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Prepared for: Macon-Bibb County Planning and Zoning Commission



Housing Needs Assessment & Forecast

Macon-Bibb County, GA

Macon-Bibb County Planning and Zoning Commission

June 2026

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Executive Summary

Macon-Bibb County's past housing growth has fallen behind its population gains. In addition, new housing development has been unevenly distributed across neighborhoods, housing types, and price points. The county currently lacks housing diversity and has seen a loss in mid-density housing. Moreover, the county is projected to grow through 2050, especially in jobs paying under 80% of the Area Median Income. Therefore, the need for new housing supply, diverse housing options across types, prices, and densities, as well as missing-middle housing preservation, is particularly prominent.

Traditionally affordable and minority-concentrated Central Bibb and East Bibb disproportionally face housing condition issues, heir property issues, and gentrification risks, highlighting the urgency of revitalization and rehabilitation while preserving existing affordability, as well as the need to preserve and improve ownership rates among people of color. Past growth was driven by renters, seniors, young adults, and small households (one to two persons), while families declined in Macon-Bibb County. This trend points to the need to increase quality housing options for seniors, renters, and first-time buyers, preserve and expand small-unit supply, in addition to improving school quality, amenities, and housing conditions to retain families and the workforce.

The county also faces limited housing options and location choice for income-eligible people, especially those with special needs. Data and stakeholder input underscore the urgency and importance of preserving existing income-controlled units at risk of expiration in the near term, expanding the overall housing supply with designs that accommodate a range of mobility needs, and broadening housing options on the full spectrum.

This analysis aims to examine the demographic, economic, and housing characteristics, conditions, and trends in Macon-Bibb County, in addition to analyzing the housing affordability gap. The following section summarizes key findings from the demographic, economic, and housing data analyses. Note that throughout this document, words or phrases highlighted in blue indicate a hyperlink to specific source material. Various stakeholder interviews and meetings were conducted between May and August 2025. Participating organizations and individuals include:

- Mindy Attaway, Century 21 Crowe Realty,
- Natalie Bouyett, Executive Director, Macon-Bibb County Affordable Housing Fund,
- Cynthia "Cyndey" Busbee, Chief of Staff, Atrium Health Navicent,
- James Daws, President, Sierra Development,
- Adrian Harmon, Commercial/Residential Building Contractor, Harmon and Harmon Realtors, Inc.,
- Lori Freeman, Director of Business Operations, 21st Century Partnership,
- James Fritze, President and CEO, NewTown Macon,
- Ivey Hall, Executive Director, Macon Area Habitat for Humanity,

- Anthony Hand, Jr., Director of Housing and Residence Life, Mercer University,
- Cass Hatcher, CEO, River Edge Behavioral Health,
- Wanzina Jackson, Manager, Macon-Bibb County Economic and Community Development,
- Alex Morrison, Executive Director, Urban Development Authority,
- Jim Rollins, Associate Broker, the Summit Group Commercial and Investment Real Estate,
- WyKesia Stafford, President, Stafford Builders and Consultants,
- Everett Verner, Executive Director, Macon-Bibb County Land Bank Authority,
- Kathleen Mathews, Chief Administrative Officer, In-Fill Housing Inc./Macon Housing Authority,
- Carlton Williams, Macon-Bibb County Economic Opportunity Council,
- Carl Tims, Chief Operating Officer, United Way of Central Georgia,
- Dr. Jake Hall, Executive Director of United to End Homelessness, United Way of Central Georgia,
- J.T. Ricketson, Macon-Bibb County Department of Code Enforcement.

The project team extends its sincere appreciation to the Macon Transit Authority for providing transportation in support of the County's initial site tour with the consulting team.

Demographic, Economic, and Housing Data Key Implications

- Increase housing **supply** and **diversity in housing types and prices**, in addition to **preserving mid-density** housing
    - Encourage densities and diversity (West Bibb, South Bibb)
    - Increase supply in South Bibb and East Bibb
- Increase **quality rental** supply, **senior housing**, and **first-time homebuying** options
- **Stabilize** and **revitalize** existing neighborhoods and **preserve current affordability**, especially minority neighborhoods in Central Bibb and East Bibb
    - Gentrification concerns are more prevalent
    - Heir property challenges
    - Need substantial rehabilitation assistance via partnerships
- Increase options of **smaller units**, ensure **smaller family units**, and **preserve smaller residences** (especially Central Bibb and East Bibb)
- Preserve and increase **homeownership** opportunities for people of color
- Future ownership demand in Central Bibb/downtown
- Need more **quality affordable rentals near downtown** with increased amenities/services, and expand quality affordable rentals **beyond Central Bibb**
- Increase housing options for people with disabilities and experiencing homelessness
    - Need **consolidated efforts at scale**
    - Need more housing options on the **full spectrum**, especially post-shelter housing choices.

HUD FY 2025 Income Limits for Macon-Bibb County

FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income	FY 2025 Income Limit Category	Persons in Family							
	Click for More Detail		1	2	3	4	5	6	7	8
Macon-Bibb County, GA HUD Metro FMR Area	$78,500	Very Low (50%) Income Limits ($) Click for More Detail	27,000	30,900	34,750	**38,600**	41,700	44,800	47,850	51,000
		Extremely Low Income Limits ($)* Click for More Detail	16,250	21,150	26,650	**32,150**	37,650	43,150	47,850*	51,000*
		Low (80%) Income Limits ($) Click for More Detail	43,250	49,400	55,600	**61,750**	66,700	71,650	76,600	81,550

NOTE: **Bibb County** is part of the **Macon-Bibb County, GA HUD Metro FMR Area**, so all information presented here applies to all of the Macon-Bibb County, GA HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Macon-Bibb County, GA HUD Metro FMR Area.

The **Macon-Bibb County, GA HUD Metro FMR Area** contains the following areas: Bibb County, GA; Crawford County, GA; Jones County, GA; and Twiggs County, GA.

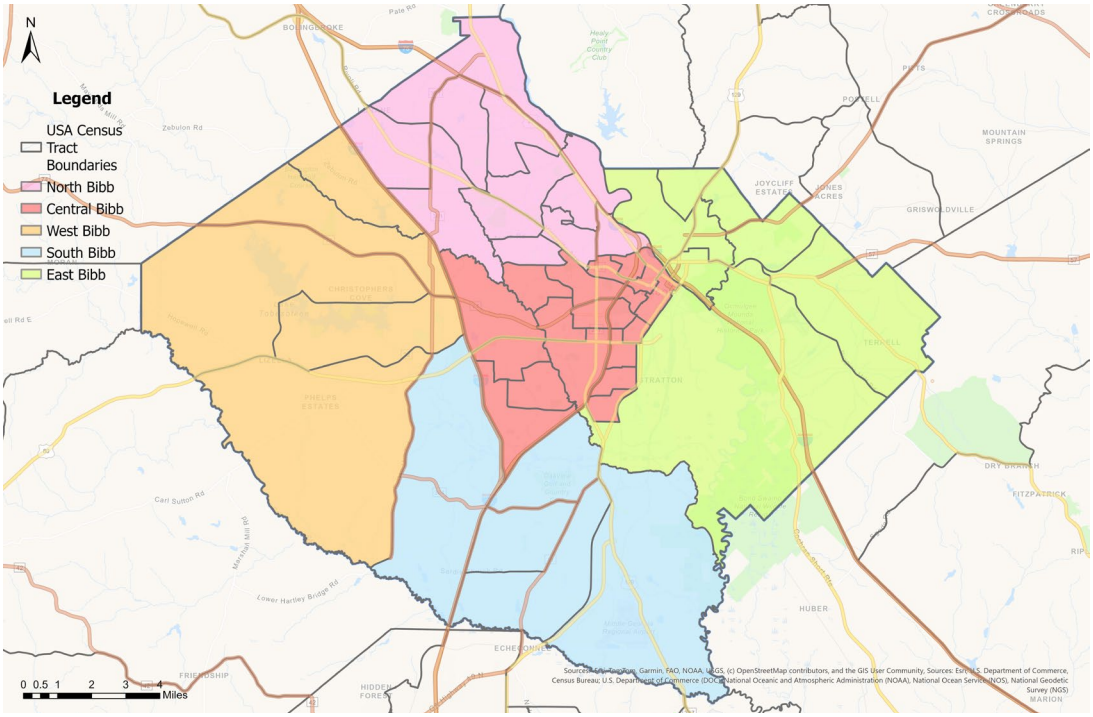
A. Demographic Characteristics

1. Introduction

This section lays the foundation for this analysis as it examines the characteristics and trends of Macon-Bibb County's population, resident age, racial and ethnic diversity, household composition and types, tenure, education attainment levels of residents, household incomes, and cost burdening. Many of these data findings resonate with the major issues raised during stakeholder interviews and meetings conducted for this analysis and provide additional support to anecdotal evidence.

Major data sources used for this section include the U.S. Census Bureau Decennial Data and the American Community Survey (ACS) 5-Year Estimates. The most recent data year used for the ACS Estimates is 2023, which was the latest available as of the time of the study. Note that in ACS data, "5-year estimates" refer to data that are averaged over a five-year period rather than collected in a single year. For example, the 2023 5-Year Estimates on household data do not reflect household counts from just the year 2023, which would be based on a smaller sample and therefore less reliable. Instead, they represent an average based on data collected over the five-year period from 2019 to 2023, resulting in a larger sample size and more reliable estimates. The consultant team divided the county into five submarkets (Figure 1; source: RKG Associates, Inc.) based on census tract boundaries, demographic and economic characteristics of communities, existing references to various neighborhoods, and discussions with county staff.

Figure 1 Macon-Bibb County Submarkets



2. Population Trends

Macon-Bibb County's population is projected to grow, so will housing demand.

Despite a population decline between 2013 and 2018, Macon-Bibb County's population recovered between 2018 and 2023, growing by 0.1% per year during the decade from 2013 to 2023. In addition, Macon-Bibb County is projected to pick up its growth pace by gaining 0.7% per year over the next 25 years, or a cumulative 21% between 2023 and 2050, according to the Hamilton-Perry smoothed population projection method (Figure 2, Figure 3; source: ACS 5-Year Estimates; 2013-2023, RKG Associates, Inc.). It should be noted that RKG believes the Hamilton-Perry smoothed projection is more accurate for Macon-Bibb County, as it considers the region's growth and spillover impact on the county, which will be further discussed in the Appendix. In comparison, the projection produced by the Georgia Governor's Office of Planning and Budget using the Cohort Component Method is more appropriate for the state-level forecast, and therefore, is used in this study for the State of Georgia, which is estimated to grow by 24% between 2023 and 2050. The data suggests **projected growing housing demand in the county** in the next 25 years.

Further, **past growth has not been even throughout the county**. North Bibb and West Bibb saw population growth between 2013 and 2023, while Central Bibb, East Bibb, and South Bibb experienced population loss during the same decade.

Figure 2: Population Trends and Projections, 2013-2050

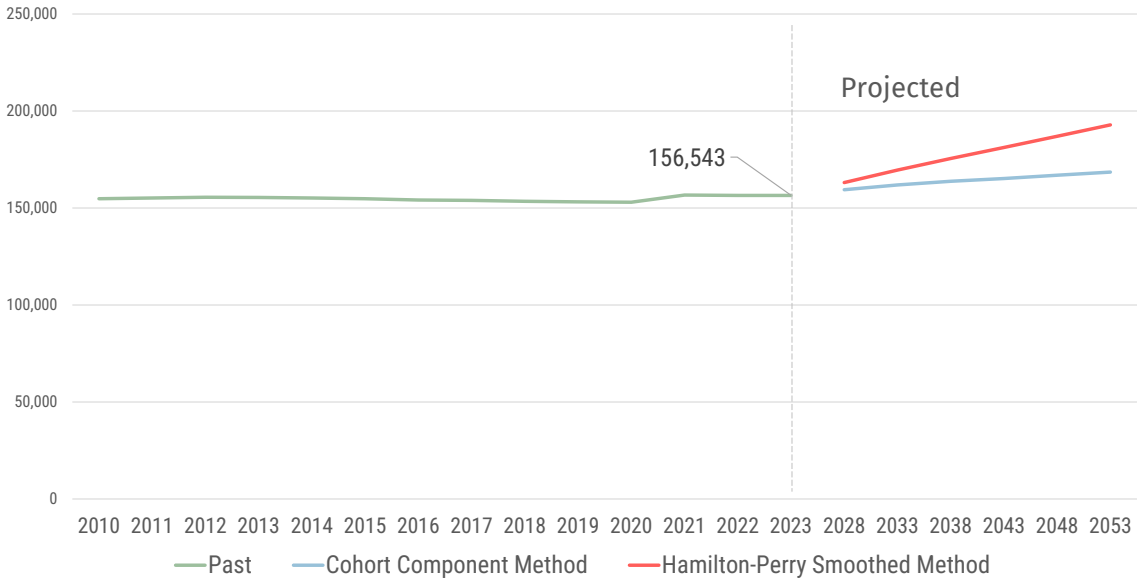
Jurisdiction	2013	2018	2023	2013-2023 Change	2013-2023 Annual % Change
Macon-Bibb County	155,524	153,490	156,543	1,019	0.1%
Georgia	9,810,417	10,297,484	10,822,590	1,012,173	1.0%
Central Bibb	58,318	54,238	54,718	(3,600)	-0.6%
East Bibb	21,457	20,586	20,400	(1,057)	-0.5%
North Bibb	37,400	39,532	41,093	3,693	1.0%
South Bibb	18,093	17,963	17,198	(895)	-0.5%
West Bibb	20,256	21,171	23,134	2,878	1.4%

Jurisdiction	2023	2030	2050	2023-2030 Change	2023-2030 Annual % Change	2023-2050 Change	2023-2050 Annual % Change
Macon-Bibb County*	156,543	165,715	189,353	9,172	0.8%	32,810	0.7%
Georgia**	10,822,590	11,823,402	13,371,813	1,000,812	1.3%	2,549,223	0.8%

Note: *County projections were produced by RKG Associates, Inc. using the Hamilton-Perry smoothed method
**State projections were obtained from the Georgia Governor's Office of Planning and Budget

Figure 3

Macon-Bibb County Population Trends and Projections



3. Age Composition

Increasing young adults and older populations, in addition to decreasing families, suggest diverging housing needs.

