

Data Projections and Analysis

A variety of data sources was utilized to derive the population estimates and forecasts of key demographic indicators, which are contained in this section. These include ESRI™ Community Analyst, long-term market data analysis, public opinion surveys, and public workshops.¹

Estimates and forecasts of current and future demographic measures are based upon the City's current municipal boundaries and do not include any annexation of unincorporated areas that may occur. Forecasting is based upon 2010 U.S. Census Bureau data, ESRI™ 2015 growth estimates (which are based on 2010 Census and 2013 American Community Survey data), and ESRI™ 2020 projections. The growth factors from 2010 to 2020 were used to estimate the key demographics for 2025 and 2030. Table 1 provides the actual, estimated, and forecasted key demographic indicators for the City of Sugar Hill.

Table 1. - Actual, Estimated and Forecasted Key Demographic Information for the City of Sugar Hill

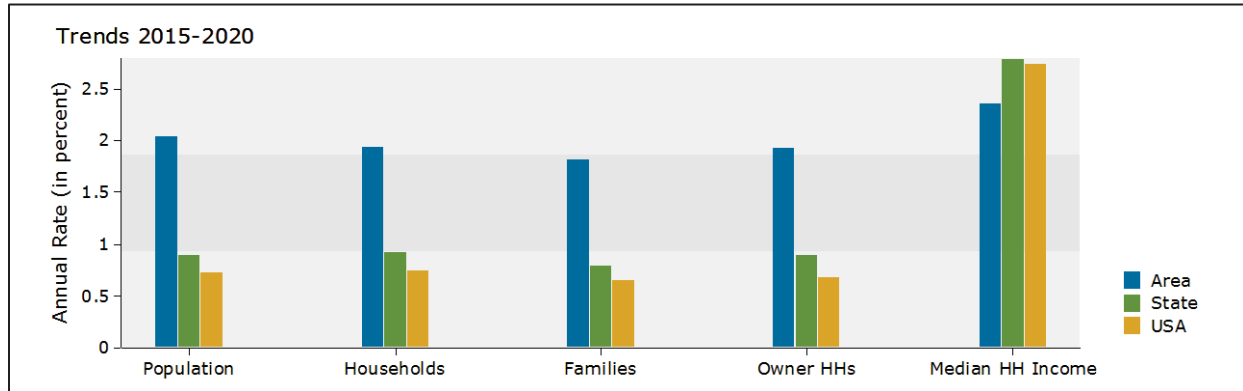
	2010 Census	2015 Estimate	2020 Forecast	2025 Forecast	2030 Forecast
Population	18,522	20,492	22,674	25,529	28,743
Households	6,114	6,693	7,367	8,110	8,928
Owner Occupied Units	5,027	5,382	5,922	6,326	6,785
Renter Occupied Units	1,087	1,311	1,445	1,784	2,143
Median Income	\$70,106	\$78,389	\$88,106	\$96,867	\$105,867
Families	4,832	5,284	5,784	6,217	6,803
Average Household Size	3.03	3.06	3.07	3.15	3.22
Median Age	33.50	35.30	35.50	35.90	36.10
Per Capita Income	\$27,119	\$29,934	\$33,686	\$36,813	\$40,097

¹ Community Analyst is a web-based program that applies Geographic Information Systems technology to an array of data and creates maps and graphics that illustrate the data.



Table 2 shows the projected growth in Sugar Hill compared to Georgia and the rest of the United States.

Table 2. - Projected Growth Trends: 2015-2020



As these data show, the City will see growth in both its population and households. The number and percentage of those renting homes will increase by 1,056 units and from 18 percent of the housing stock to 24 percent. This does not necessarily indicate that there is a demand for apartments or other multi-family units, but more likely will reflect a current trend away from home ownership by Millennials.

The City is also likely to see its median age and median household income increase. Age will increase slightly to 36.1 years in 2030 from its current estimate of 35.3 years, with incomes growing from approximately \$70,000 to amounts approaching \$106,000. As the Atlanta area continues its high growth rate, the demand for housing in the suburban ring will grow with it. The City is likely to see a continuance of urban emigration to the community, most likely by more affluent professionals. As noted in Table 3, contained on the following page, the short-term estimate of household income indicates that growth will occur in the \$100,000 to \$200,000 and above income groups.



Table 3. - Household Income Estimates, Forecasts by Income Ranges for City of Sugar Hill

