \$1,310. The following chart compares 30% of monthly income - the price a renter should pay for rent plus utilities - to the average cost of a 1- or 2-bedroom apartment in Coweta County. Even someone making \$50K will be cost burdened when renting an average priced 1 bedroom apartment, while someone making \$60,000 wouldn't be cost burdened in a 1 bedroom, but more than likely would be in a 2 bedroom apartment. On average, Coweta County, GA residents spend about \$204 per month on electricity.⁵

Annual Income	Monthly Income	30% housing allowance	1BR Cost Coweta	Cost Burdened?	2BR Cost Coweta	Cost Burdened
\$40,000	\$3,333	\$1,000	\$1,514	Yes	\$1,788	Yes
\$50,000	\$4,167	\$1,250	\$1,514	Yes	\$1,788	Yes
\$60,000	\$5,000	\$1,500	\$1,514	Probably	\$1,788	Yes
\$70,000	\$5,833	\$1,750	\$1,514	No	\$1,788	Probably

Rent ranges for single family homes also generally require higher incomes. Rental market trend research by Zumper, the largest privately owned rental platform in North America, provides a snapshot for single family rental housing. **More than half the rental housing stock is not attainable for anyone making less than \$60,000.**

Rent ranges

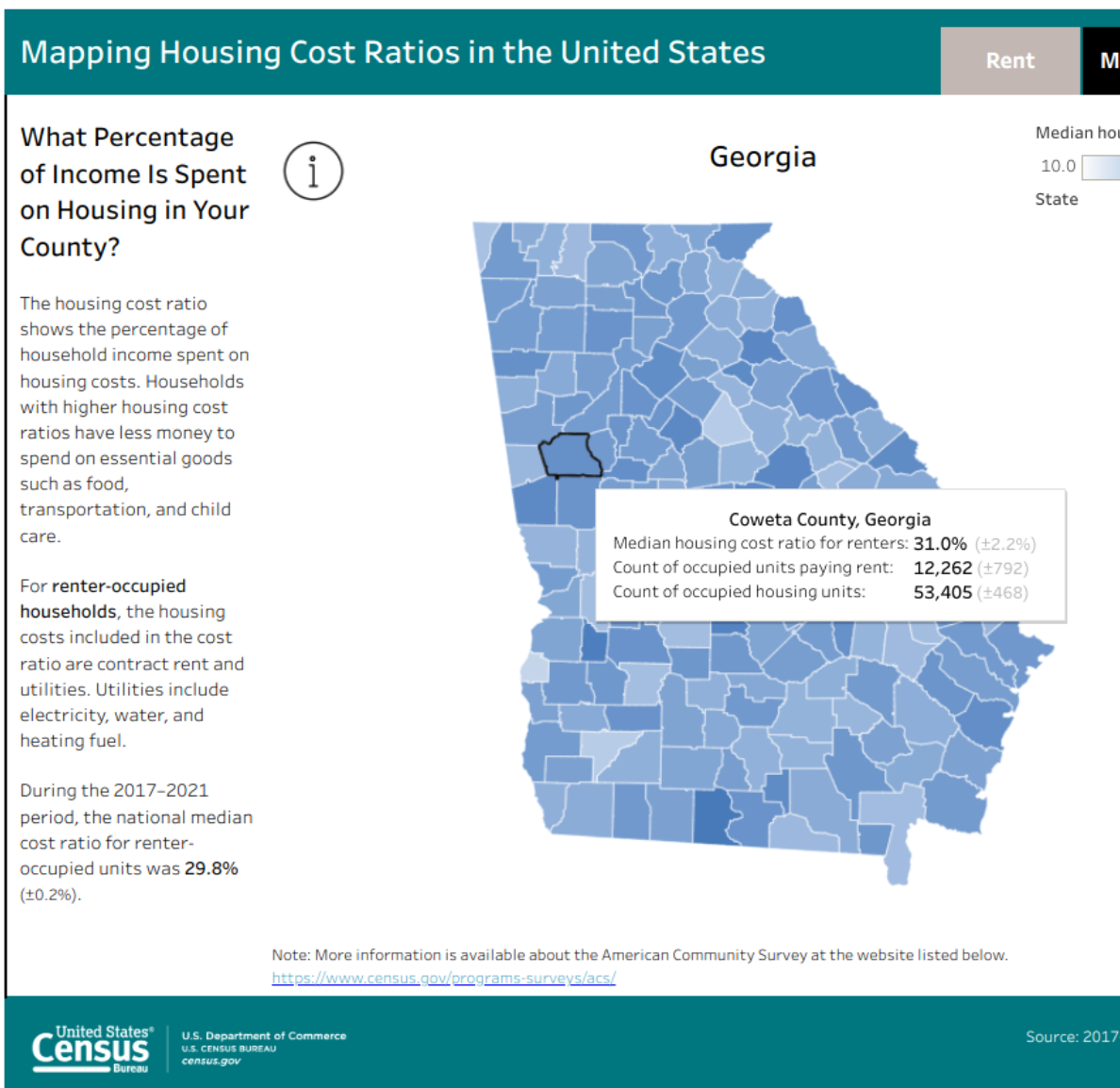


⁵

https://www.energysage.com/local-data/electricity-cost/ga/coweta-county/#:~:text=Monthly%20electric%20bills%20are%20a,kWh%20*%2014%20%C2%A2%2FkWh

In 239 or 7.6% of the nation's 3,143 counties, more than half of renter households that paid rent and had a household income faced housing cost burdens. In contrast to the prevalence of burden faced by renters, the median housing cost ratio for homeowners rarely topped 30%, and homeowners with and without a mortgage frequently had lower overall housing costs than renters. In Coweta County, a significant number of renter households were cost burdened, as median housing cost to income was 31%.