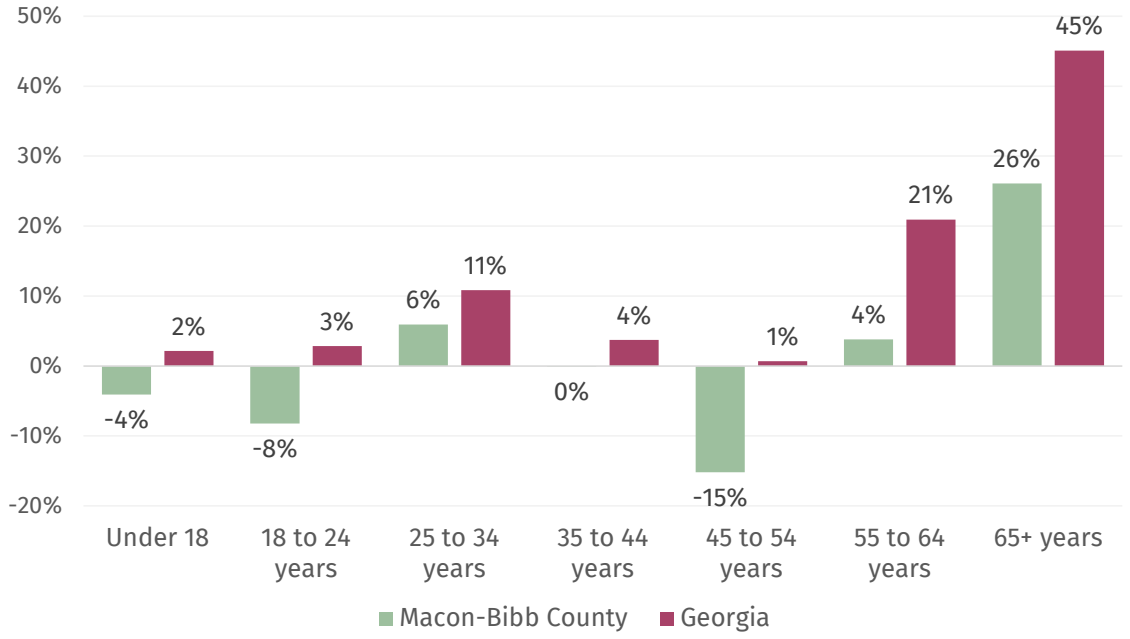
Following a national trend of aging populations, Macon-Bibb County's **growth has been driven by both active adults and seniors aged 55 and above, and young adults 25 to 34**, who are most likely young working professionals. The gains in young adults mostly occurred in North Bibb, East Bibb, and Central Bibb.

In comparison, while the state has experienced growth in all age groups, Macon-Bibb County has seen **a loss in prime working-age adults aged 35 to 54 and children under 18** between 2013 and 2023, especially in Central Bibb, East Bibb, and South Bibb. However, there has been some growth in adults aged 35 to 54 in West Bibb (Figure 4, Figure 5; source: ACS 5-Year Estimates 2013-2023).

Figure 4: Macon-Bibb County Population by Age, 2013-2023

Age Group	2013 (Count)	2013 (%)	2018 (Count)	2018 (%)	2023 (Count)	2023 (%)	2013-2023 Change	2013-2023 % Change
Under 18	39,922	25.7%	38,018	24.8%	38,287	24.5%	(1,635)	-4.1%
18 to 24 years	16,240	10.4%	15,709	10.2%	14,901	9.5%	(1,339)	-8.2%
25 to 34 years	20,811	13.4%	20,707	13.5%	22,047	14.1%	1,236	5.9%
35 to 44 years	18,683	12.0%	17,864	11.6%	18,669	11.9%	(14)	-0.1%
45 to 54 years	21,009	13.5%	18,881	12.3%	17,820	11.4%	(3,189)	-15.2%
55 to 64 years	18,751	12.1%	19,554	12.7%	19,465	12.4%	714	3.8%
65+ years	20,108	12.9%	22,757	14.8%	25,354	16.2%	5,246	26.1%

Figure 5: Macon-Bibb County Population Age Composition Percent Change 2013-2023



These trends highlight two key demographic segments with very different housing needs. Older populations seek to downsize as their children leave home and need greater levels of aging in place, accessible/universal design housing that serves or can be adapted to serve people with various mobility levels, in addition to support services. This translates into an **additional need for accessibility modifications, universal design promotion, maintenance, repair, and smaller for-sale home options** such as cottages.

Growth in residents 25 to 34 can also indicate rising housing demand from young professionals and people starting families, many of whom will either seek to rent or make their first home purchase. The gains of this young age cohort are mostly contributed by **North Bibb, East Bibb, and Central Bibb**, which provide a more urban environment and amenities. This points to the need for **more diverse rental options and additional first-time homeownership support**, particularly in these neighborhoods, to serve and retain Macon-Bibb County's workforce.

The decrease in children and working-age adults in Central Bibb, East Bibb, and South Bibb, coupled with a growth in people aged 35 to 54 in West Bibb, translates into a demographic shift in which families are leaving Central, East, and South Bibb, with some likely relocating to West Bibb for more housing options. This suggests rising housing demand from families in West Bibb, and a need for **preserving existing ownership neighborhoods, especially in Central and East Bibb**.

4. Gender

Macon-Bibb County has slightly more females than males, with the population loss in Central Bibb being driven by females

Macon-Bibb County had proportionally more females (52.9% of the total population) in 2023, similar to the state level (51.2%). However, the population decline in Central Bibb is entirely attributed to the loss of females (-3,666 people) between 2013 and 2023, while the loss is driven by males in East Bibb and South Bibb. In comparison, the State of Georgia, North Bibb, and West Bibb have seen growth in both genders during the same decade, especially West Bibb, where females have increased the fastest (by 2.1% annually) among all the submarkets in the county, and faster than the state (by 1.0% annually) (Figure 6; source: ACS 5-Year Estimates 2013-2023). This is consistent with the age trend discussed above that working-age adults and families with children left Central Bibb, East Bibb, and South Bibb, with some of them moving to West Bibb between 2013 and 2023, especially households with females.

Figure 6: Macon-Bibb County Population by Gender Annual Percent Change 2013-2023

Age Group	2013 (Count)	2013 (%)	2023 (Count)	2023 (%)	2013-2023 Change	2013-2023 Ann. % Change
Macon-Bibb County						
Male	73,409	47.2%	73,767	47.1%	358	0.0%
Female	82,115	52.8%	82,776	52.9%	661	0.1%
Georgia						
Male	4,793,940	48.9%	5,281,762	48.8%	487,822	1.0%
Female	5,016,477	51.1%	5,540,828	51.2%	524,351	1.0%
Central Bibb						
Male	25,964	44.5%	26,030	47.6%	66	0.0%
Female	32,354	55.5%	28,688	52.4%	(3,666)	-1.2%
East Bibb						
Male	10,245	47.7%	9,341	45.8%	(904)	-0.9%
Female	11,212	52.3%	11,059	54.2%	(153)	-0.1%
North Bibb						
Male	17,230	46.1%	19,442	47.3%	2,212	1.2%
Female	20,170	53.9%	21,651	52.7%	1,481	0.7%
West Bibb						
Male	10,124	50.0%	10,611	45.9%	487	0.5%
Female	10,132	50.0%	12,523	54.1%	2,391	2.1%
South Bibb						
Male	9,846	54.4%	8,343	48.5%	(1,503)	-1.6%
Female	8,247	45.6%	8,855	51.5%	608	0.7%

5. Household Tenure

Overall growth is driven by young renters and seniors, and there is a need to support future homeownership opportunities.

In 2023, around 52% of Macon-Bibb County's households were occupied by owners, while the county had a higher share (48.5%) of renters than the state as a whole (34.6%). In addition, the county's **growth has been driven by renter-occupied households** (+3,150, by 12.2%), especially those with householders 55 and older (+2,429), with the largest gains in Central Bibb (+1,096) and North Bibb (+600), and the fastest growth in South Bibb (+176, by 82.2%). This is followed by young renters 25 to 34 in North Bibb (+541) and Central Bibb (+429).

Owner households have decreased slightly (loss of 54 households) overall, with the largest loss contributed by married-couple owner family households aged 35 to 64 (loss of 1,427 households) between 2013 and 2023, particularly in Central Bibb and East Bibb, while this group grew in the state during the same decade. As a result, the **homeownership rate in Macon-Bibb County**

decreased from 54.4% in 2013 to 51.5% in 2023, contrary to the trend in Georgia, where the homeownership rate increased by 14.3% during the same decade to 65.4% in 2023.

However, note that as senior households aged 65 and older led the overall population growth in Macon-Bibb County between 2013 and 2023, this growth was contributed more by owner households (+2,658) than renter households (+1,235). The largest and fastest gains in senior owner households aged 65 and older are led by West Bibb (+960) and South Bibb (+534), especially those living alone (+1,054).

The data point to a need for Macon-Bibb County to **increase the overall supply and options of senior housing with related services, especially for those living alone**. The data also indicate a need to **expand the overall rental housing supply across the county**, ensuring high-quality construction, maintenance, and amenities to meet rising rental demand. There is also an opportunity for the County to **proactively expand first-time homeownership options** to help retain young renters as they transition into the next stage of life. Examples include rental support and homeownership assistance (Figure 7, Figure 8; Source: ACS 5-Year Estimates 2013-2023).