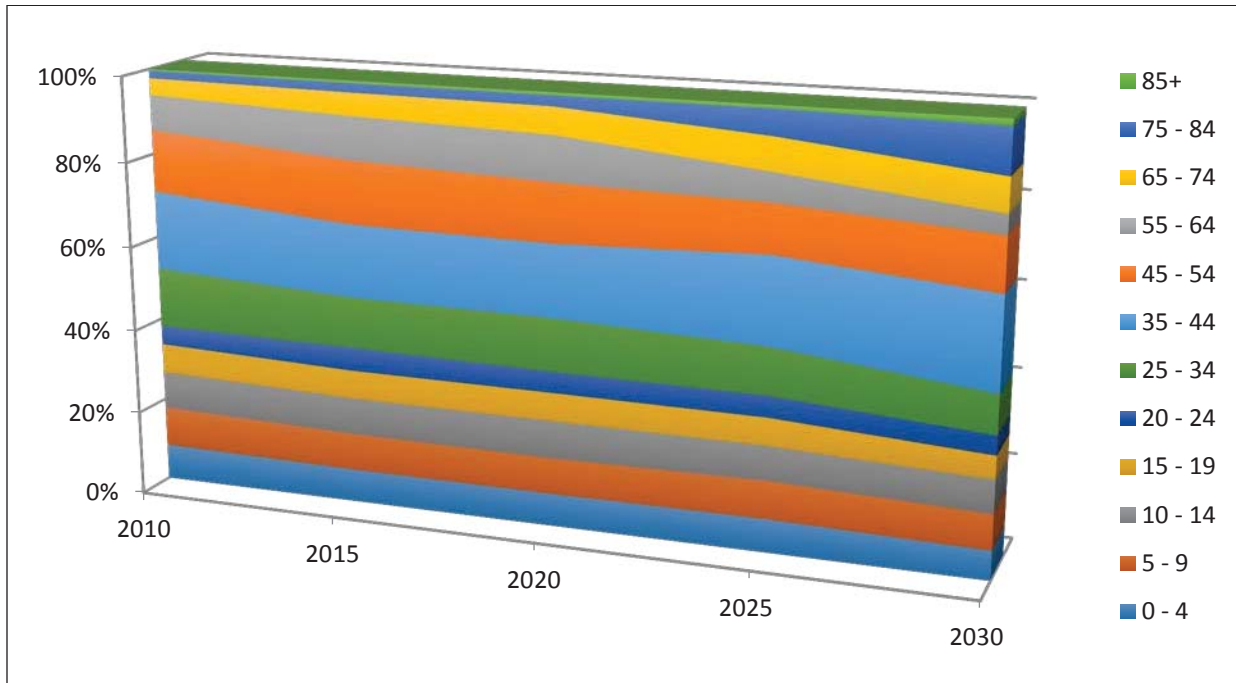
MUNILYTICS		Demographic and Income Comparison Profile	
		Sugar Hill City, GA Sugar Hill city, GA (1374180)	Prepared by Munitytics
		Sugar Hill city,...	
2015 Households by Income		Number	Percent
<\$15,000		538	8.0%
\$15,000 - \$24,999		379	5.7%
\$25,000 - \$34,999		441	6.6%
\$35,000 - \$49,999		607	9.1%
\$50,000 - \$74,999		1,178	17.6%
\$75,000 - \$99,999		1,135	17.0%
\$100,000 - \$149,999		1,360	20.3%
\$150,000 - \$199,999		675	10.1%
\$200,000+		381	5.7%
Median Household Income		\$78,389	
Average Household Income		\$92,243	
Per Capita Income		\$29,934	
		Number	Percent
2020 Households by Income			
<\$15,000		490	6.7%
\$15,000 - \$24,999		275	3.7%
\$25,000 - \$34,999		347	4.7%
\$35,000 - \$49,999		574	7.8%
\$50,000 - \$74,999		1,209	16.4%
\$75,000 - \$99,999		1,308	17.8%
\$100,000 - \$149,999		1,752	23.8%
\$150,000 - \$199,999		923	12.5%
\$200,000+		487	6.6%

Population Forecasts By Age Segments - Using the most recent national Census forecasts by age, and applying those trends to Sugar Hill’s current estimated population profile, the following forecast was developed in Table 4 below.

Table 4. – Population Forecasts by Age Segments for Sugar Hill

Population	2010		2015		2020		2025		2030	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,559	8.4%	1,593	7.8%	1,744	7.7%	2,001	7.8%	1,968	6.85%
5 - 9	1,750	9.4%	1,813	8.8%	1,917	8.5%	2,279	8.9%	2,359	8.21%
10 - 14	1,654	8.9%	1,786	8.7%	2,021	8.9%	2,049	8.0%	2,235	7.77%
15 - 19	1,280	6.9%	1,364	6.7%	1,504	6.6%	1,640	6.4%	1,530	5.32%
20 - 24	851	4.6%	1,138	5.6%	1,143	5.0%	1,281	5.0%	1,281	4.46%
25 - 34	2,611	14.1%	2,459	12.0%	2,804	12.4%	2,810	11.0%	2,597	9.04%
35 - 44	3,452	18.6%	3,546	17.3%	3,881	17.1%	5,215	20.4%	6,224	21.65%
45 - 54	2,713	14.6%	3,056	14.9%	3,135	13.8%	2,896	11.3%	3,561	12.39%
55 - 64	1,533	8.3%	2,091	10.2%	2,401	10.6%	1,701	6.7%	1,306	4.54%
65 - 74	729	3.9%	1,089	5.3%	1,433	6.3%	1,949	7.6%	2,248	7.82%
75 - 84	321	1.7%	431	2.1%	540	2.4%	1,509	5.9%	2,990	10.40%
85+	69	0.4%	125	0.6%	151	0.7%	199	0.8%	444	1.54%
Totals	18,522	100.0%	20,491	100.0%	22,674	100.0%	25,529	100.0%	28,743	100.00%

Figure 7. – Population Forecasts by Age Segments for Sugar Hill




Of particular note, the City’s population profile will age through each band. The age groups of 65 to 74 will nearly double. The 75 to 84 age group will increase by nearly 10-fold through 2030. A complete population demographic profile can be found in Appendices A.1 through A.9.

Housing Profile - The demand for housing over the short-term is estimated to be about 674 units, with 540 being owner-occupied, and 134 being rented. The City will see a substantial decrease in homes of less than \$149,999 and increases in homes worth over \$200,000. The median value of homes will increase by \$30,492 to \$223,985. Table 5, which is contained on the following page, shows this short-term forecast (with full housing data available in Appendices A.10 and A.11).



Table 5. - City of Sugar Hill Changes In Housing Profile, 2015-2020

		Housing Profile					
		Sugar Hill, GA		Prepared by Munilytics			
Population		Households					
2010 Total Population	18,522	2015 Median Household Income		\$78,389			
2015 Total Population	20,492	2020 Median Household Income		\$88,106			
2020 Total Population	22,674	2015-2020 Annual Rate		2.36%			
2015-2020 Annual Rate	2.04%						
		Census 2010		2015		2020	
Housing Units by Occupancy Status and Tenure		Number	Percent	Number	Percent	Number	Percent
Total Housing Units		6,497	100.0%	6,982	100.0%	7,661	100.0%
Occupied		6,114	94.1%	6,693	95.9%	7,367	96.2%
Owner		5,027	77.4%	5,382	77.1%	5,922	77.3%
Renter		1,087	16.7%	1,311	18.8%	1,445	18.9%
Vacant		383	5.9%	289	4.1%	294	3.8%
		2015		2020			
Owner Occupied Housing Units by Value		Number	Percent	Number	Percent		
Total		5,383	100.0%	5,924	100.0%		
<\$50,000		57	1.1%	32	0.5%		
\$50,000-\$99,999		194	3.6%	104	1.8%		
\$100,000-\$149,999		1,194	22.2%	694	11.7%		
\$150,000-\$199,999		1,433	26.6%	1,482	25.0%		
\$200,000-\$249,999		950	17.6%	1,355	22.9%		
\$250,000-\$299,999		566	10.5%	874	14.8%		
\$300,000-\$399,999		547	10.2%	714	12.1%		
\$400,000-\$499,999		211	3.9%	255	4.3%		
\$500,000-\$749,999		165	3.1%	285	4.8%		
\$750,000-\$999,999		35	0.7%	91	1.5%		
\$1,000,000+		31	0.6%	38	0.6%		
Median Value				\$193,493			\$223,985
Average Value				\$231,154			\$264,994

Using the American Community Survey’s 2009-2013 Detailed Housing information and projections of population previously noted, the various elements of the City’s housing stock were forecasted in five-year bands through 2030, and are contained in Table 6, which is on the following page.