The map of Georgia counties was built from data produced in 2022 by the Census Bureau and highlights the median housing cost ratio for renter households in Coweta County.



Despite the 2023⁶ median income of \$102,900 in Coweta County, a significant proportion of working individuals in Coweta County fall well below that income level. There are few hourly wage jobs adequate for meeting the costs of living in Coweta. Often two incomes are not sufficient to meet that level. Examples of some Coweta County hourly wage jobs are provided in the following table as evidence of the gap in wages versus the cost of housing.⁷

OCCUPATION	MEDIAN WAGE 2021	ANNUALIZED INCOME 2021	MEDIAN WAGE 2022	ANNUALIZED INCOME 2022
Business Operations Specialists	\$30.39	\$63,211	\$34.68	\$72,134
Cashiers	\$10.72	\$22,298	\$12.35	\$25,688
Cooks	\$12.98	\$26,998	\$14.84	\$30,867
Customer Service Representatives	\$17.20	\$35,776	\$17.87	\$37,170
Driver/Sales Workers and Truck Drivers	\$19.53	\$40,622	\$19.40	\$40,352
Elementary and Middle School Teachers	\$29.36	\$61,069	not available	not available
Fast Food and Counter Workers	\$10.05	\$20,904	\$10.81	\$22,485
General and Operations Managers	\$38.27	\$79,602	\$46.97	\$97,698
Industrial Truck and Tractor Operators	\$18.22	\$37,898	\$18.61	\$38,709
Laborers and Movers, Hand	\$14.42	\$29,994	\$16.87	\$35,090
Maintenance and Repair Workers, General	\$17.93	\$37,294	\$21.53	\$44,782
Office and Administrative Support Supervisors	\$28.08	\$58,406	\$29.58	\$61,526
Office Clerks	\$17.12	\$35,610	\$18.35	\$38,168
Registered Nurse	\$36.08	\$75,046	\$39.83	\$82,846
Retail Salesperson	\$11.53	\$23,982	\$13.62	\$28,330
Sales Representatives, Wholesale and Manufacturing	\$29.75	\$61,880	\$30.88	\$64,230
Secretaries and Administrative Assistants	\$16.92	\$35,194	\$18.48	\$38,438
Software Developers	\$56.32	\$117,146	\$59.68	\$124,134
Stockers and Order Fillers	\$13.85	\$28,808	\$15.13	\$31,470
Waiters and Waitresses	\$8.90	\$18,512	\$11.03	\$22,942
For 2022, hourly teacher salaries were not reported; annualized income was provided as an average versus median.				

⁶<https://www.ffiec.gov/census/report.aspx?year=2023&county=077&tract=ALL&state=13&report=demographic>

⁷ Data from [Bureau of Labor Statistics](#)

Business Impacts

The Metropolitan Policy Program of the Brookings Institute conducted a study published in 2015 that addresses business impact and proximity to employment in communities like Coweta County, where local governments derive a portion of their revenues from the area's commercial and industrial tax base, proximity to jobs can influence local tax income and the quality of public services. For residents, proximity can affect access to private services, like retail. But perhaps most important, proximity to jobs can affect the employment outcomes of residents. For lower income residents, people who live closer to jobs are more likely to work. They also face shorter job searches and spells of joblessness.

The growing lack of attainable housing in Newnan and Coweta County, unless addressed, undermines future economic growth and prosperity. Coweta County is one of the fastest growing counties in the United States. This rapid growth is placing demands on both the current – and future – transportation networks that will move people, goods, and services throughout the county safely, reliably, and efficiently.⁸ Where will all of the employees live?

HOMEOWNERS / POTENTIAL HOMEOWNERS

Income Barriers to Coweta County Home Ownership

Home equity is most often the largest source of household wealth. However, saving enough to afford a downpayment is commonly the greatest barrier to homeownership.

The table shows the actual monthly payment for a relatively small home purchase and compares it to a payment amount equal to 30% of monthly income.