Figure 7: Housing by Tenure, 2013-2023

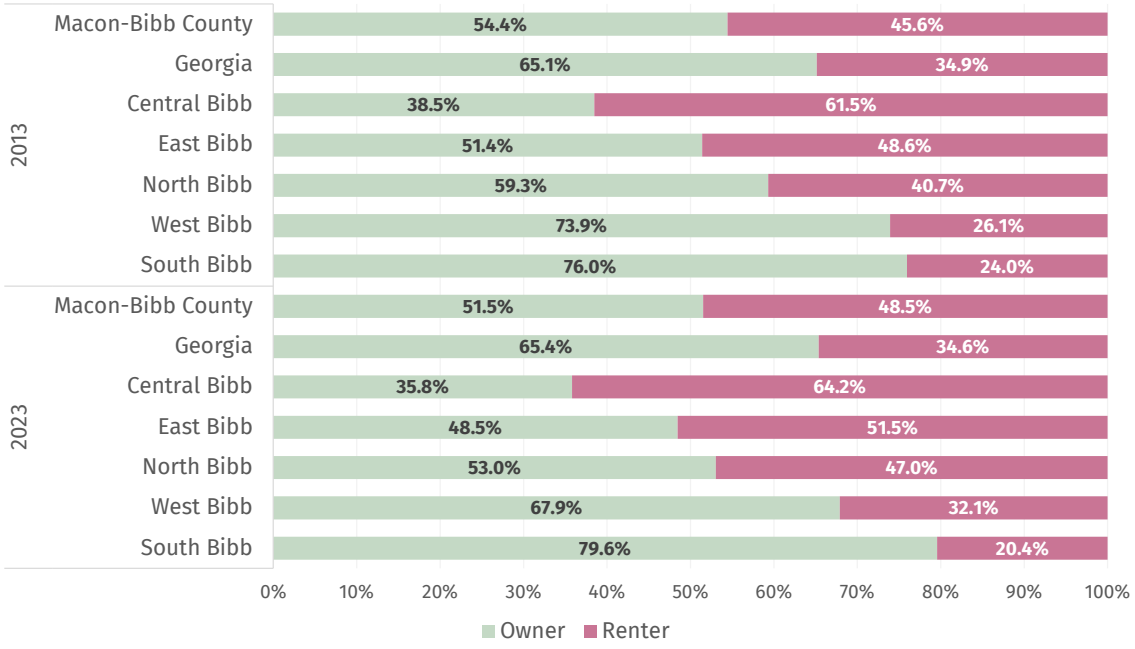
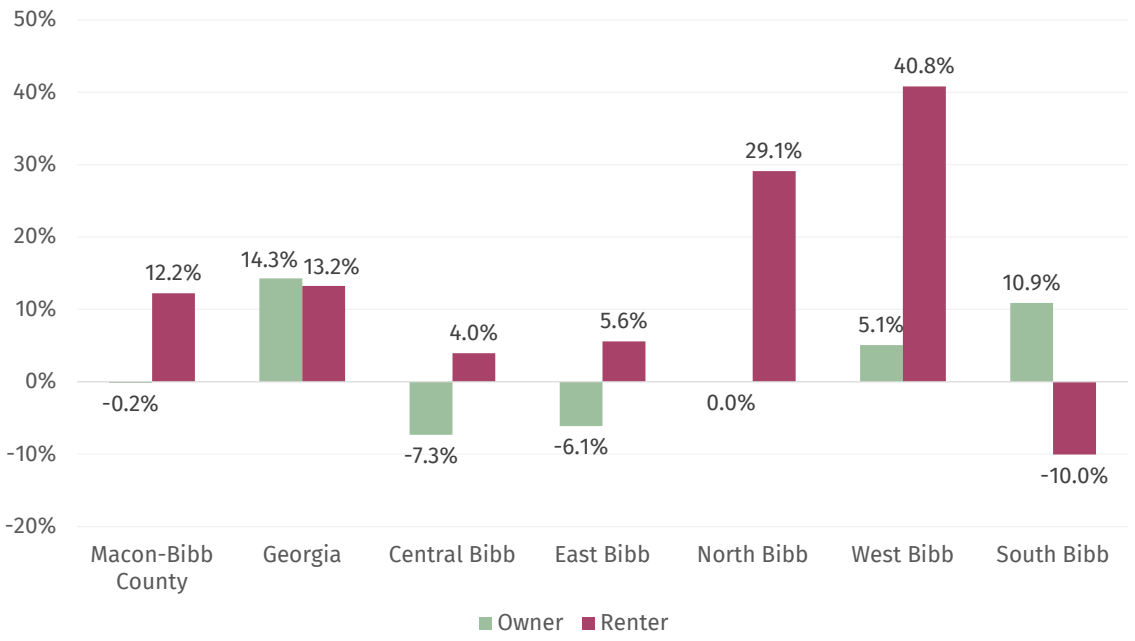


Figure 8: Housing Percent Change by Tenure, 2013-2023



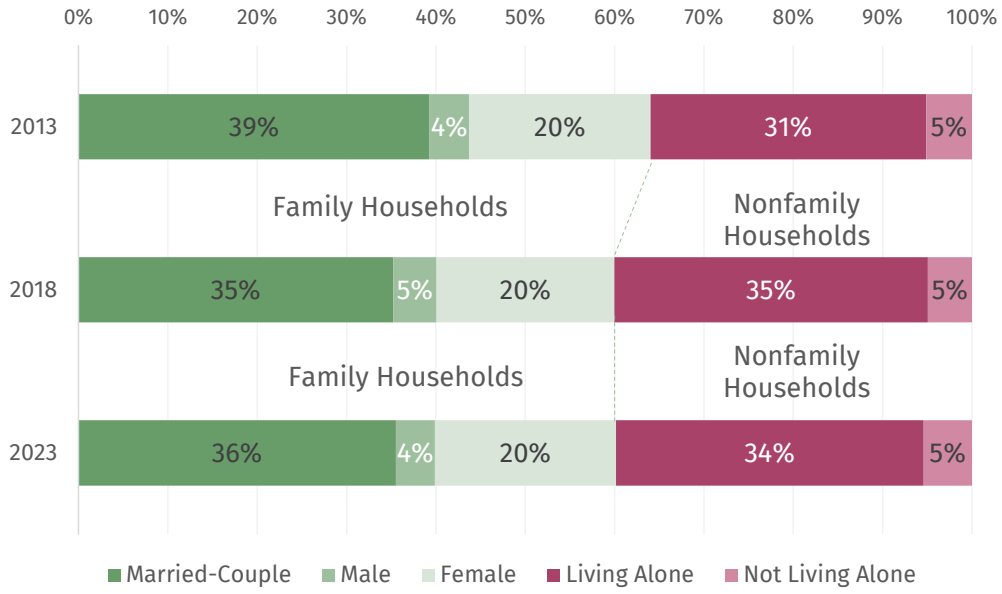
6. Household Type

Growth in Macon-Bibb County is driven by non-family households, especially renters living alone, while owner families are declining, suggesting a need to stabilize existing ownership neighborhoods.

Around 60% of Macon-Bibb County's households were family households in 2023, a share lower than in the state (66%). In addition, non-family households grew fast (by 16.8%), especially in North Bibb, West Bibb, and Central Bibb, and particularly for renters aged 15 to 34 living alone (+1,434), who grew by 61.4% between 2013 and 2023, faster than in the state (26.8%). In comparison, family households slightly declined (by -0.9%) in the county between 2013 and 2023, mostly in Central Bibb (a loss of 1,615 households), while West Bibb experienced the fastest gains in family households (+11.3%) during the same decade, followed by South Bibb (+8.7%) and North Bibb (+3.7%).

The data indicate **a decline in families, particularly owner households in their prime working years, in Central Bibb and East Bibb**, which may lead to higher home vacancies in the short term and increase the risk of property condition issues and investor-driven conversions to rental housing in these established neighborhoods. This highlights the need for **place-based stabilization efforts in these communities to preserve the existing ownership stock, especially homes that are naturally affordable** (Figure 9; source: ACS 5-Year Estimates 2013- 2023).

Figure 9: Macon-Bibb County Household by Type, 2013-2023



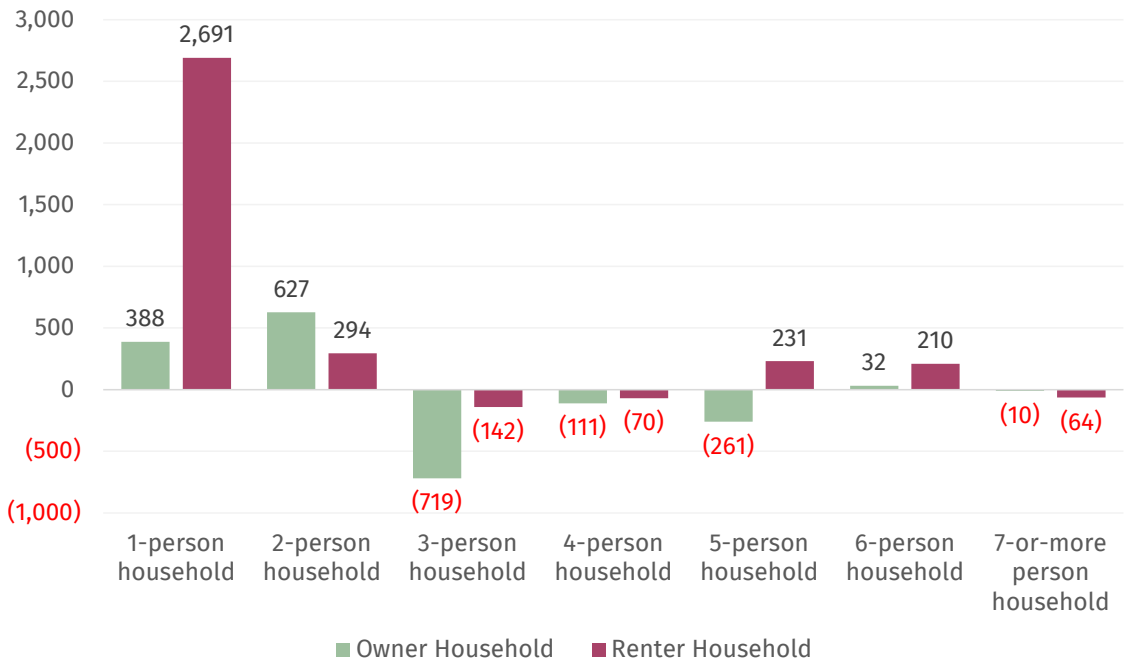
7. Household by Size

Growth is driven by one-to-two-person households, suggesting a need for smaller housing options.

In 2023, around 65.9% of owners and 68.1% of renters in Macon-Bibb County lived in one- to two-person households. Growth from 2013 to 2023 was **largely driven by these smaller households**, especially young renters under 35 living alone and senior owners 65 and older living alone. During the same period, average household size declined for both owners and renters, mirroring statewide trends.

The data point to a need for **increasing smaller-sized housing options**, such as smaller starter homes for first-time homebuyers, and smaller-sized options for seniors to downsize. The increase in smaller households and decreasing household sizes align with the changing demographics: more young professionals who are single or just starting their families, and more empty-nest retirees (Figure 10; source: ACS 5-Year Estimates 2013-2023).

Figure 10: Macon-Bibb County Household Change by Tenure and Size, 2013-2023



8. Racial/Ethnic Composition

Macon-Bibb County has been diversifying, with uneven spatial distribution.

Macon-Bibb County is **more racially and ethnically diverse than the state**, with 64.0% of its population identifying as non-White and 54.5% identifying as Black in 2023, compared to a 47.5% non-White population in Georgia (Figure 11; source: ACS 5-Year Estimates 2013-2023). Between 2013 and 2023, the county's population **continued to diversify**, though non-White populations increased at a slower pace (+1.3% annually) than in the state (+2.9% annually) during the same decade.

Population growth in the county between 2013 and 2023 was particularly driven by increases in individuals identifying as Black, Two or More Races, Some Other Race, and Hispanic, with populations identifying as Native Hawaiian/Other Pacific Islander, Some Other Race, and Hispanic gaining faster compared to the state during this decade. This suggests **a potential rise in housing demand from larger, multigenerational households** (Note: throughout this report, Latinx/Latino/Latina/Hispanic individuals and households are referred to as "Hispanic or Latino" to align with the U.S. Census Bureau tabulations).

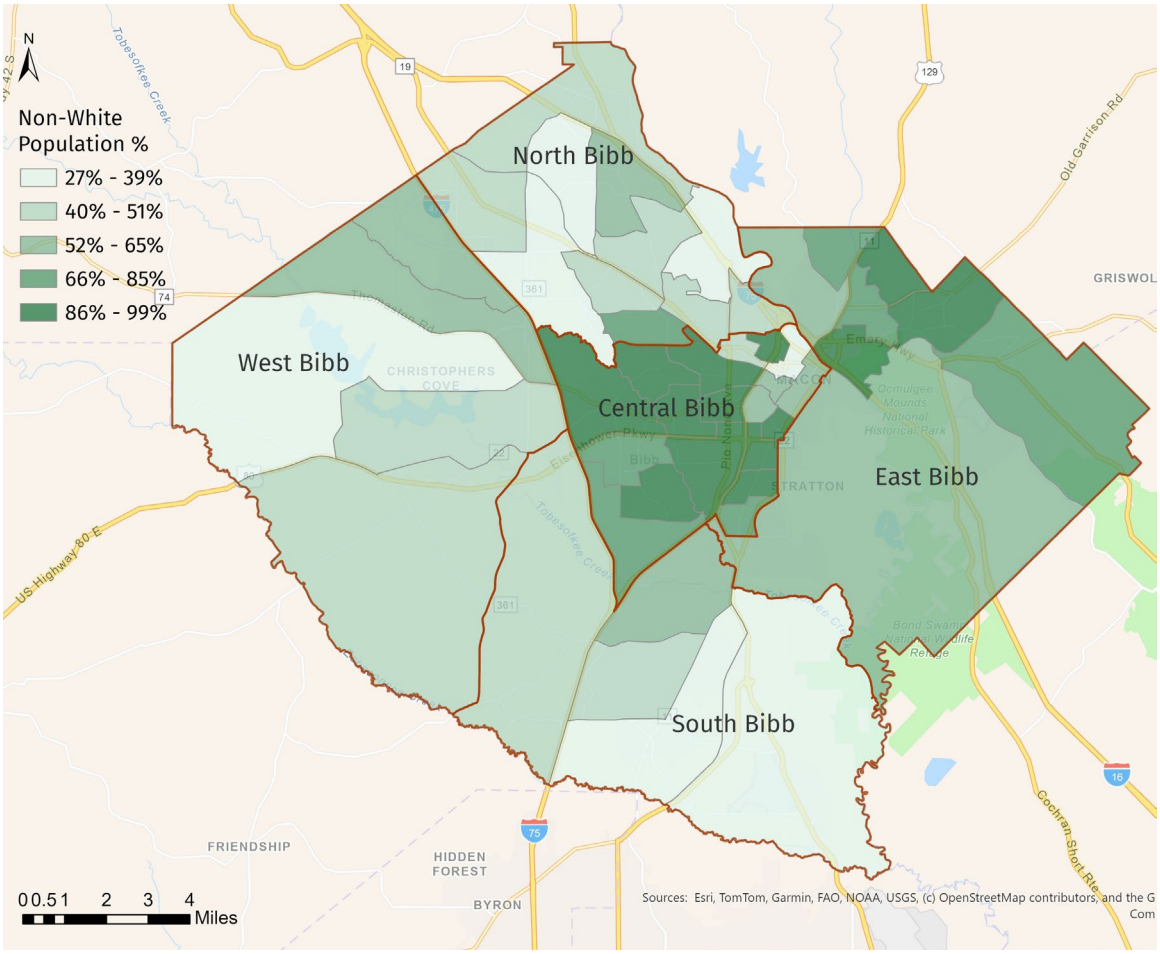
Figure 11: Racial/Ethnic Compositions, 2023