Table 6. - Forecasts of Housing Stock Elements, 2015 – 2030, for Sugar Hill

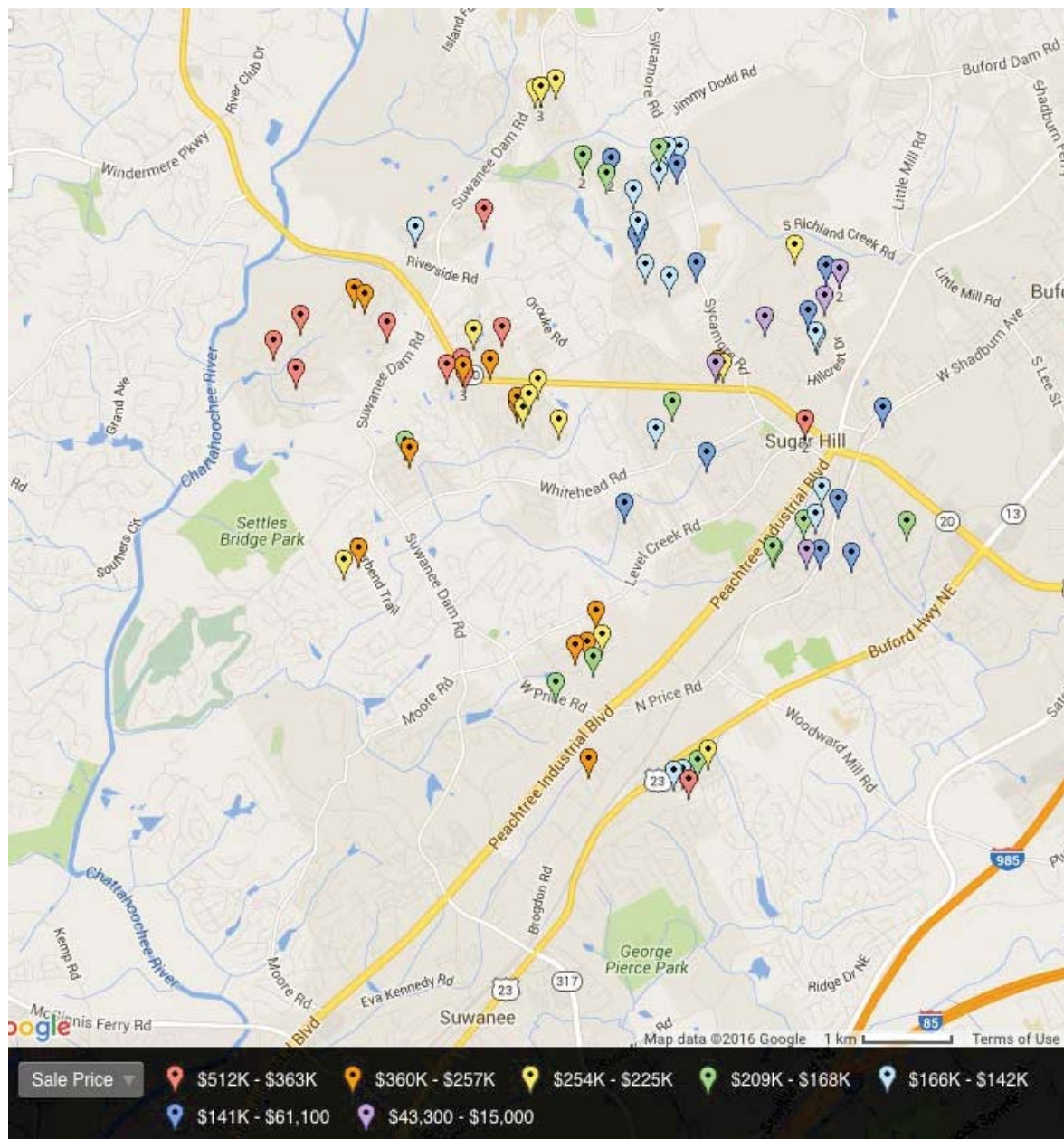
	2013 Estimate	Margin of Error	Percent	2015 Estimate	2020 Forecast	2025 Forecast	2030 Forecast	Change 2015-2030
HOUSING OCCUPANCY								
Total housing units	6,664	+/-382		6,982	7,661	8,819	9,866	41.3%
Occupied housing units	6,127	+/-300	91.9%	6,693	7,367	8,104	9,067	35.5%
Vacant housing units	537	+/-261	8.1%	289	294	714	799	176.5%
Homeowner vacancy rate	0.8	+/-1.2						
Rental vacancy rate	15.2	+/-12.0						
UNITS IN STRUCTURE								
Total housing units	6,664	+/-382	6,664	6,982	7,661	8,819	9,866	41.3%
1-unit, detached	5,434	+/-374	81.5%	5,690	6,388	7,492	8,501	49.4%
1-unit, attached	492	+/-222	7.4%	517	535	581	605	17.1%
2 units	0	+/-25	0.0%	-	-	-	-	NA
3 or 4 units	72	+/-72	1.1%	77	78	82	85	10.7%
5 to 9 units	37	+/-50	0.6%	42	-	-	-	-100.0%
10 to 19 units	142	+/-96	2.1%	147	148	150	159	8.4%
20 or more units	18	+/-30	0.3%	21	23	25	27	28.9%
Mobile home	469	+/-179	7.0%	489	489	489	489	0.1%
Boat, RV, van, etc.	0	+/-25	0.0%	-	-	-	-	NA
YEAR STRUCTURE BUILT								
Total housing units	6,664	+/-382	6,664	6,982	7,661	8,819	9,866	41.3%
Built 2026-2030, estimated							1,048	NA
Built 2021-2025, estimated						1,158	1,158	NA
Built 2016-2020, estimated					679	679	679	NA
Built 2010 to 2015	98	+/-58	1.5%	98	98	98	98	NA
Built 2000 to 2009	2,542	+/-327	38.1%	2,542	2,542	2,542	2,542	NA
Built 1990 to 1999	2,153	+/-283	32.3%	2,153	2,153	2,153	2,153	NA
Built 1980 to 1989	972	+/-248	14.6%	972	972	972	972	NA
Built 1970 to 1979	289	+/-128	4.3%	289	289	289	289	NA
Built 1960 to 1969	246	+/-134	3.7%	246	246	246	246	NA
Built 1950 to 1959	221	+/-134	3.3%	221	221	221	221	NA
Built 1940 to 1949	120	+/-97	1.8%	120	120	120	120	NA
Built 1939 or earlier	23	+/-27	0.3%	23	23	23	23	NA
HOUSING TENURE								
Occupied housing units	6,127	+/-300	6,127	6,693	7,367	8,104	9,067	35.5%
Owner-occupied	5,001	+/-353	81.6%	5,382	5,922	6,613	7,399	37.5%
Renter-occupied	1,126	+/-256	18.4%	1,311	1,445	1,491	1,668	27.3%
Average household size of owner-	3.09	+/-0.17	(X)			3.15	3.17	NA
Average household size of renter-	3.28	+/-0.37	(X)			Average For All Households		
Occupied housing units	6,127	+/-300	6,127	6,693	7,367	8,104	9,067	35.5%
Lacking complete plumbing facilities	15	+/-28	0.2%	15	-	-	-	-100.0%
Lacking complete kitchen facilities	15	+/-28	0.2%	15	-	-	-	-100.0%
No telephone service available	254	+/-135	4.1%	254	-	-	-	-100.0%
VALUE								
Owner-occupied units	5,001	+/-353	5,001	5,383	5,922	6,613	7,399	37.4%
Less than \$50,000	98	+/-57	2.0%	57	32	29	22	-61.4%
\$50,000 to \$99,999	389	+/-161	7.8%	194	104	82	67	-65.5%
\$100,000 to \$149,999	1,453	+/-294	29.1%	1,194	694	656	602	-49.6%
\$150,000 to \$199,999	1,288	+/-252	25.8%	1,433	1,482	1,555	1,875	30.8%
\$200,000 to \$299,999	1,079	+/-208	21.6%	1,516	2,227	2,398	2,605	71.8%
\$300,000 to \$499,999	627	+/-159	12.5%	758	969	1,409	1,652	117.9%
\$500,000 to \$999,999	54	+/-47	1.1%	200	376	439	515	157.5%
\$1,000,000 or more	13	+/-21	0.3%	31	38	46	61	96.8%
Median (dollars)	169,100	+/-7,993	(X)	193,493	231,154	282,008	340,948	76.2%