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<https://www.coweta.ga.us/departments-services/departments-r-z/transportation-planning/comprehensive-transportation-plan>

Total Cost	6% Mortgage	Annual Income	Monthly Income	30% of Income - Maximum Affordable	Actual Payment Amount	Cost Burdened?
\$236,204	\$227,937	\$80,000	\$6,666	\$2,000	\$1,234	No
\$236,204	\$227,937	\$70,000	\$5,833	\$1,750	\$1,234	No
\$236,204	\$227,937	\$60,000	\$5,000	\$1,500	\$1,234	Probably
\$236,204	\$227,937	\$50,000	\$4,166	\$1,250	\$1,234	Yes

FHA loan with 3.5% down payment of \$8,267. Mortgage includes P+I, PMI, Taxes and Insurance

A buyer with \$50K annual income will be cost burdened because of utilities, assuming the average electricity payment of \$204. First year teachers, police officers and other first responders provide crucial services in our community. **Even a school teacher making \$60K could struggle when adding the cost of monthly utilities, which may also include water and natural or propane gas.** And with the median housing price hovering around \$500,000, many residents are left without a purchase option. A closer look at incomes for some very important workers in Coweta County paints a pretty dismal picture of housing attainability as it relates to affordability and cost burden. However, they are hard-pressed to meet the financial obligations required for home ownership in the community they serve. Census Bureau 2020 data for Coweta indicate that nearly 6,700 households have monthly owner costs totaling more than 30% of income.

In recent weeks, the Coweta County Fire Rescue Union has twice appeared before the county Board of Commissioners meeting to request a pay increase. The department lost a total of 44 employees during 2022 and 2023, and is expected to lose 34 during 2024. In Coweta County, starting salary is less than \$45,000 while salaries in surrounding counties are from \$8,000-\$10,000 higher. City of Newnan salaries are almost more than \$12,000 higher than those for county paramedics, while Peachtree City pays starting employees \$15,000 more.⁹ Considering the cost of housing in Coweta county, our critical fire rescue teams can't afford to live here. Other public servants in the county are also hard pressed to afford housing. The following table highlights public servant salaries in Coweta County and Newnan.

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https://www.times-herald.com/news/firefighters-union-requests-pay-increase-to-remain-competitive/article_8c520108-196d-11ef-9e5b-af16d966a1d0.html

Role	Hourly Salary	Annualized Salary or Range
CCSS Certified Staff < than 5 years exp ¹⁰	n/a	\$51,187 - 71,521
Deputy Sheriff ¹¹	\$25.62	\$53,300
Detention Officer	\$22.82	\$47,500
Newnan Certified Police Officer ¹²	n/a	\$57,330 - \$73,000
Newnan FireFighter/EMT ¹³		\$57,300
Newnan Paramedic		\$63,200

Salary ranges copied from their 2023-2024 schedule; CCSD annualized # are rounded to nearest 000

Recommendations: What can you do to help?

There is not a one-size-fits all solution to home ownership for first time homebuyers, or even for households with median incomes.

Here are options the County and its municipalities should consider to help make homeownership an attainable reality for a diverse range of incomes:

- Revise zoning to reduce lot size acreage requirements.
- Develop grouped septic plan units or similar technology to additional housing.
- Include development options to promote concentrated housing with community greenspace. Take advantage of the trend for “fashionable architecturally interesting” tiny homes to advance viability for small households.
- Revise zoning to allow similar-sized new construction in older neighborhoods where small houses exist on small lots.
- Revise zoning to extend options to include Accessory Dwelling Units (ADU).
- Provide incentives for small home and ADU construction.
- Revise zoning to open more properties to build homes along the Habitat for Humanity model- clusters of smaller homes on reduced lot sizes.
- Dedicate revenue sources for attainable housing development and support state legislation to help with first time home buyer down payment.

¹⁰ ■ Coweta Salary Schedule 2023-2024 Teachers.pdf

¹¹ <https://www.coweta.ga.us/departments-services/departments-r-z/sheriff-s-office/jobs>

¹² <https://newnanga.applicantpro.com/jobs/3197884>

¹³ <https://www.salary.com/job/city-of-newnan/firefighter-emt-or-paramedic/j202404121101468755531>

RENTERS

Rental Housing in Coweta

As background, the cost of rental housing across the country has been identified as burdensome to a significant number of households. In 2022, a study by the U.S. Census Bureau¹⁴ highlighted the issue of housing cost burdens for renters. It found that over 19 million U.S. renter households spent more than 30% of their income on housing costs in 2021, according to data from the 2017-2021 American Community Survey (ACS) 5-year estimates.¹⁵

Rental Housing for Lower Income Households in Coweta

We are indeed fortunate to have relatively high income levels in our community. **However, there are thousands of households¹⁶ in the county for whom housing is becoming unattainable.** The charts below are derived U.S. Census data¹⁷, and this kind of information is used by the federal financial regulatory agencies to determine how well banks meet the needs in their communities with lending (especially housing-related), service and investment activities.

¹⁴ <https://www.census.gov/library/stories/2022/12/housing-costs-burden.html>

¹⁵ Out of the 44 million renter households, the vast majority (41 million) paid rent and had household income. Households with zero or negative income, or those in rented units not paying cash rent, were excluded from calculations.