	Macon-Bibb County		Georgia		Central Bibb		East Bibb		North Bibb		West Bibb		South Bibb	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
White	56,414	36.0%	5,677,531	52.5%	8,674	15.9%	4,204	20.6%	22,550	54.9%	11,691	50.5%	9,295	54.0%
Black/African American	85,362	54.5%	3,391,689	31.3%	41,937	76.6%	15,159	74.3%	12,788	31.1%	9,205	39.8%	6,273	36.5%
American Indian/Alaska Native	239	0.2%	42,058	0.4%	38	0.1%	5	0.0%	9	0.0%	0	0.0%	187	1.1%
Asian	3,481	2.2%	472,915	4.4%	485	0.9%	91	0.4%	1,604	3.9%	1,046	4.5%	255	1.5%
Native Hawaiian/Other Pacific Islander	102	0.1%	7,338	0.1%	9	0.0%	32	0.2%	56	0.1%	5	0.0%	0	0.0%
Some other race	4,221	2.7%	448,586	4.1%	1,829	3.3%	93	0.5%	1,341	3.3%	331	1.4%	627	3.6%
Two or more races	6,724	4.3%	782,473	7.2%	1,746	3.2%	816	4.0%	2,745	6.7%	856	3.7%	561	3.3%
Hispanic/Latino	6,967	4.5%	1,158,299	10.7%	2,715	5.0%	300	1.5%	2,538	6.2%	687	3.0%	727	4.2%

Racial and ethnic groups in Macon-Bibb County are unevenly distributed geographically. The county has a higher concentration of non-White minority residents in Central Bibb (84.1% non-White) and East Bibb (79.4% non-White) (Figure 12; source: ACS 5-Year Estimates 2023). This has contributed to the spatial divide in the county, which is also reflected in various social and economic factors, in addition to the housing market and housing stock conditions, which will be further discussed later.

It is worth noting that this spatial concentration has been shifting. North Bibb, where the non-White population is currently most uncommon (45.1% non-White in 2023), has seen the fastest gains in this group (5.0% annually) in the county between 2013 and 2023, 1.7 times the state-level pace, followed by South Bibb and West Bibb. In comparison, Central Bibb and East Bibb have experienced a loss in both the White and non-White populations, especially Black residents, during the same decade. This also aligns with the concerns over gentrification in more established minority neighborhoods in Central Bibb and East Bibb, which have been repeatedly mentioned during stakeholder interviews throughout this study.

Figure 12: Macon-Bibb County Percentage of Racial Minority Population by Census Tract, 2023



9. Household Size and Income by Race/Ethnicity

Non-White households tend to have larger household sizes and are more vulnerable to housing price escalation.

Households of color, especially those with householders identifying as Native Hawaiian/Other Pacific Islander, Some Other Race, Two or More Races, and Hispanic, increased the fastest in Macon-Bibb County between 2013 and 2023. These households also have **larger average household sizes**. **Households of color are also generally more vulnerable to housing price hikes**, which is particularly true in Macon-Bibb County compared to the rest of the state, as the 2023 median household income in the county is lower than the state levels across racial and ethnic groups (Figure 13, Figure 14; source: ACS 5-Year Estimates 2023).

This suggests potential **for rising future demand for affordable family-size housing units, including those that can serve multigenerational households**, such as accessory dwelling units, and affordable units with three or more bedrooms.

Figure 13: Macon-Bibb County Average Household Size by Race/Ethnicity, 2023

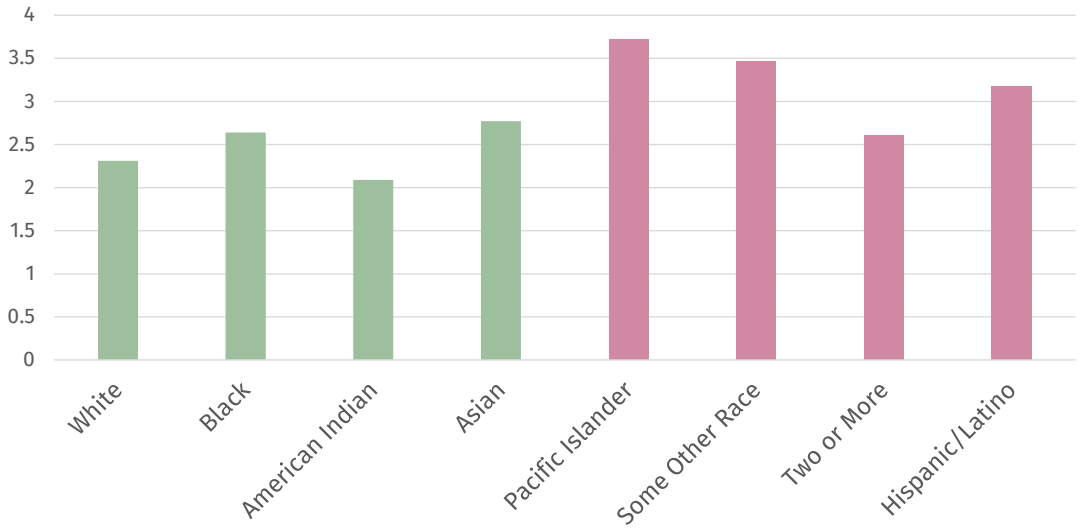


Figure 14: Macon-Bibb County Median Household Income by Race/Ethnicity, 2023

Race/Ethnicity	Macon-Bibb County	Georgia	% of State Level
All Races/Ethnicities	**$50,747**	**$74,664**	**68%**
White	$74,025	$85,384	87%
Black	$37,810	$57,694	66%
American Indian	$35,804	$56,502	63%
Asian	$63,674	$105,123	61%
Native Hawaiian/Other Pacific Islander	$0	$66,781	N/A
Some Other Race	$44,160	$61,363	72%
Two or More Races	$54,065	$72,883	74%
Hispanic/Latino	$53,105	$68,348	78%

10. Homeownership Rate by Race/Ethnicity

Disparity in homeownership exists among races, especially for Black, Hispanic, and Some Other Race residents.

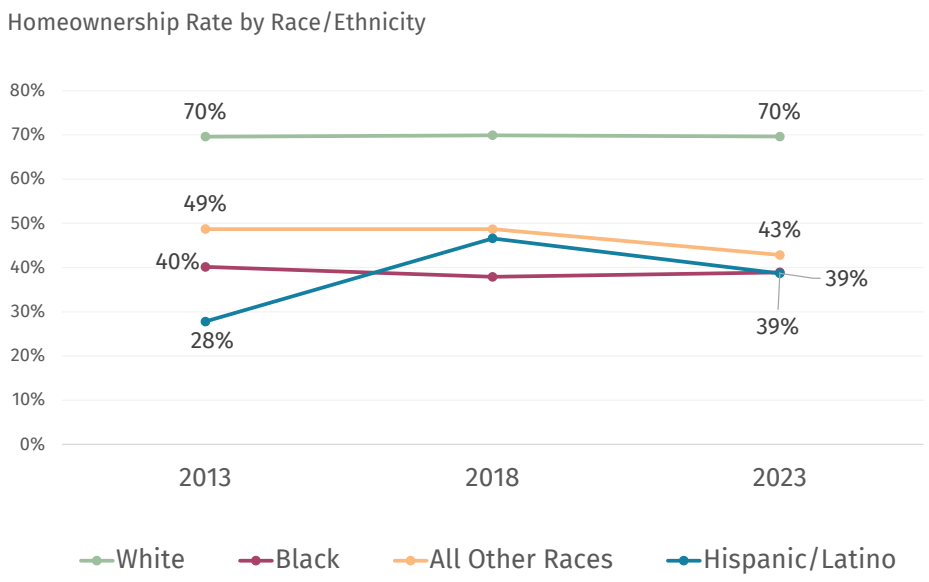
Research by the Urban Institute found that the homeownership gap between White and Black or African American households reached its highest level in over 50 years in 2019. The report found that this trend was largely exacerbated by the 2008 housing market crisis.

In Macon-Bibb County, the American Community Survey (ACS) estimates show that the homeownership rate across most races and ethnicities in 2023 has been lower than the national average of around 70%, as the county has a higher share of renters than the state, except for the White and Native Hawaiian/Pacific Islander populations (though only 50 Native Hawaiian/Pacific Islander households), with ownership rates at 69.6% and 100% in 2023, respectively.

Homeownership is least common among the county's residents of Some Other Race, with a homeownership rate of 32.1% in 2023, followed by the Hispanic/Latino (38.7%) and Black (38.9%) residents. In addition, the homeownership rate of the county's minority households has generally declined between 2018 and 2023 (Figure 15; source: ACS 5-Year Estimates 2013-2023).

The data highlights a **racial/ethnic disparity in Macon-Bibb County in terms of homeownership access, disproportionately affecting households of color**, especially Black residents living in North Bibb (28.3% ownership rate) and Central Bibb (34.3% ownership rate), Some Other Race residents except for those in South Bibb, and Hispanic residents in Central, Bibb, East Bibb, and West Bibb. This is partially related to the influx of young adult renters under 35, who tend to have higher education attainment levels and incomes, along with housing condition issues being more common in minority-concentrated ownership neighborhoods. This highlights an **opportunity to stabilize and revitalize existing minority ownership neighborhoods and to preserve and improve homeownership access for households of color** in the county.

Figure 15: Macon-Bibb County Homeownership Rate by Race/Ethnicity, 2013-2023



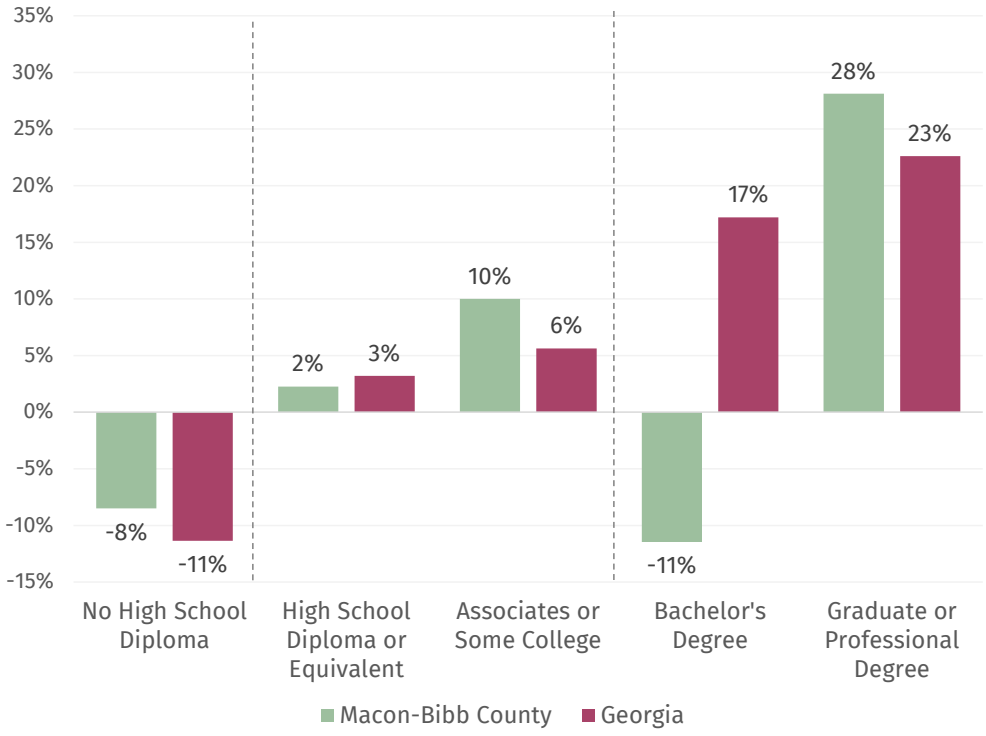
11. Education Attainment

Rising education attainment levels, especially in Central Bibb and East Bibb, will mean higher incomes and housing prices.