Comparing the changes in the age segments previously detailed to the forecasts of housing stock above, it appears that the demand for senior or assisted living facilities will exceed the supply. Table 4, Population Forecasts by Age Segments for Sugar Hill, noted that the age demographic for Sugar Hill will trend toward growth in the elderly population. Survey results indicate that for those elderly wishing to remain in Sugar hill, housing choices are limited. Results of our review of the assisted living facilities licensed by the State of Georgia were in short supply within the City, as were housing communities geared toward this demographic. At the same time, the percent of the population of less than 20 years of age will decrease from 34 percent to 28 percent of the total population between 2010 and 2030, while the population of those aged 65 or older will increase from 6 percent to 20 percent of the population between 2010 and 2030. Also, between 2010 and 2030, Sugar Hill will likely see a healthy demand for homes with values exceeding \$200,000, with the largest increase coming from homes between \$200,000-\$299,000. The City is forecasted to see demand for homes priced between \$200,000 and \$499,999 of almost 4,300 units. The median home value will increase to \$341,000 from its current estimated value of approximately \$193,000. The home values will reflect the wealth or income of the buyers, which has been projected to increase during this period.

Housing Market Sales Data – A review of recent Multiple Listing Service data for properties indicated that the market is fairly strong and housing is available for a wide range of incomes. Appendix A.12 details recent listing prices and types of housing available. During the period of October 1, 2015, to December 31, 2015, there were 91 homes sold with a median sale price of \$192,000, which is a 13.5% increase over the 2013 estimate of \$169,100. The range of homes sold went from a low of \$15,000 for an 800 square foot, 2-bedroom, 1-bath home built in 1966 to a \$512,500 home that is 5,659 square feet and has 5 bedrooms and 5 bathrooms. The sales indicate homes across a wide range of affordability. The following map shows the location of the homes sold :