¹⁶ A household includes all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

<https://www.census.gov/glossary/?term=Household>

¹⁷ Data Sources: 2020 U.S. Census

At least 4,659 HOUSEHOLDS in Coweta have incomes less than \$81,000

Coweta County Median Income 2023 = \$102,900			
Income Tier	% of Median Income	Income Levels (000s)	# Households by Income Level
Upper	≥120%	\$123	23229
Middle	80-119%	\$82 - \$102	23844
Moderate	50-80%	\$51 - \$81	4226
Low	0-49%	<\$50	433
N/A	N/A	N/A	1372
Number of Households by Income Level¹⁸			53104

Families are households. The charts are separated to highlight the fact that 2,000 non-family households exist in our county, and those households also need attainable housing.

At least 2,696 FAMILIES have incomes less than \$81,000

Coweta County Median Income 2023 = \$102,900			
Income Tier	% of Median Income	Income Levels (000s)	# Families by Income Level
Upper	≥120%	\$123	18614
Middle	80-119%	\$82 - \$102	17679
Moderate	50-80%	\$51 - \$81	2343
Low	0-49%	<\$50	249
N/A	N/A	N/A	766
Number of Families by Income Level¹⁹			39651

Rental housing is certainly attainable for middle and upper income households, but for those in the lower levels, rental housing is much more scarce. At the time of research for this document, there were only 2,340 units of housing made available especially for Coweta’s low- and moderate-income residents.

¹⁸ The income information is not available for some families and/or households which are included as N/A

¹⁹ A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption.

Property type	# Units	Turnover/Yr
Newnan Housing Authority	436	67
Senoia Housing Authority	30	2
Palmetto Housing Authority	20	2
Sect 8 Housing Vouchers	85	21
20 Low Income Apartments	1784	n/a
Total Units	2355	

The waiting list for public housing is at least two years. At the time of this writing, the waiting list is currently open for elderly adults, but will close again in the next few weeks.

Low income 1-bedroom apartment costs can be as low as \$795 although waiting lists for such apartments are very long. The housing cost-burdened annual income for that rental rate would be \$31,800. After rent is paid, that leaves \$1,855 for all other expenses for the rest of the month.

Coweta must also consider the rapidly growing number of retired or elder adults no longer able to work full time. Many of the households in the previous chart may be single elder adults. The average Social Security retirement benefit in February 2024 was \$1,862 per month, or about \$22,344 per year. The average disabled worker and aged widow each receive less.²⁰ Minimum wage job-holders receive roughly \$943 in retirement benefit. This is wholly inadequate to meet the housing cost burden of Coweta.

Recommendations: What can you do to help?

- Actively court developers of apartments who use the Low Income Housing Tax Credit (LIHTC) program to develop housing.²¹
- Enhance renters' rights to increase protections and reduce retaliation.
- Revise Zoning to extend options for attainable rental properties.
-
-

²⁰

<https://www.cbpp.org/research/social-security/top-ten-facts-about-social-security#:~:text=Fact%20%234%3A%20Social%20Security%20benefits%20are%20modest.&text=Social%20Security%20benefits%20are%20much.aged%20widow%20each%20received%20less.>

²¹ <https://www.nhlp.org/resources/lihtc-preservation-compliance/>

- Prioritize publicly owned assets for attainable housing.
- Consider creative options for affordable rental housing for single seniors, such as tiny home communities similar to the one being proposed in Calhoun, GA. ²²
- Reach out to developers of affordable multi family housing for seniors, such as United Church homes, which has affordable housing in Georgia cities of Cedartown, Jackson, Winder and others. ²³

TRANSITIONALLY UNHOUSED

People on the Edge

The growing number of unsheltered and vulnerable people is emerging as an uncomfortable reality. We are challenged to put aside our assumptions about people who are struggling and listen to their unique personal stories. Understanding all of the factors behind housing for these populations without a collaborative effort.

Coweta County in the United Way ALICE Report

Important data to understand Coweta's housing situation today - especially as related to lower income renter households - can be found in the United Way's 2023 **ALICE** Report! ²⁴. **ALICE** stands for Asset Limited, Income Constrained, Employed, representing the growing number of working families who struggle to afford the basics of housing, childcare, food, transportation, healthcare, and technology. **By definition, ALICE families are above the Federal Poverty Level. However, they are significantly impeded financially and are one unforeseen expense away from falling into poverty. Important factors regarding ALICE households:**

- *The head of an ALICE household is gainfully employed with a full-time job and in many cases, has been loyally working for his or her employer for many years.*
- *The head of an ALICE household consistently pursues financial independence, often juggling multiple jobs to support their family.*
- *Between 20% - 35% of households in Central Georgia fall into the ALICE designation. As core costs such as housing, childcare, and food continue to outpace wages, these families are increasingly falling further and further behind.*