Macon-Bibb County had proportionally fewer people with higher education (26.0% of people aged 25 and older with bachelor's degrees or higher) compared to the state (34.2%) in 2023. Though this was improving between 2018 and 2023, residents with bachelor's degrees or higher in the county grew at half the state-level pace during this period. Macon-Bibb County also saw a decrease in people with bachelor's degrees, contrary to the state trend. This is most likely related to the loss of prime-working-age adults in the county.

In addition, the **improvement of education attainment levels is uneven across the county**. North Bibb had the highest share of people with higher education at 46.0% in 2023, followed by West Bibb (31.3%). In comparison, Central Bibb (12.7%) and East Bibb (18.1%) had the lowest shares. However, Central Bibb and East Bibb have seen the fastest gain in shares of younger, higher-educated persons between 2018 and 2023. This is most likely associated with the growth of Mercer University, highly educated young professionals, and the various hospitals, in addition to older generations moving or passing away. These changing demographics of the county are a **double-edged sword, which will most likely drive up housing demand and price out people with lower degrees and incomes**, especially in Central and East Bibb (Figure 16; source: ACS 5-Year Estimates 2013-2023).

Figure 16: Percent Change of Population Aged 25+ by Education Attainment Levels, 2018-2023



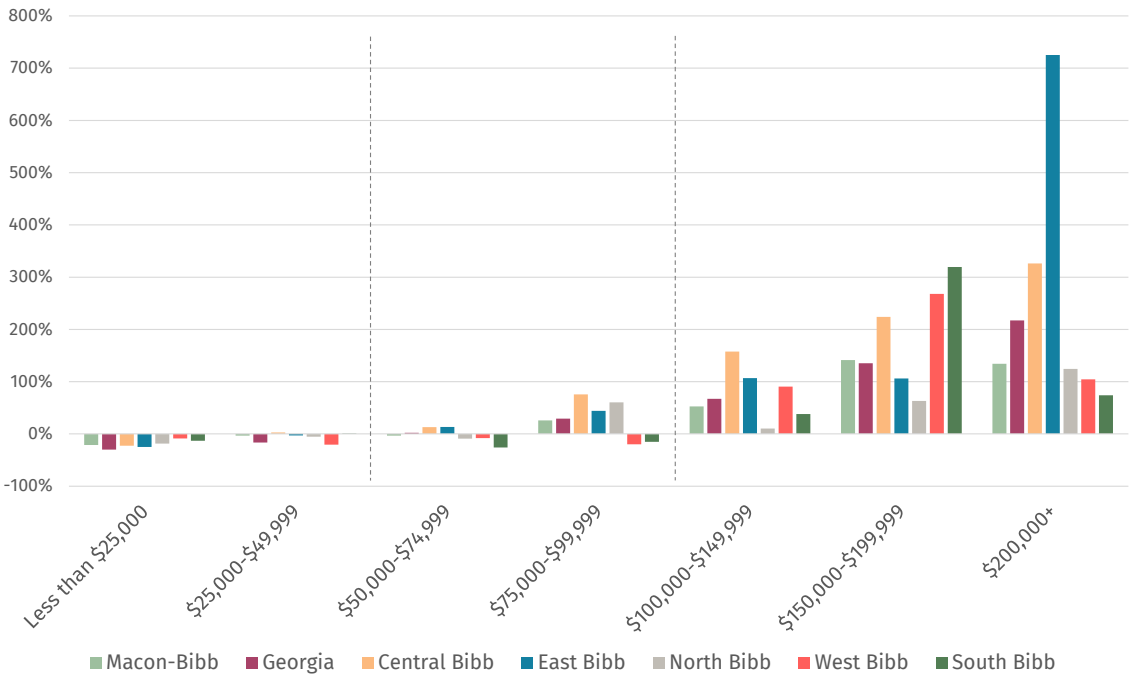
12. Household by Income Distribution and Poverty

Lower income levels and growth in higher-income households mean decreasing housing affordability for existing moderate-income residents.

Macon-Bibb County had a **lower median household income** ($50,747) in 2023 than the state ($74,664). In addition, there is a wide gap between the median household incomes for owner households ($78,238) and renter households ($33,083) in the county. However, over the decade between 2013 and 2023, higher-income households increased rapidly in Macon-Bibb County, while households earning below $75,000 per year decreased, generally mirroring a trend in the state.

Household incomes and wealth are also unevenly distributed spatially across Macon-Bibb County. Household incomes tend to be higher in North Bibb and West Bibb (larger shares of owner households earning $100,000 or more per year). In comparison, Central Bibb and East Bibb, which have larger shares of minority households, also have proportionally more households with moderate incomes. However, the highest-earning households with annual incomes at or above $200,000 have grown the fastest in Central Bibb (+326.4%) and East Bibb (+725.0%), with a pace even faster than the state level during this decade (Figure 17; source: ACS 5-Year Estimates 2013-2023).

Figure 17: Percent Change of Households by Household Income 2013-2023

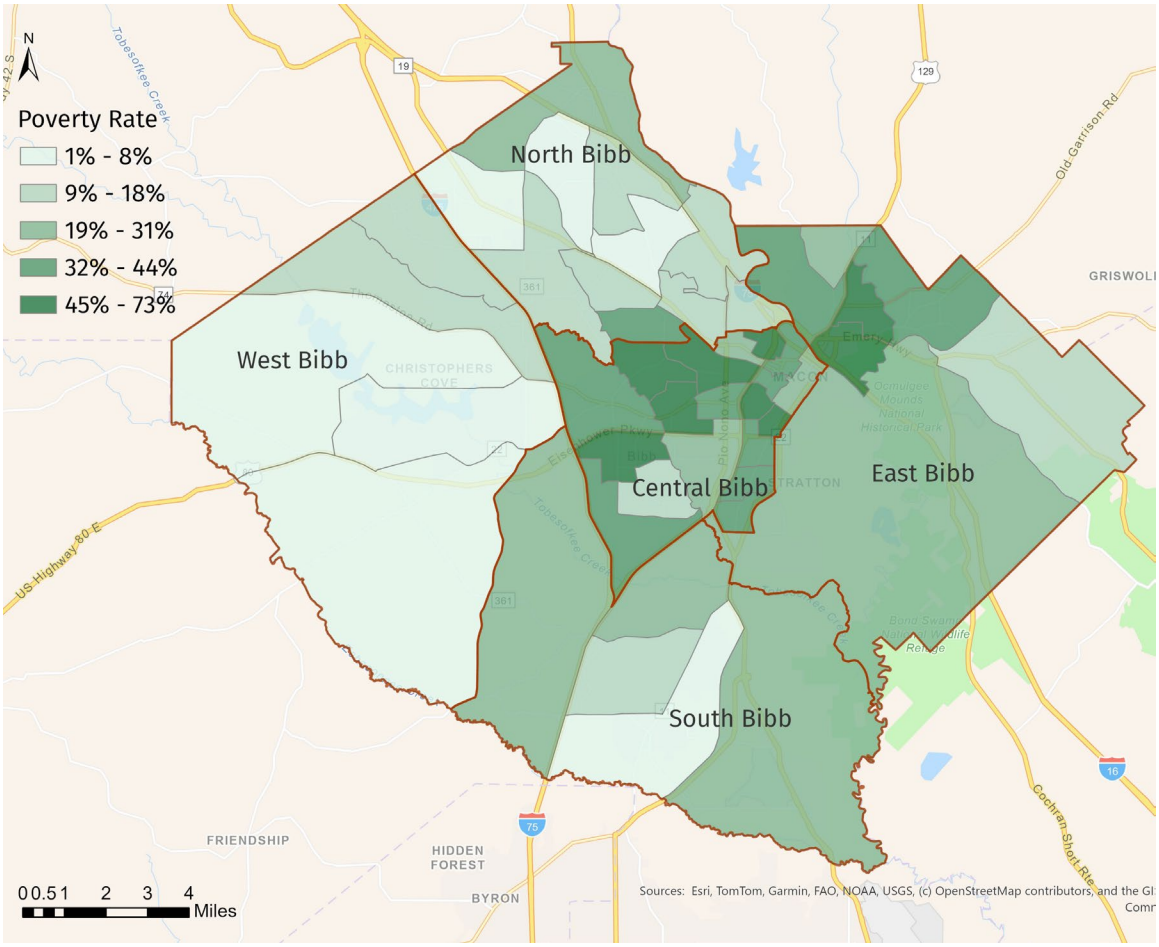


This household income gain is partially due to inflation. However, it is also consistent with the gains in residents with higher education, especially those young working professionals in Central Bibb and East Bibb. This also means **decreasing housing affordability for moderate-income residents, particularly those in Central Bibb and East Bibb** who are more likely to face housing instability and the risk of being priced out.

Higher poverty rates correlate with the concentration of minority residents and housing condition issues.

Macon-Bibb County's poverty rate remained almost unchanged (25%) between 2013 and 2023, while the statewide poverty rate declined during this decade (from 18% to 14%). Central Bibb and the northern side of East Bibb had higher poverty rates compared to the rest of the county in 2023, correlating with minority-concentrated areas as identified earlier. This is associated with the county's larger supply of extremely affordable housing stock, often with condition issues, and the perception in the region that the county has more affordable housing options, as noted by stakeholder interviews (Figure 18; source: ACS 5-Year Estimates 2023).

Figure 18: Macon-Bibb County Poverty Rate by Census Tract, 2023



13. Crimes

<u>The county's crime rate is slightly lower than the pre-COVID levels.</u>

According to the data from the Federal Bureau of Investigation (FBI) Crime Data Explorer, the total number of crimes per 1,000 people in Macon-Bibb County has been **lower than the levels before 2019**. Most crimes are property crimes, such as larcenies/thefts. Violent crimes have ticked up, but have been stabilizing and have started to decline since 2022, which is a positive trend. However, the county had a higher crime rate per 1,000 people than the state (18 crimes per 1,000) in 2024 (Figure 19; source: FBI Crime Data Explorer, 2025).

In addition, according to data obtained from crimegrade.org, Central Bibb and East Bibb have higher crime rates. However, it is worth noting that areas with high visitor traffic, such as shopping districts, downtowns, and airports, may appear to have higher crime rates simply because more crimes occur where people gather (Figure 20; source: crimegrade.org, 2025).

This is consistent with anecdotal evidence and stakeholder interviews conducted for this study, highlighting a need for **place-based neighborhood stabilization and revitalization efforts with a focus on Central Bibb, East Bibb, and South Bibb**. This is particularly true for neighborhoods with aging and declining properties, where property-related crimes tend to be more common. Crime management, coupled with housing rehabilitation, can help spur housing demand and improve existing residents' socioeconomic conditions, as safe, stable, and affordable housing is the foundation for sustainable social and economic vitality.