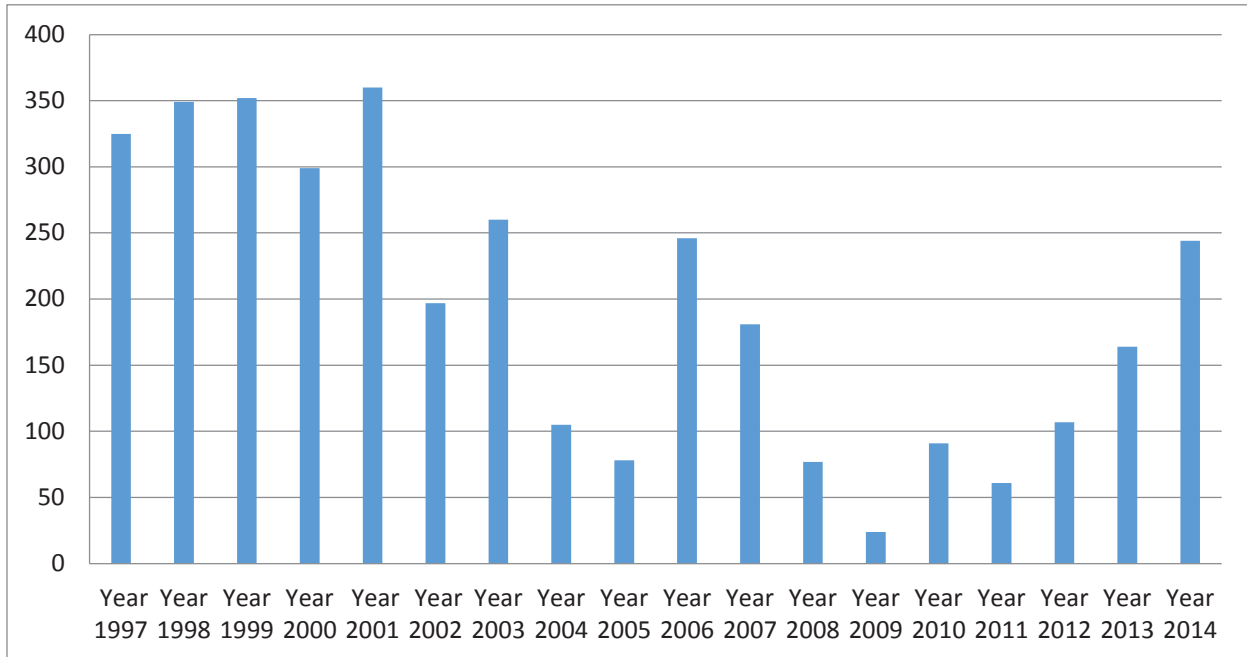
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Homes Sold In Sugar Hill, Georgia, October 1, 2015, to December 31, 2015 (Zillow.com)



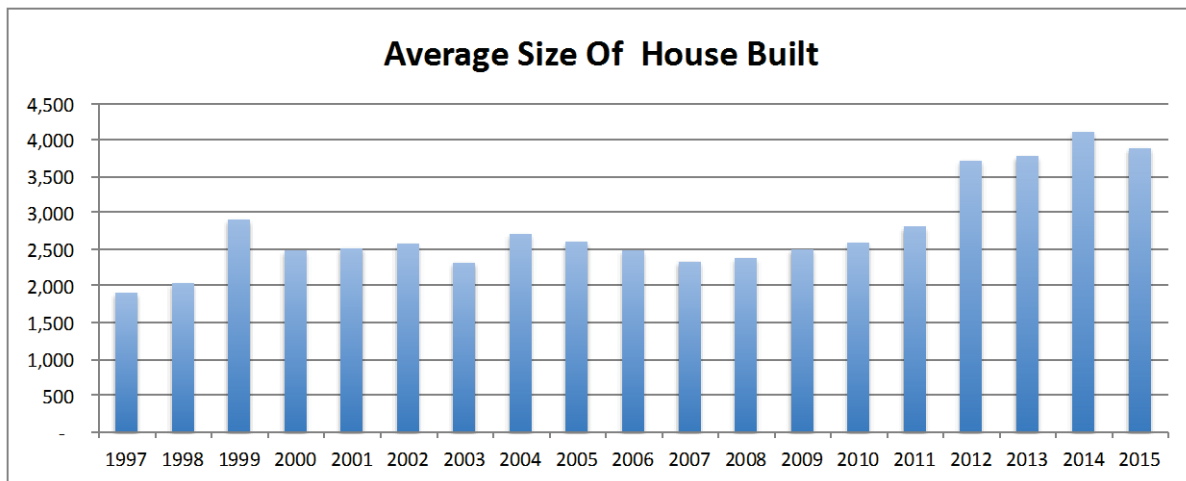
Permits Issued For New Home Construction - The City had fairly consistent growth up to and through the housing boom that ended with the Great Recession that began at the end of 2007. Table 7 shows the number of new residential single-family building permits, which have been fewer, but increased steadily since then.

Table 7. – Single Family Building Permits in Sugar Hill



Recent trends indicate that the average house size built has increased since 2007. We expect the City will continue to see homes of the most recent years continue to be in demand. Table 8 illustrates the growth in house size being built since 1997, when the average was slightly under 2,000 square feet, to the most recent year, 2015, when the average house size built was slightly less than 4,000 square feet, or about twice the size built in 1997.

Table 8. – Historical Growth of Size Of Single-Family Houses



Affordable Housing Gap Analysis - Affordable or workforce housing is always an important consideration when analyzing housing supply and demand. An adequate supply of attainable housing promotes family stability and healthy communities. Affordable or workforce housing is generally evaluated in context of attainability for Very Low, Low, and Moderate Income household income ranges. The following definitions from the U.S. Department of Housing and Urban Development (HUD) were used:

Affordable Housing: Housing for which monthly rents or monthly mortgage payments, including taxes, insurance, and utilities, do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross annual income for the households or persons.

Very Low Income Family: Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of facility, college, or other training facility; prevailing levels of construction costs; or fair market rents.

Low Income Family: Families whose [combined] income does not exceed 80 percent of the median family income for the area.

Moderate Income Family: Households whose incomes are between 81 percent and 120 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 120 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

Using the American Community Survey's most recent 2009-2013 5-year Detailed Housing Estimates for the City of Sugar Hill, the data were applied to the affordable housing model template using the assumptions of a 3 percent down payment and a 4.25 percent interest rate for persons of fair credit. The results of that modeling, as shown in Table 9, show that there currently exists shortages of affordable housing for home ownership in the Moderate Income bracket and shortages of rental units for Very Low Income and Moderate Income individuals.