²² <https://tinyhomeindustryassociation.org/new-georgia-tiny-home-community/>

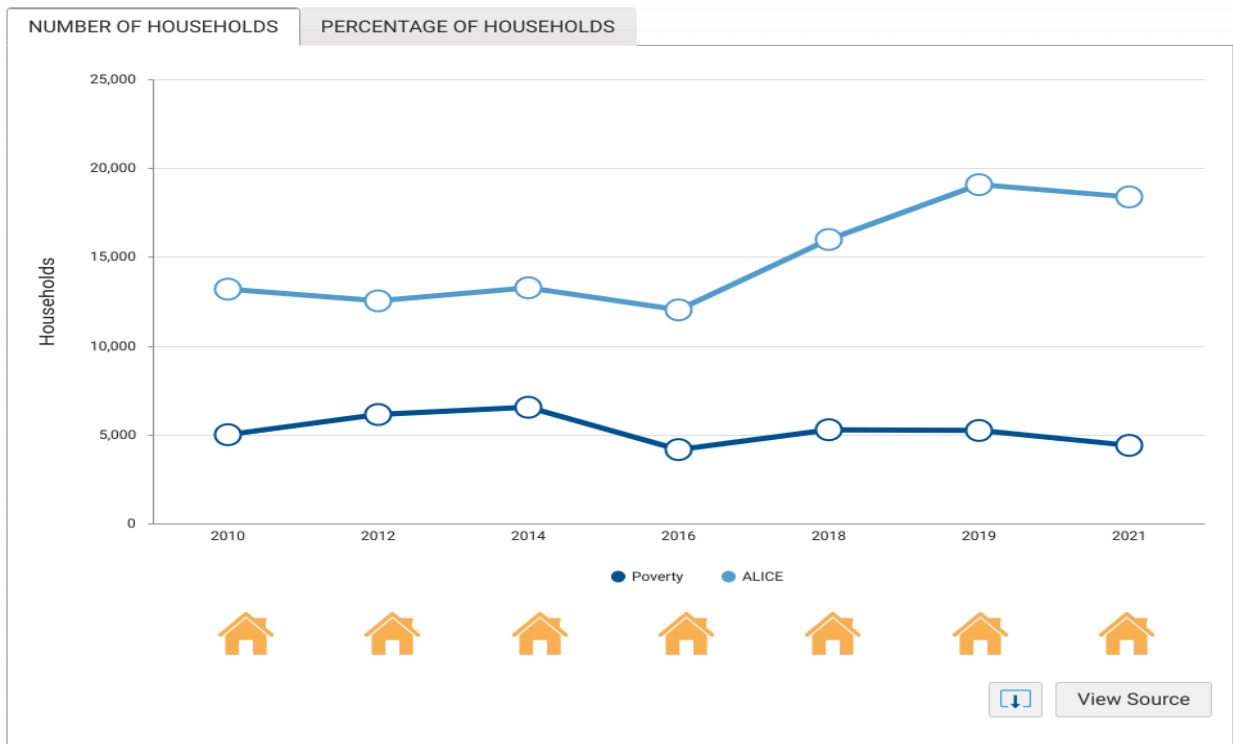
²³ <https://www.unitedchurchhomes.org/communities/#FilterbyState>

²⁴ <https://unitedforalice.org/county-reports/georgia>

The United Way estimates that **Coweta County, with 34%** of its households meeting the ALICE definition, is at the top of that range.

Above ALICE level	57%	30,441
Below ALICE level	34%	22,964
Below Poverty rate	8%	4,272

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. Coweta County’s successful use of the Georgia Rental Assistance Program during COVID is evidenced in the chart



However, given the tenuous situation of the **ALICE** population in our community, there are now fewer resources for people who have lost housing - for any number of reasons. For low wage earners, mental health may deteriorate under the pressure of constantly trying to balance an inadequate budget and that stress can lead to physical illness. Low wage earners may have no insurance, and certainly no financial cushion when a job loss occurs in such a situation. We hear of a family sleeping in a car, then dropping children at school before driving to work. **Current data identifies 13 Coweta Schools as Title I - indicating 40% or more students receiving free and reduced lunch.**

Factors that May Contribute to Coweta Home Insecurity

1. Lack of Attainable Housing Stock
2. Aging
3. Poverty
4. Less Than A Living Wage (\$25 an hour for a family)
5. Lack of Healthcare Coverage (to alleviate unexpected expenses)
6. Transportation
7. Childcare
8. SNAP Benefit Loss
9. Life Crisis
10. Mental Illness & Trauma
11. Addiction
12. Family Disintegration, Domestic Violence, Divorce and Separation
13. Previous Evictions

Recommendations: What can you do to help?

- Support and fund local non-profit organizations focusing on the lives of transitionally unhoused people.
- Focus energy on expanding support for childcare, transportation, and safe parking / sanitation for vulnerable people.
 - Survey businesses regarding their employees childcare needs and incorporate businesses in the solution.
 - Improve transportation options for working people including sidewalks, bike lanes, and expanded bus service.
 - Incorporate the Sheriff's Department and the local Police Departments into Safe Parking areas and access to public bathrooms.
 - Prioritize publicly owned assets for attainable housing.

HOMELESS

There is no single face to homelessness.

Based on local statistics, many homeless people do have jobs — as a dishwasher, a warehouse worker, a waitress — but they don't come close to meeting the income required criteria to even rent an apartment in this community. And there are not many single rooms available as an option. Given the low Social Security payments to disabled workers and aged widows previously discussed, it's no surprise that homelessness is on the rise among the elderly adults.