Figure 19: Crime Rates by Type, Macon-Bibb County

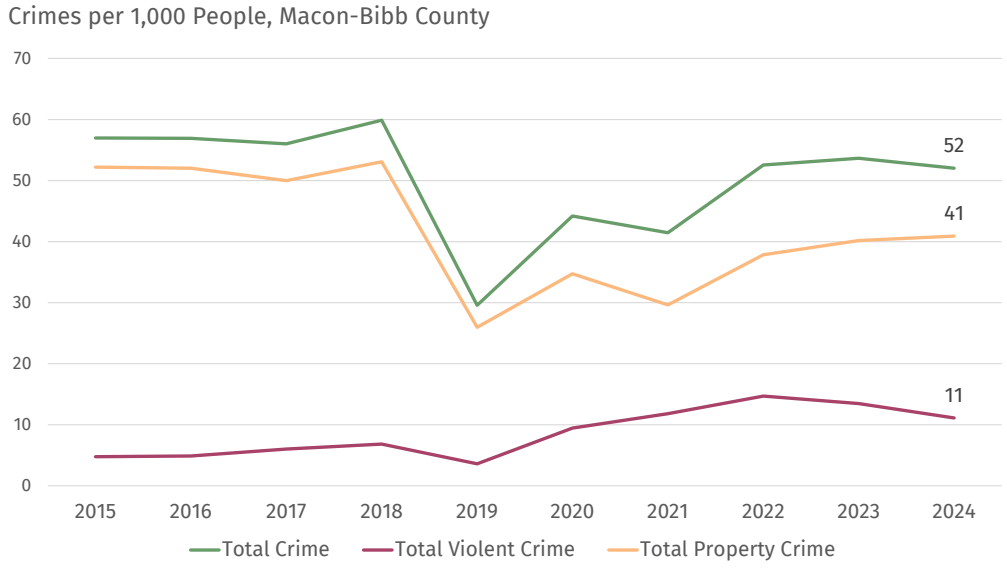
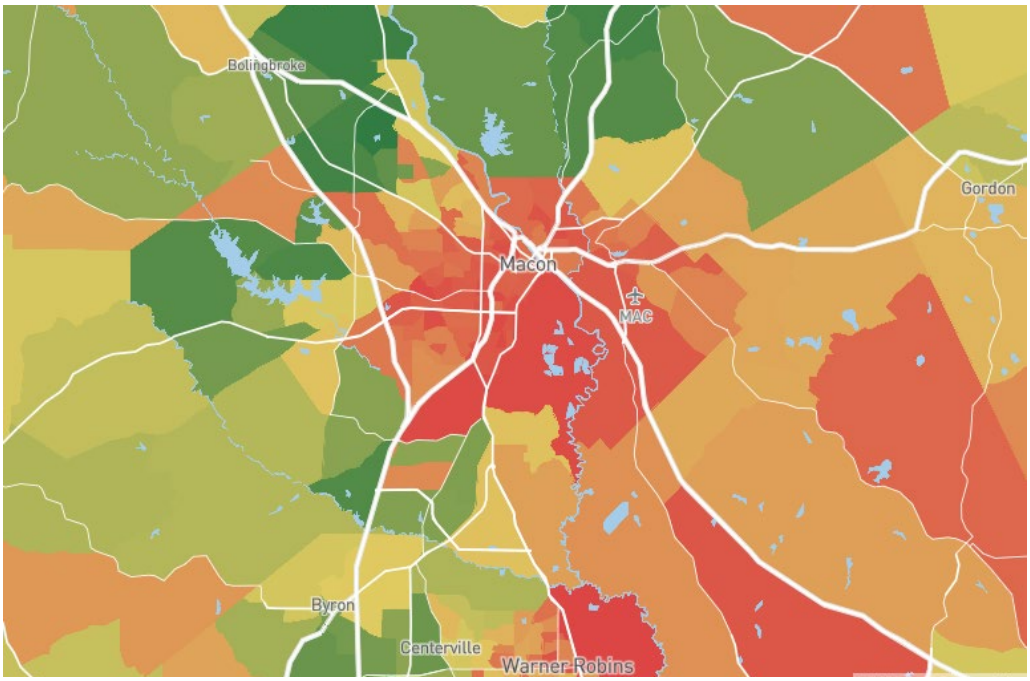


Figure 20: Crime Rate Per 1,000 Residents



14. Migration Patterns

Limited new in-migration for owner households due to a lack of diversity in housing types and prices.

According to the latest available data, only 4.4% of Macon-Bibb County owner households in 2023 were newcomers who had recently moved from outside of the county in the past year, meaning that recent growth is driven by renter households. In addition, new owners who moved into Macon-Bibb County concentrated in higher-income groups, and mostly moved into single-family detached homes and mobile homes, even for higher-income owners (Figure 21, Figure 22; source: U.S. Census American Community Survey Public Use Microdata Sample (PUMS) 2013, 2023 1-Year Estimates).

The data suggest that **available home options in the county most likely do not meet new homebuyers' needs** in terms of diversity in housing types and price points, with a lack of quality and affordable ownership options other than single-family detached homes, such as affordable and smaller starter homes, missing-middle housing (housing with two to nine units), and higher-density condominiums. This is coupled with many existing for-sale homes having physical condition issues, and concerns over local public school quality (though it may only be a perception), as highlighted during stakeholder interviews.

Figure 21: Owner Household Migration by Income and Race

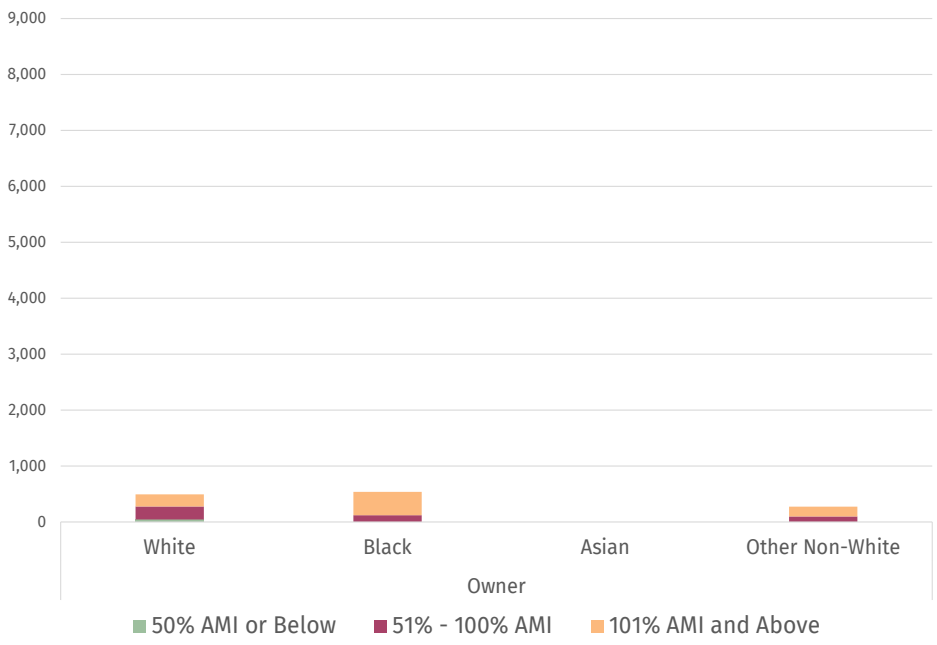
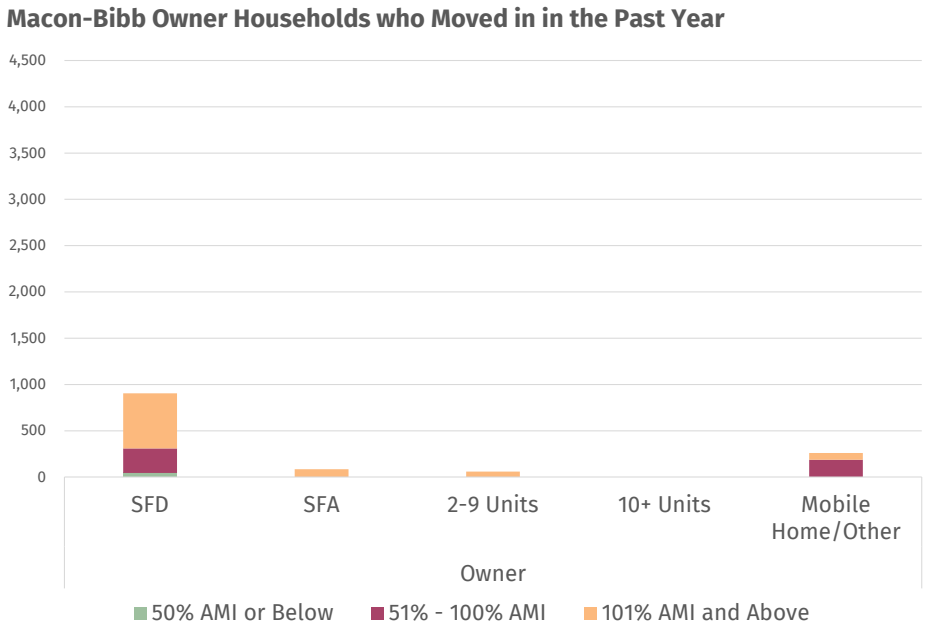


Figure 22: Owner Household Migration by Income and Type of Residence



Newcomers are driven by renter households across a diversity of income levels, highlighting a need for more price diversity in high-quality multifamily rental housing.

Most of the county's new households that had moved in during the past year (as of 2023) were **renter households across the income range**, with most of them identifying as Black. However, most new renters' incomes skew towards the moderate to lower spectrum, most likely due to the county's existing extreme affordability, albeit it often comes with housing condition issues.

Though many new renters moved into multifamily units, the county saw the fastest growth occurring in new renter households moving into mobile homes and single-family detached homes between 2013 and 2023. This is associated with the county's housing condition issues among single-family homes, and investors converting ownership homes into rentals. Stakeholder interviews also confirmed the anecdotal shortage of quality multifamily rental options, especially professionally managed and maintained multifamily apartment listings online. This points to an **opportunity for the County to increase rental options of higher quality and densities at diverse price points, in addition to addressing housing condition issues** (Figure 23, Figure 24; source: U.S. Census American Community Survey Public Use Microdata Sample (PUMS) 2013, 2023 1-Year Estimates).

Figure 23: Renter Household Migration by Income and Race

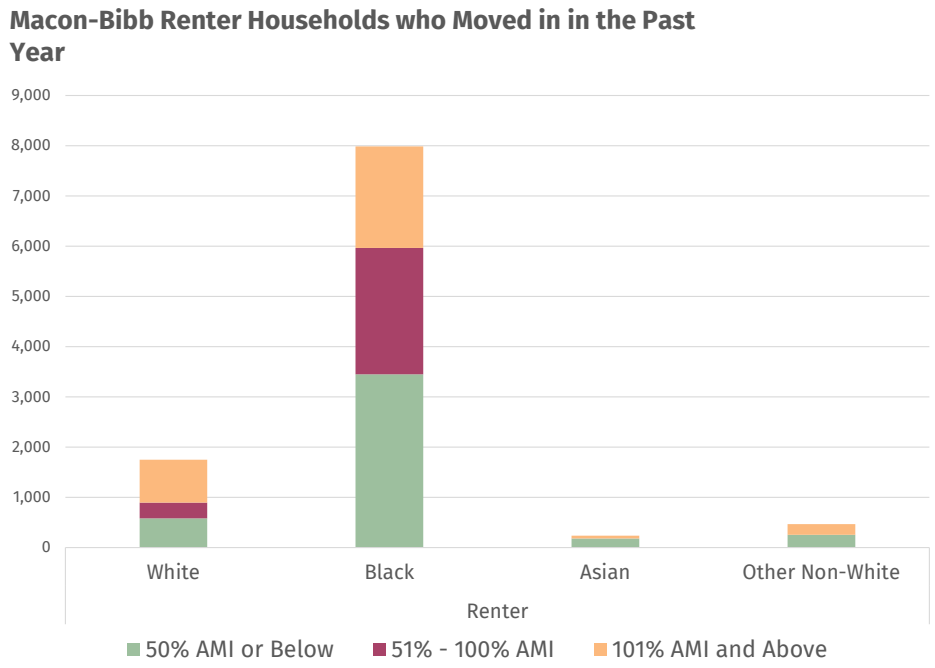
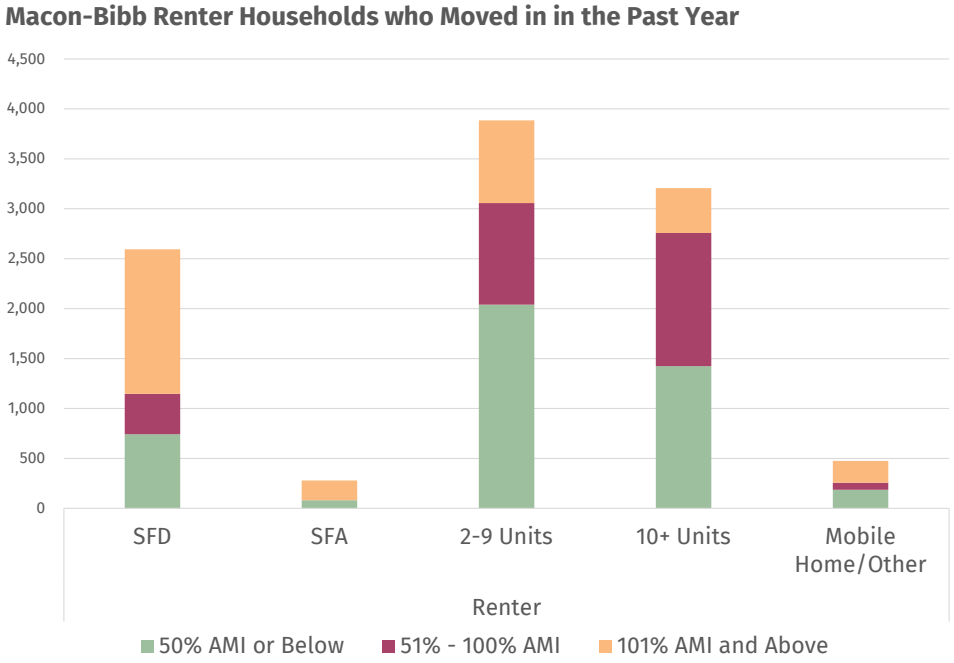


Figure 24: Renter Household Migration by Income and Type of Residence



B. Economic Base

1. Introduction

This section examines Macon-Bibb County's economic base and its connection to and impact on housing demand and supply. Topics studied include job trends, commuting patterns, and wages. Major data sources used for this section include Lightcast, the U.S. Census Bureau 2022 Longitudinal Employer-Household Dynamics (LEHD), the 2023 1-Year American Community Survey (ACS) Public Use Microdata Sample, and the ACS 2013-2023 5-Year Estimates.