Table 9. – Housing Affordability Gap in Sugar Hill

Category		Home Ownership			Housing Rentals		
		Demand	Supply	Surplus or Deficit	Demand	Supply	Surplus or Deficit
Very Low Median Household Income (<50% of Median) \$0 to \$39,195	Number of Units	966	1963	997 Surplus	779	475	304 Deficit
	Percent of Households For Owners or Renters	19.3%	39.3%		69.2%	46.6%	
Low Median Household Income (50.1% to 80% of Median) \$39,196 to \$62,711	Number of Units	969	1710	741 Surplus	177	468	291 Surplus
	Percent of Households For Owners or Renters	19.4%	34.2%		15.7%	46.0%	
Moderate Median Household Income (80.1% to 120% of Median) \$62,712 to \$94,067	Number of Units	1292	827	465 Deficit	78	39	39 Deficit
	Percent of Households For Owners or Renters	25.8%	16.5%		6.9%	3.9%	

This analysis is dependent upon the self-reported household median income figures in the U.S. Bureau of Census questionnaire. The Census income figures do not include government cash transfer payments or other forms of assistance provided to low income households and, therefore, understates the amount of money available to households. For instance, the federal government's Earned Income Tax Credit (EITC) program provides direct cash assistance to households with earned incomes of up to \$53,505 in payments of up to \$6,269. Other forms of public assistance are likewise not included in the definition of household income. In evaluating gaps in affordable housing, the City should look to see what impact is currently being made by these programs. Including these cash transfer payments and housing assistance programs in the definition of median household income may reduce or eliminate some of the gaps that may exist. It should also be kept in mind that these residents currently have housing, but they may be paying more than 30% of their household income for it, thus making them cost burdened for their housing needs.

Lending and Impediments To Borrowers –The 2014 Federal Financial Institutions Examination Council (FFIEC) data were reviewed for Census Tracts located within the City of Sugar Hill. Not



all Census Tracts had loans reported for them. This does not necessarily indicate an absence of loans, but a possible coding issue by the financial institutions. 843 loans were originated and, of these, 129 or 15.3 percent were denied. The residential lending market in the community is firm and the denial rate is not out of the ordinary, given current market conditions. Borrowers with good credit or better can expect to receive favorable terms from lenders ready to finance housing in the community. The income levels reported for the loans are stated as a percent of the greater Atlanta Metropolitan Statistical Area (MSA). The Atlanta MSA had a median Income in 2014 of \$58,420, which is approximately 75 percent of Sugar Hill’s median of \$78,389. Table 10, which is contained on the following page, summarizes the loan information that was reported for 2014.

Table 10. – 2014 Lending Statistics For Sugar Hill Census Tracts

County Name and Census Tract and Item	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Median Income as % of MSA
	Number	Value x 1,000	Number	Value x 1,000	Number	Value x 1,000	Number	Value x 1,000	Number	Value x 1,000	Median Income
Ga/Gwinnett County 501.08											141
Loans Originated	46	10,720	151	42,871	144	31,948	21	1,465			
Apps Approved, Not Accepted	1	187	8	2,685	4	942					
Apps Denied	12	3,025	25	7,692	48	12,558	8	280			
Apps Withdrawn	4	733	19	5,809	36	9,085	5	599			
Files Closed For Incompleteness	2	738	8	2,252	22	5,351	1	142			
Ga/Gwinnett County/0501.09											128
Loans Originated	27	4,595	68	12,568	62	9,509	6	436	1	271	
Apps Approved, Not Accepted					3	465	3	54			
Apps Denied	4	826	6	1,273	20	3,038	8	328			
Apps Withdrawn	1	164	9	1,830	16	2,756	1	20			
Files Closed For Incompleteness	4	519	2	290	14	2,331	1	50			
Ga/Gwinnett County/0502.12											187
Loans Originated	44	12,034	263	80,309	166	46,448	18	1,567			
Apps Approved, Not Accepted	2	584	16	5,280	9	3,758	1	275			
Apps Denied	11	3,253	44	15,193	52	17,078	19	851			
Apps Withdrawn	11	2,883	48	14,935	43	13,709	2	113			
Files Closed For Incompleteness	1	319	24	6,877	20	5,676	3	512			
Ga/Gwinnett County/0502.13											148
Loans Originated	46	11,318	198	45,493	117	21,848	15	778			
Apps Approved, Not Accepted			15	3,849	9	1,406	1	17			
Apps Denied	6	1,585	21	4,745	52	10,964	12	665			
Apps Withdrawn	7	1,656	31	7,871	21	4,156	3	162			
Files Closed For Incompleteness	2	542	8	1,652	14	2,388	2	50			
Totals For Sugar Hill Census											
Tracts Reported											
Loans Originated	163	38,667	680	181,241	489	109,753	60	4,246	1	271	-
Apps Approved, Not Accepted	3	771	39	11,814	25	6,571	5	346	-	-	-
Apps Denied	33	8,689	96	28,903	172	43,638	47	2,124	-	-	-
Apps Withdrawn	23	5,436	107	30,445	116	29,706	11	894	-	-	-
Files Closed For Incompleteness	9	2,118	42	11,071	70	15,746	7	754	-	-	-

Impediments And Barriers For Low and Moderate Income Households - Sugar Hill residents with Low and Moderate incomes (defined as 80 percent and 120 percent, respectively, of the City's median income) can expect to face several barriers due to either limited availability of financing or limited affordable housing stock. Some of these issues are associated with a lack of sufficient income, and some can be overcome through the development of homebuyer education and resource programs. While there is no data specific to Sugar Hill, the issues identified below are nearly universal throughout the country.

Lending Issues - Poor credit histories are common with lower income homebuyers. This results in denial of credit to many borrowers. The calculated real denial rate for low credit profile applicants is 39 percent (Urban Institute, 2014). Many credit decisions are automated and lenders do not generally devote the resources to work with marginal borrowers. Lower income households are less likely to understand credit scoring and its impact on future financial transactions. People with lower credit scores can also expect to pay higher interest rates that, in turn, reduces the amount of housing they can afford. Homeowners' insurance rates can also be tied to credit history, which may increase the cost of homeownership. Predatory lenders often target homebuyers seeking affordable housing and may offer harmful financial products or work with appraisers in ways that are detrimental to the borrower. Borrowers with poor credit may also be less likely to work out alternative payment options when they fall into arrears due to lack of familiarity with the banking system. Thus, they face higher foreclosure rates than persons with good or excellent credit, unless they receive homebuyer education before entering into a home purchase. Homebuyer education and financial counseling programs can identify higher risk homebuyers, prevent homebuyers from entering into predatory lending arrangements, and prepare homebuyers to make financially wise decisions.