Here in Coweta County, it seems we see a new person almost daily, walking along a road in Newnan or the county, carrying all their worldly possessions in a suitcase, a

backpack, a pillowcase or a paper bag. The non-profit agencies, who developed this paper, work diligently, with never enough money, to provide support services and short-term hotel stays as stop-gap measures.

It has become an unpleasant reality that a growing number of homeless are elderly adults living in their cars. In Coweta County we have seen evidence of this. The NEST (Newnan Emergency Shelter Team) is located at Newnan City Church, and opens its doors to those needing shelter during inclement/freezing weather. NEST offers a warm bed, food, and restoration of the spirit. During the 2023/2024 winter, the NEST served sixty-five guests, of whom 57 were not served during the previous winter. Of the fifty-seven, ten were seniors. The average age of a guest was forty-seven, compared to forty-four the previous winter

This phenomenon of elder homelessness is growing across the U.S. People aged 50 and older are the fastest-growing age group of those experiencing homelessness, and their numbers are estimated to triple by 2030. Income supports for older adults at risk of homelessness are often insufficient to cover their expenses. SSI and SSDI are often the primary sources of income for older adults at risk of or experiencing homelessness, with earned income, panhandling, and monetary assistance from relatives as supplementary sources (Cohen et al., 1999; Garibaldi et al., 2005; Gonyea et al., 2010). These income supports are often insufficient to cover the cost of housing and other expenses (Airgood-Obrycki, 2019). Living on limited, fixed incomes, older adults experience housing cost burden more frequently than the general population, potentially resulting in housing loss.²⁵

Homeless single parents are challenged in ways most people can't imagine.²⁶ The McKinney-Vento Act defines homeless children and youth as individuals who lack a fixed, regular, and adequate nighttime residence. This definition also includes children and youth who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason. One hundred and nineteen children in our Coweta County School system are currently identified as McKinney-Vento "eligible". One hundred and nineteen children who do not have a consistent home base to support their academic experience and prepare them to meet the challenges of an ever-changing world. There is significant evidence that childhood homelessness and housing insecurity leads to measurable declines in later life.

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<https://aspe.hhs.gov/sites/default/files/documents/9ac2d2a7e8c360b4e75932b96f59a20b/addressing-older-adult-homelessness.pdf>, pages 14-15

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<https://www.gadoe.org/School-Improvement/Federal-Programs/Documents/McKinney-Vento/Homeless%20Education%20101%20copy.pdf>

Jack Griffin, the consultant to Jimmy Ellison’s Restart Coweta project team said that there are two things that are common to a majority of homeless people:

1. They carry the burden of unresolved trauma and
2. They have relationship poverty — meaning they have no family or close relationships to help them bridge a gap or make better decisions.

Recovery is often a bumpy road, particularly for people with addiction issues, mental health issues or advanced age, but every person is an expression of the human experience.

Challenges associated with being Homeless

1. Barriers to Employment / Lack of Address, Phone #, Hygiene
2. Hygiene
3. Hunger & Nutrition
4. School Attendance
5. Transportation
6. Risk of Violence and Assault
7. Safe Parking and Safe Camping
8. Theft and Loss of Property
9. Criminalization of Homelessness

The Cost to Society of Homelessness

1. Trauma to our children, who face social isolation, physical insecurity, and health issues
2. Unreimbursed Costs of Emergency Services
3. Reduction or loss of economic development in the community

Coweta’s Point in Time Count (PITC) of Unsheltered Homeless 2024

The PITC is a national event to survey individuals and families who are living in cars, abandoned buildings, outdoors, in encampments. It is intended to be a snapshot of a single, specific night in January. This year, it was Monday, January 22, 2024. On the night of January 22nd and the morning of January 23rd, PITC volunteers can make observations of people who were clearly homeless that night.

- A surprising number of homeless individuals will consent to being interviewed. However, if people are unwilling to be interviewed, only an observation from a distance or of a “Makeshift Shelter” can be made.
- Coweta is very large and there is a lot of territory to cover in a short amount of time.
- The actual count extends throughout the week, but those observations should include some level of interview to determine where the person was on the night of the 22nd.

The PITC is a very challenging and flawed methodology. For instance, if an individual who is normally homeless, stays in a warming shelter or couch surfs on that night, they are considered “Sheltered” and cannot be counted. People tend to be less communicative and harder to find when the weather is challenging. And the homeless are forced to be nomadic so, again, they can be hard to find. To counter the flaws, we are gathering data from local agencies and removing duplicate entries for the same person.

This year the temperature on that night was 38 degrees with heavy rain. The Newnan NEST, our local warming shelter, was closed because the temperature was above 35 degrees. Bridging the Gap acted as headquarters for the PITC. They serve a hot meal on Tuesday morning and provide Case Work and other support for homeless who visit.. This year, Cleatus Phillips (Newnan City Manager) arranged for three Newnan City Police Officers to accompany the teams within the city of Newnan limits. Major Mark Fenninger of the County Sheriff’s Department recruited two Deputies to the effort as well. There is a lot of county to cover, but we were able to send out four teams of two with a law enforcement escort. (As an aside, the officers who were involved were exceptional. They were firm, respectful and compassionate and their presence was greatly appreciated.)