2. Employment Trends

Future job creation and wages in Macon-Bibb County suggest increasing housing demand and price pressure.

Though Macon-Bibb County experienced job loss between 2015 and 2025, this is projected to be reversed due to regional growth, especially as the Atlanta region continues to expand south, adding households and jobs in service-related industries that support residential areas. In addition, since the recent job cuts in the Insurance industry (e.g., GEICO) have largely been completed in Macon-Bibb County, further job losses in this sector are unlikely as staffing levels have stabilized. This is coupled with new Transportation/Warehousing facility developments in the pipeline, which will add jobs to the county in this sector (Figure 25; source: Lightcast, 2025).

Figure 25: Employment Trends, 2015-2035

	2015	2025	2035	2015-2025		2025-2035		Avg. Earning Per Job
				Actual Chg.	Ann. % Chg.	Actual Chg.	Ann. % Chg.	2025 Amount
Macon-Bibb County	87,942	83,687	86,220	(4,255)	-0.5%	2,533	0.3%	$65,516
Georgia	4,439,308	5,267,492	5,699,655	828,184	1.7%	432,163	1.3%	$82,298
% of State	2%	2%	2%	N/A	N/A	N/A	N/A	80%

However, seven out of the top ten occupations in Macon-Bibb County pay under 80% of the Area Median Income (AMI), which is $55,600 per year for owners and $49,400 annually for renters in 2025. Only Healthcare Practitioners/Technical, Business and Financial Operations, and Management occupations currently pay above this level in the county. In addition, projected future growth is also concentrated in jobs paying less than 80% of the AMI, such as Transportation/Warehousing, Manufacturing, Other Services, and Educational Services, except

Healthcare/Social Assistance (above 80% AMI). The data imply that job growth in Macon-Bibb County will **continue to drive the need for a broad spectrum of housing price points** (Figure 26; source: Lightcast, 2025).

Figure 26: 2025 Top Ten Major Occupations, Macon-Bibb County, GA

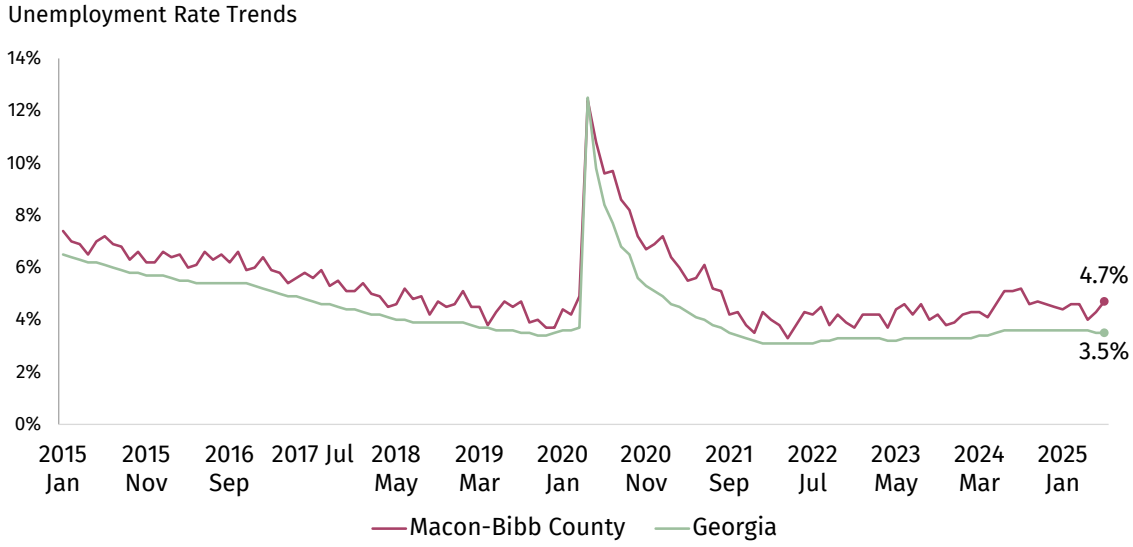
Name	2025 Jobs	Median Annual Earnings
Office and Administrative Support	10,321	$40,242
Food Preparation/Serving Related	8,009	$26,831
Healthcare Practitioners/Technical	7,712	$70,748
Sales and Related	7,634	$31,860
Transportation/Material Moving	7,108	$37,415
Business and Financial Operations	6,218	$66,745
Educational Instruction/Library	5,185	$49,306
Management	4,821	$96,933
Production	4,649	$44,156
Healthcare Support	4,454	$33,590

3. Unemployment

The unemployment rate is higher than the state level, indicating more economic and affordability challenges.

Macon-Bibb County's unemployment rate has been following the statewide trend, declining since 2015, which is a positive trend. However, the county's unemployment rate has been mostly higher than the state level. In addition, although the state unemployment rate has been mostly stabilizing since the COVID-19 pandemic peak, Macon-Bibb County's rate has been slightly trending up since 2022, standing at 4.7% as of June 2025. This suggests that county residents are somewhat **more likely to face economic and housing affordability challenges** than those at the state level, **highlighting the need for more housing affordability** (Figure 27; source: U.S. Bureau of Labor Statistics, 2025).

Figure 27: Unemployment Rate Trends



4. Commuting Patterns

Macon-Bibb County attracts workers, with rising demand for diverse housing price points.

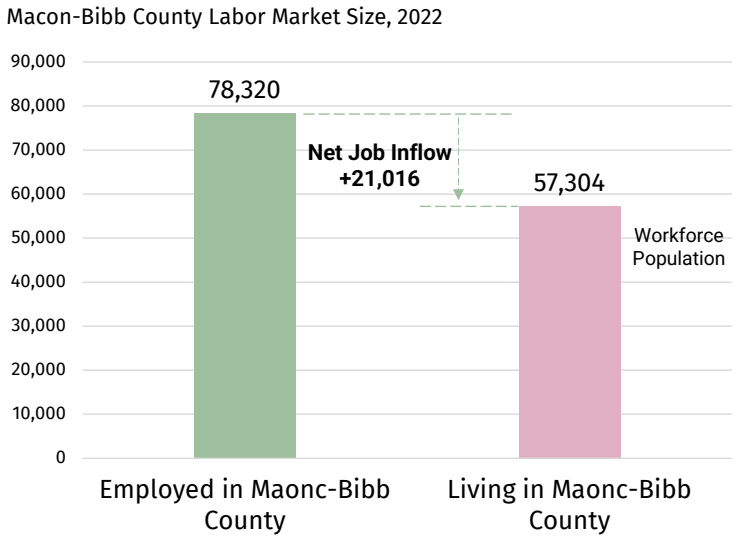
Based on the most recent U.S. Census, LEHD Origin-Destination Employment Statistics (LODES) (the latest data available is as of 2022), Macon-Bibb County is a job center and one of the four counties in the region that import more workers commuting in than those leaving the county for work (others are Fulton, Cobb, and Clayton Counties) (Figure 28; source: U.S. Census 2022 LEHD LODES). When looking at the region combining both the Macon-Bibb metropolitan area and the Atlanta metropolitan area, people who live in this broader region and commute into Macon-Bibb County mostly for jobs in Arts/Entertainment, Finance/Insurance/Real Estate/Leasing, Professional Services, Retail, Health Care/Social Assistance, Other Services (such as personal care, pet care, etc.), and Manufacturing, **with a mix of wage levels**, a 2025 average earning per job ranging from $27,413 for Arts/Entertainment to $82,530 for Finance/Insurance/Real Estate/Leasing, Professional Services (source: U.S. Census 2022 LEHD LODES, and Lightcast, 2025).

In addition, as the Atlanta metropolitan area continues to expand southward for more land and affordability, jobs and residents are moving accordingly. For example, Henry County, Butts County, and Monroe County, which are located between the Atlanta metro area and Macon-Bibb County, are projected to see a combined 13% job growth in the next decade. The top five growth industries in these three counties between 2025 and 2035 are estimated to be Health Care/Social Assistance, Transportation/Warehousing, Finance/Insurance, Retail, and Accommodation/Food Services, with the average earnings per job ranging from $24,000 per year (Accommodation/Food) to $77,430 annually (Finance/Insurance) (source: Lightcast, 2025). As a result, this regional economic drive

coming from the Atlanta metro area is most likely to push some workers to relocate south to Macon-Bibb County for its existing affordability.

As the existing and top future growth industries in Macon-Bibb County have a mix of wage levels, it means **a rising demand for diverse housing products at various price points in the county**. Therefore, the County also needs to balance the impact of this regional growth on local housing affordability, as rising housing demand and the higher ability to pay for some new residents will push up housing prices. Meanwhile, the **demand for affordable housing options will continue to increase as moderate-wage industries expand in the region**.

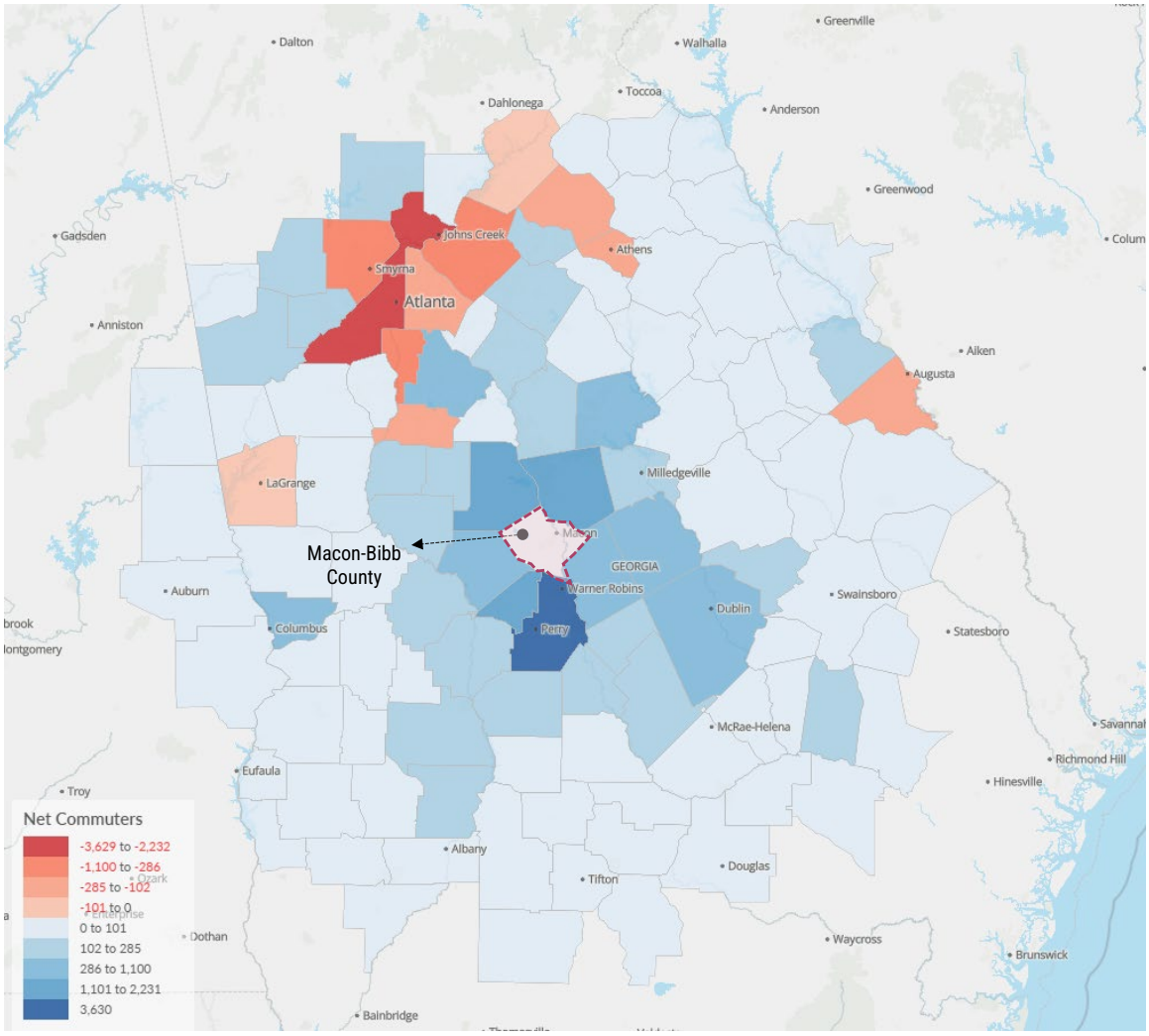
Figure 28: Macon-Bibb County Labor Market Size



According to the latest commuting data as of 2024 from Lightcast, communities shaded in red are net export work destinations for Macon-Bibb County residents. This means that more Macon-Bibb County residents commute to these areas for work than people commuting from these neighborhoods to Macon-Bibb County for jobs, making these locations major work destinations for people living in Macon-Bibb County. They are mostly in and around the Atlanta metropolitan area, with more opportunities for higher-paying jobs.