Housing Stock Issues - Particularly for low income households, quality housing stock is generally depleted for affordable rental and owner-occupied units. Land prices and development costs in urban areas may prevent new housing stock from being built for lower income renters and buyers. In suburban areas, the land development regulations that dictate lot size and density may prohibit the development of diverse housing stock. To facilitate the development of diverse housing stock, municipalities can evaluate their land development regulations to allow diverse housing development, and pursue construction, rental, and downpayment subsidies to provide developers an economic incentive for to construct new rental units at a rate attainable for low income renters and buyers.

Societal and Governmental Issues - Strong opposition to the construction of new affordable housing near existing neighborhoods is not uncommon, as existing homeowners may perceive it as detrimental to community appearance, home value, and school quality. Development regulations regarding lot size, set backs, landscaping, and other new development issues discussed above can drive up the cost of building at attainable housing price points—or prohibit the development of diverse housing types. Proactive housing development regulations and incentive programs can elevate the quality of affordable housing developments to reduce possible negative community perceptions.

Rental and Homeownership Issues - Racial minorities and renters with lower incomes often encounter differential treatment, even as protected classes of citizens. While not necessarily

specific (or applicable) to Sugar Hill, landlords may discriminate because of age (young or elderly householders), ethnicity, income, disability, or family status. Many landlords, particularly those with limited staff, do not have employees familiar with fair housing law. Dissemination of federal fair housing information to landlords can help address these potential issues.

Special Needs and Assisted Housing - The 2013 U.S. Census American Community Survey (ACS) has estimated the number of persons with disabilities for people living in the Buford-Sugar Hill area. The categories of “With a self-care difficulty” and “With an independent living difficulty” may indicate the percentage of the population needing special housing. Table 11, contained on the following page, highlights the areas of the population that may need assistance with their housing needs.

Table 11. - Population With Disabilities in Buford-Sugar Hill Area

Subject	Buford-Sugar Hill CCD, Gwinnett County, Georgia					
	Total		With a disability		Percent with a disability	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Total civilian noninstitutionalized population	47,297	+/-1,774	4,760	+/-683	10.1%	+/-1.4
Population under 5 years	3,933	+/-502	9	+/-15	0.2%	+/-0.4
With a hearing difficulty	(X)	(X)	9	+/-15	0.2%	+/-0.4
With a vision difficulty	(X)	(X)	0	1/-28	0.0%	1/-1.0
Population 5 to 17 years	10,150	+/-954	644	+/-222	6.3%	+/-2.1
With a hearing difficulty	(X)	(X)	65	+/-95	0.6%	+/-0.9
With a vision difficulty	(X)	(X)	162	+/-141	1.6%	+/-1.4
With a cognitive difficulty	(X)	(X)	526	1/-175	5.2%	1/-1.6
With an ambulatory difficulty	(X)	(X)	83	+/-64	0.8%	+/-0.6
With a self-care difficulty	(X)	(X)	57	+/-50	0.6%	+/-0.5
Population 18 to 64 years	29,582	+/-1,170	2,714	+/-496	9.2%	+/-1.6
With a hearing difficulty	(X)	(X)	532	1/-153	1.8%	1/-0.5
With a vision difficulty	(X)	(X)	912	+/-352	3.1%	+/-1.2
With a cognitive difficulty	(X)	(X)	801	+/-228	2.7%	+/-0.8
With an ambulatory difficulty	(X)	(X)	1,093	+/-283	3.7%	+/-1.0
With a self-care difficulty	(X)	(X)	414	+/-184	1.4%	+/-0.6
With an independent living difficulty	(X)	(X)	899	1/-262	3.0%	1/-0.9
Population 65 years and over	3,632	+/-386	1,393	+/-273	38.4%	+/-6.8
With a hearing difficulty	(X)	(X)	434	+/-129	11.9%	+/-3.3
With a vision difficulty	(X)	(X)	281	+/-113	7.7%	+/-3.0
With a cognitive difficulty	(X)	(X)	404	+/-148	11.1%	+/-3.8
With an ambulatory difficulty	(X)	(X)	1,046	1/-240	28.8%	1/-6.2
With a self-care difficulty	(X)	(X)	367	+/-133	10.1%	+/-3.5
With an independent living difficulty	(X)	(X)	721	+/-192	19.9%	+/-4.7

Source: U.S. Bureau of Census American Community Survey, 2013, Buford-Sugar Hill Census County Division (CCD)².

² A Census County Division (CCD) is a subdivision of a county used by the United States Census Bureau for the purpose of presenting statistical, decennial census data. The Buford-Sugar Hill CCD includes the majority of the population of the cities of Buford and Sugar Hill, as well as the town of Rest Haven. A small portion of Sugar Hill is included in the Suwanee-Duluth CCD.

Unfortunately, the data are not available for the City of Sugar Hill alone. ACS estimates indicate that 10.1 percent of the population has a disability and that 68.3 percent of that population has a disability that is either “ambulatory difficulty”, “self-care difficulty”, or “independent living difficulty”. Based on Sugar Hill’s current estimated population, it may be inferred that there are an estimated 2,070 persons with disabilities in the City and that, of those individuals, 1,414 of those have ambulatory, self-care, or independent living difficulties. Table 12, contained on the following page, details the estimated Sugar Hill population with disabilities.

Table 12. - Estimated and Forecasted Population With Disabilities in Sugar Hill

	Sugar Hill Estimates and Forecasts			
	2015	2020	2025	2030
Total Population	20,491	22,674	25,529	28,743
Total imputed civilian noninstitutionalized population	2,070	2,290	2,578	2,903
Population under 5 years				
With a hearing difficulty	4	4	5	5
With a vision difficulty	-	-	-	-
Population 5 to 17 years	280	310	349	393
With a hearing difficulty	28	31	35	40
With a vision difficulty	70	78	88	99
With a cognitive difficulty	229	253	285	321
With an ambulatory difficulty	36	40	45	51
With a self-care difficulty	25	27	31	35
Population 18 to 64 years	1,180	1,306	1,470	1,655
With a hearing difficulty	231	256	288	324
With a vision difficulty	397	439	494	556
With a cognitive difficulty	348	385	434	489
With an ambulatory difficulty	475	526	592	667
With a self-care difficulty	180	199	224	252
With an independent living difficulty	391	433	487	548
Population 65 years and over	645	713	803	904
With a hearing difficulty	201	222	250	282
With a vision difficulty	130	144	162	182
With a cognitive difficulty	187	207	233	262
With an ambulatory difficulty	484	536	603	679
With a self-care difficulty	170	188	212	238
With an independent living difficulty	334	369	416	468

It is important to note that the sum of each individual category may be greater than the total estimated population. This occurs because respondents may have co-occurring disabilities (e.g., someone may have both hearing and vision difficulties). For the purposes of evaluating special needs housing, it may be more useful to evaluate only those categories where the individual has an independent living difficulty, as shown in Table 13, contained on the following page.