Teams were deployed to many locations that were known for car sleepers and encamped persons. Homeless persons were also interviewed when they visited Bridging the Gap . Over the rest of the week, data was contributed by St. Vincent de Paul, One Roof Outreach, I58 and the NEST (Newnan Emergency Shelter Team), a fiscally sponsored program of the Coweta Community Foundation.

The volunteers shared their experiences after the initial event. These are important insights into the situation:

Volunteer Jeanette Bryant, Coordinator, Coweta Family Connection

“Volunteering for the PIT count revealed to me a deeper housing instability crisis. Witnessing people living in cars and discovering large homeless encampments was eye-opening. **Encountering tents, cave structures and children’s toys in these makeshift homes underscored the severity of the issue.**”

Volunteer Rich DeWees, Long Term Recovery Director, Coweta Community Foundation

“The experience for me was eye-opening. **We went to places I didn’t know existed and saw living conditions I had only heard about.**”

Volunteer Ellen Burch, Board of Realtors

“We had a very humbling and positive experience, considering what we were doing. The people were all extremely nice and, in my opinion, they had just fallen on hard times and had run out of options... **Property values here are rising so quickly that landlords are not renewing leases and asking tenants to leave so they can raise the rent considerably and those tenants who have had really affordable rent are now on the street.**”

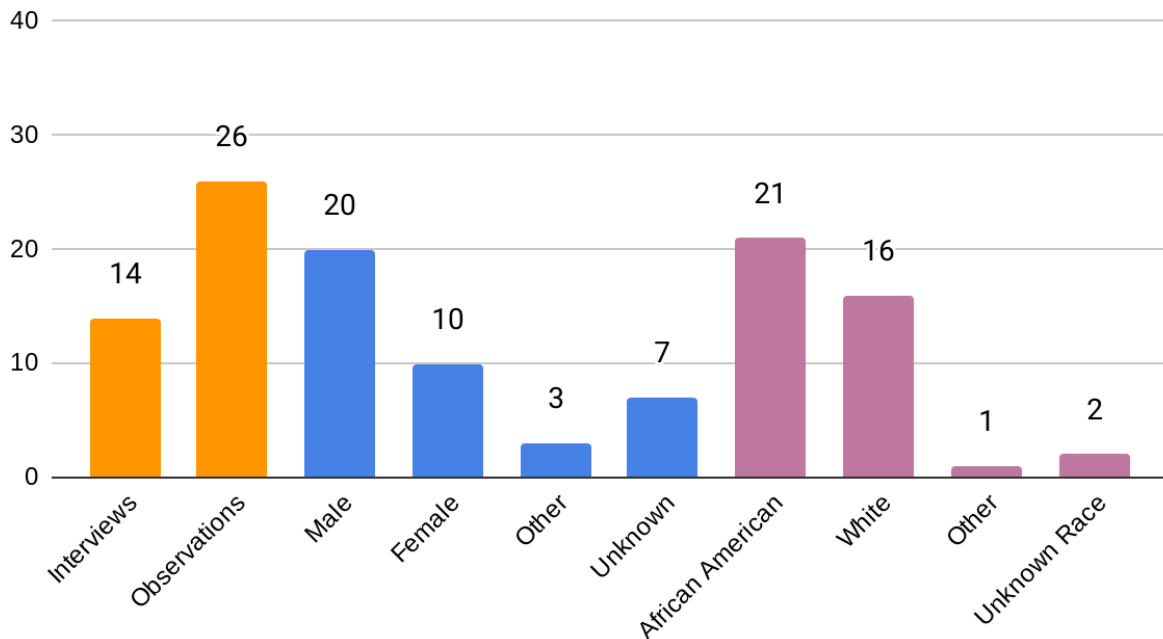
Volunteer Frankie Hardin, member, Coweta Attainable Housing Task Force

“We found a woman in her 50’s who has had a few hard knocks, hard enough that she is living in her truck now. **She works full time at a local gas station. She’d like to find a place to live but, as she told me, ‘I can’t find anything I can afford.’** She was gracious and eager to talk and grateful that someone was trying to do something, anything to address the issue.”