Table 13. - Estimate and Forecasts of Sugar Hill Residents With Independent Living Difficulties

2015	2020	2025	2030
725	802	903	1,016

The State of Georgia maintains a list of special needs facilities that are located in Sugar Hill and licensed by the State of Georgia, together with the number of beds available. These data are shown in Table 14.

Table 14. – Special Needs Facilities in Sugar Hill

Name	Address	Capacity	Type
Benton House of Sugar Hill	6009 Suwanee Dam Road	72	Personal Care Home
Wisdom Well	5798 Suwanee-dam Road	3	Personal Care Home
Edlyn Care Services	110 Danie Creek Lane	3	Community Living Arrangement

There are only 78 licensed beds in the City of Sugar Hill. Possible explanations between the predicted level of care and actual care available are that the remaining elderly population is cared for in place in their homes, cared for in facilities not located in the City of Sugar Hill, or not cared for at all. Elsewhere in Gwinnett County, there are 191 licensed facilities with a total of 3,479 beds plus an additional 12 facilities or communities providing some level of care, facility, or housing that are not registered with the State of Georgia.³ Additionally, the City has indicated that a conceptual development proposal which includes 175 independent living apartments, 52 independent living cottage units, 25 assisted living units, and 25 memory care units in the downtown area. Figure 7 illustrates the locations of the licensed facilities within Gwinnett County with specific addresses listed in Appendix A-13. The supply of special needs facilities, therefore, is likely to expand.

In Sugar Hill, there is one community restricted to ages 55 and above. Magnolia Village is a gated active adult development with homes starting at \$300,000. This would be categorized as a retirement community and lifestyle choice, rather than a care facility. It is worth noting that

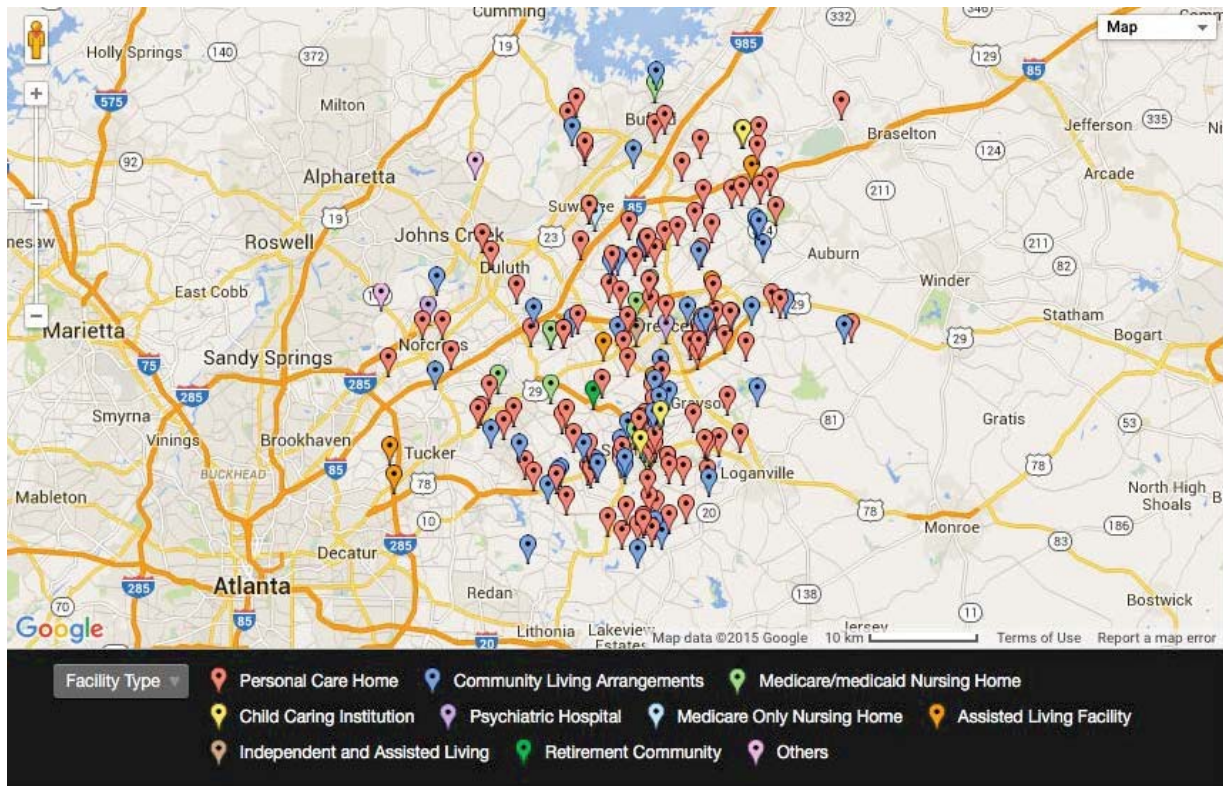
³ Georgia DHS, Office of Regulatory Services, Facility Location and Information Guide.

market forces seem to have identified a need and produced a product in the community for more affluent residents.

As discussed earlier, the data indicate that the City population will be aging. The demand for additional facilities will continue. This has implications for employment as the aged population tends to spend much less on durable goods and noticeably more on personal services, including healthcare services.

Full supporting data for this section on long-term market projections is in Appendix A.

Figure 7. – Location of Georgia Licensed Assisted Living Facilities, Gwinnett County



(Continued)