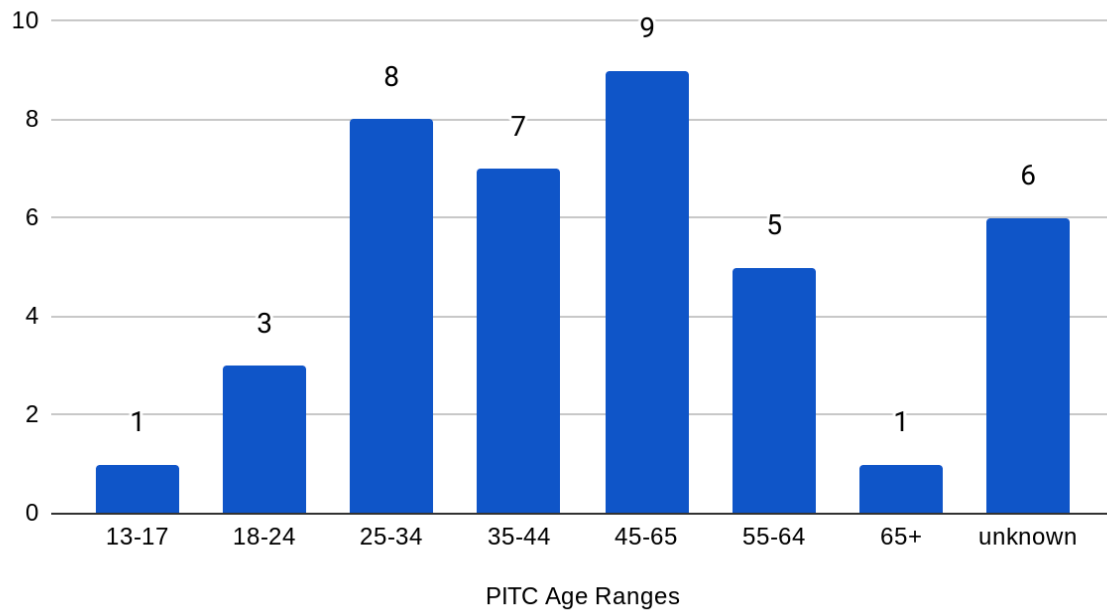
2024 PITC Results

Basic demographics for the population we were able to survey in 2024 are below. Observations did not necessarily allow the recording of demographics, thus the “unknown” categories.

PITC Population 2024



PITC Age Ranges 2024



Roughly 25% of unhoused citizens have some form of Mental Health issue such as bi-polar disorder beyond the stress of being homeless. We do not have good statistics on homeless with jobs because the volunteer surveyors miss people who have already left for work.

Elder adults are a growing portion of the people living in their vehicles. I58 Mission reports that the 80-year old woman car-sleeper who they were tracking passed away recently. This is an unacceptable living situation for an elderly adult.

Re-entry after being released from prison is another huge issue. One Coweta nonprofit is coordinating, whenever possible, a week-long hotel stay for individuals reentering society.

Women are extremely vulnerable when they are homeless. Two homeless women are reportedly pregnant. Prenatal care is often non-existent for this population.

Several homeless people have physical illnesses such as diabetes, high blood pressure, and seizures.

COWETA HOMELESS discoverable week of 1/22/24 ²⁷	
PITC Homeless Count	40
One Roof	18
NEST	37
St. Vincent de Paul	4
Bridging the Gap	40
I58 Mission (covered by PITC)	0
TOTAL reported week of 1/22/24	139
McKinney Vento Act eligible school children	119

Despite the fact that the PITC is a single snapshot in a brief time frame of a huge county, the numbers are shocking. Between 2019 (11) and 2022 (39), the number of homeless found in Coweta County more than tripled. During that time our community experienced a tornado with its impact on rental units and the fentanyl crisis intensified.

ReStart Coweta has created a survey instrument for use by the major local service organizations so that client information can be tracked more consistently throughout the year and have more confidence in numbers we are seeing. Once an individual or family is unhoused it is difficult to re-enter without community support.

Recommendations: What can you do to help?

- Support and fund local non-profit organizations making changes in the lives of homeless persons.
- Focus energy on expanding support for childcare, transportation, and safe parking/sanitation for vulnerable people.
- Survey businesses regarding their employees childcare needs and incorporate businesses in the solution.
- Improve transportation options for working people including sidewalks, bike lanes, and expanded bus service.
- Incorporate the Sheriff’s Department and the local Police Departments into Safe Parking areas and access to public bathrooms.
- Prioritize publicly owned assets for attainable housing and safe locations.

²⁷ Because we are limited in the number of teams we are able to send out into the county, we found roughly the same number of unsheltered people as in 2022. That is not necessarily an indication that the number of people remains the same. Most of the people counted have been seen by one or more local agencies. Efforts have been made to remove duplicate entries.

- Encourage the understanding of the working poor and aging poor as important members of the community.
- Reach out to developers of affordable alternative options for housing the homeless population, such as Housing First. This homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness. Housing First clients access homes faster and are more likely to remain stably housed.²⁸

²⁸ <https://endhomelessness.org/resource/housing-first/>

ATTAINABLE HOUSING TASK FORCE MEMBERSHIP

Chair Pamela Gabel, American Red Cross
Cynthia Bennett, Meals on Wheels
David Keller, Newnan-Coweta Chamber of Commerce
Eric Miller, Newnan-Coweta Habitat for Humanity
Frankie Hardin, Concerned Citizen
Jason Walton, Foundation Church
Jeanette Bryant, Coweta Family Connection
Kristin Webb, Coweta Community Foundation
Karhma Novak, I58 Mission
Kelli Yeager-Nelson, Bridging the Gap
Lalla McGee, Retired Banker
Marie Swope, St. Vincent DePaul Charities
Patsy Hayes, Yeager Road Community Resource Center
Rich DeWees, Long Term Recovery Director
Terisa Buchanan, Concerned Citizen