Communities shaded in blue are net import origins for workers employed in Macon-Bibb County, meaning more people from these areas commute to Macon-Bibb County for jobs than the other way around. These are the major home destinations for people working in Macon-Bibb County, mostly communities surrounding the county, such as Houston County, Peach County, and Jones County (Figure 29; source: Lightcast, 2024).

Figure 29: Number of Net Commuters for Macon-Bibb County, 2024



C. Housing Characteristics

1. Introduction

This section provides a detailed look at the characteristics and conditions of Macon-Bibb County's housing stock, as well as its market performance and trends. This analysis helps paint a picture of the county's recent trends in housing supply and demand that are critical to the housing policy decision-making process. Data sources for this section include the ACS 5-Year Estimates, U.S. Department of Housing and Urban Development (HUD) CHAS 2017-2021, Redfin Market Data, CoStar Analytics, and the Macon-Bibb County Property Assessment.

2. Housing by Type

Limited housing types and densities, coupled with a loss in mid-density housing, suggest a need to expand and preserve the diversity of housing options.

Macon-Bibb County has slightly more diverse housing types (67.5% single-family homes) than in the state (70.7% single-family homes). In addition, high-density housing with 20 or more units grew faster (by +58.3%) in the county between 2013 and 2023 than in the state (by +48.7%), suggesting increasing densities.

However, most of the county's housing units are single-family homes, with limited diversity in housing types and densities (Figure 30; source: ACS 5-Year Estimates 2023). **Further, the county saw a loss in mid-density housing.** Two-unit housing decreased in the county (loss of 133 units, by -3.5%) while this housing type grew in the state, and small apartments with five to nine units (loss of 1,057 units, by -17.5%) decreased at a faster pace than in the state (by -6.2%) between 2013 and 2023.

Figure 30: Housing Units by Units in Structure, 2023

	Macon-Bibb County	Georgia
Total Housing Units	71,869	4,483,873
Single-family	67.5%	70.7%
Duplex	5.1%	2.1%
3 or 4 units	5.1%	3.0%
5 to 9 units	7.0%	4.4%
10 to 19 units	5.0%	4.4%
20 to 49 units	2.7%	2.5%
50 or more units	4.9%	4.7%
Mobile home/Boat/RV/van, etc.	2.8%	8.1%

Housing supply is also distributed unevenly across the county. South Bibb has the most limited housing options, accounting for only 9.2% of the county's housing units, followed by West Bibb. Most of the county's housing units are in Central Bibb and North Bibb, and their dominance in the housing supply remains across housing types. However, most (69.0%) of the county's mobile homes and miscellaneous housing types (boats, RVs, vans, etc.) are in South Bibb and West Bibb. Stakeholder interviews also indicated a lack of investment and housing options in East Bibb (Figure 31; source: ACS 5-Year Estimates 2023).

Figure 31: Housing Units by Units in Structure by Submarket, 2023

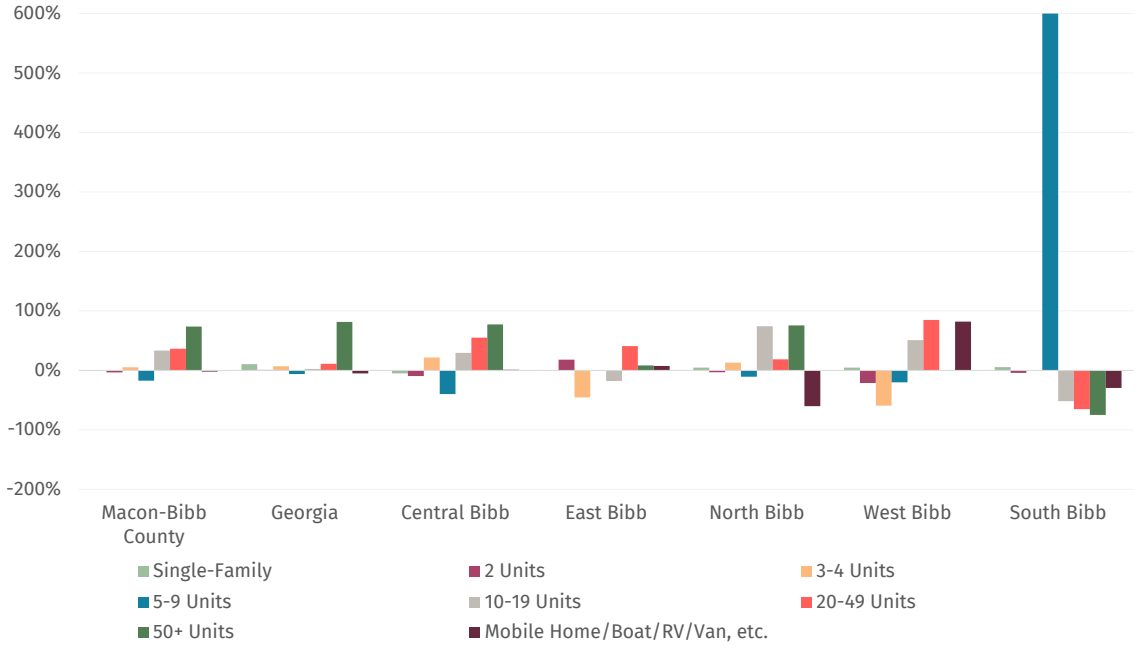
	Macon-Bibb County	Central Bibb	East Bibb	North Bibb	West Bibb	South Bibb
Total Housing Units	71,869	36.2%	14.7%	26.9%	12.9%	9.2%
Single-family	48,526	34.6%	14.7%	25.1%	14.6%	11.1%
Duplex	3,641	60.5%	22.8%	13.1%	1.1%	2.5%
3 or 4 units	3,661	56.4%	8.4%	33.0%	1.7%	0.6%
5 to 9 units	4,995	28.5%	23.6%	38.1%	5.4%	4.3%
10 to 19 units	3,564	28.5%	7.9%	43.9%	16.0%	3.6%
20 to 49 units	1,935	22.9%	12.1%	36.5%	26.8%	1.6%
50 or more units	3,509	51.2%	7.8%	37.1%	3.8%	0.1%
Mobile home/Boat/RV/van, etc.	2,038	14.6%	15.1%	1.3%	31.7%	37.3%

Most of the housing loss between 2013 and 2023 occurred in Central Bibb (net loss of 525 units), mostly among buildings with five to nine units, single-family homes, and two-unit homes, consistent with the large population loss in this submarket as noted. This is **followed by East Bibb** (net loss of 75 units) **and South Bibb** (net loss of 38 units). This is consistent with stakeholder interviews indicating that areas in and around downtown, particularly Central Bibb and East Bibb, experience higher housing vacancies and deterioration, which correspond with elevated crime rates, as confirmed by crime data. In comparison, housing stock growth in the county has been driven by West Bibb and North Bibb.

Note that though **South Bibb** experienced a slight net loss in housing units, its **lower-density housing types grew fast, opposite to the rest of the county**. South Bibb lost 205 units from multifamily apartments with ten or more units, while other submarkets experienced the fastest gains in higher-density apartments between 2013 and 2023. However, South Bibb is the only submarket that saw a rapid increase in small apartments with five to nine units (an additional 186 units, growing from 31 units in 2013, by 600%), in addition to the fastest gains in single-family

homes (an addition of 282 units, growth by 5.5%) compared to the rest of the county. Given the limited housing inventory in South Bibb, even a modest net housing unit increase translates into a rapid pace of growth (Figure 32; source: ACS 5-Year Estimates 2023).

Figure 32: Housing Unit Percent Change by Units in Structure, 2013-2023



The data indicate **an opportunity to encourage a broad range of housing densities and types across the county, preserve existing missing-middle housing and multifamily options through rehabilitation and revitalization, and increase housing supply in South Bibb**. The focus should be on preserving neighborhoods in Central Bibb and East Bibb (missing-middle and mid-density housing), in addition to preserving higher-density multifamily and increasing overall housing options in South Bibb.

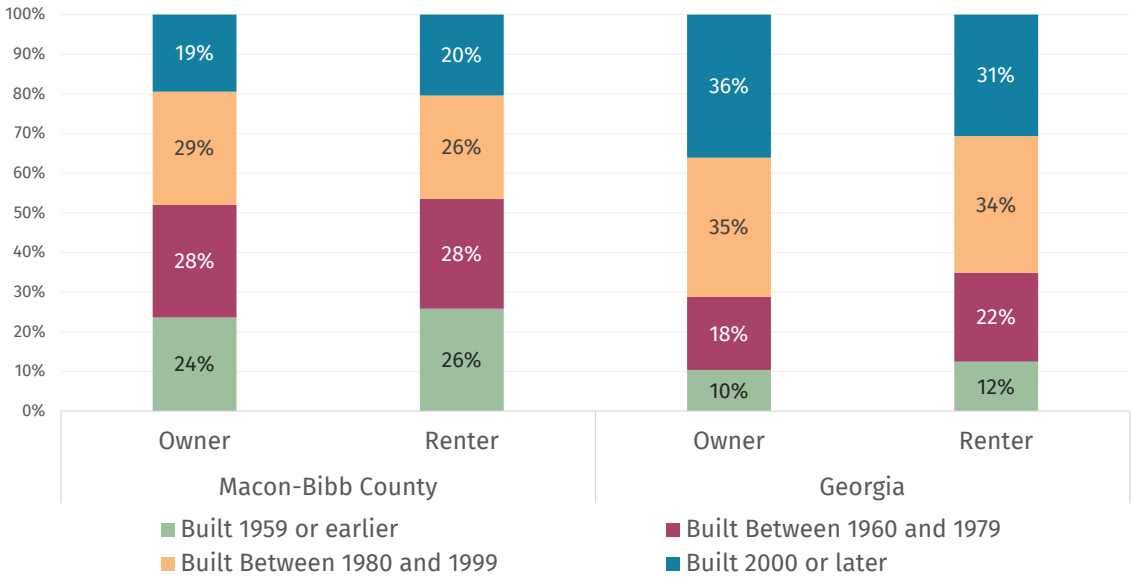
3. Age of Housing Stock

Older housing stock highlights a need for preservation and revitalization.

Only 19.5% of the county's owner-occupied homes and 20.5% of the occupied rental units were built since 2000. Comparatively, the state has proportionally more occupied units built since 2000 (Figure 33; source: ACS 5-Year Estimates 2023), suggesting an **older housing stock in the county**. There was a development boom between 1950 and 1999 for both for-sale homes and rental units in the county, which contributed 70.0% of Macon-Bibb County's occupied homes and 65.4% of the

occupied rental units. **Central Bibb is the oldest neighborhood, followed by East Bibb.** In comparison, West Bibb has the newest housing stock with 33.2% of its housing units built since 2000, followed by South Bibb.

Figure 33: Occupied Housing Units by Tenure by Year Built (2023)



Further, the county's housing increase has fallen behind its household growth. The county's housing units increased by 3% between 2013 and 2023, compared to a 6% household gain during the same decade, indicating an opportunity to expand new housing supply to catch up with rising demand. Note that the ACS 2023 estimates have not captured any new construction since 2023.

New housing units built since 2000 in the county are also distributed unevenly, with **most in North Bibb** (38.8% of the total) **and West Bibb** (23.7%). In comparison, new housing developments are the least common in East Bibb (Figure 34; source: ACS 5-Year Estimates 2023). This is consistent with the in-migration of senior and family households in West Bibb, North Bibb, and South Bibb, where new housing options are increasingly available. This also suggests that most existing housing units in Central Bibb and East Bibb do not meet the current demand in terms of quality and characteristics.

The data once again highlights the opportunity to expand housing supply across the county by encouraging new developments and preserving existing neighborhoods.

Figure 34: Occupied Housing Units by Submarket by Year Built (2023)

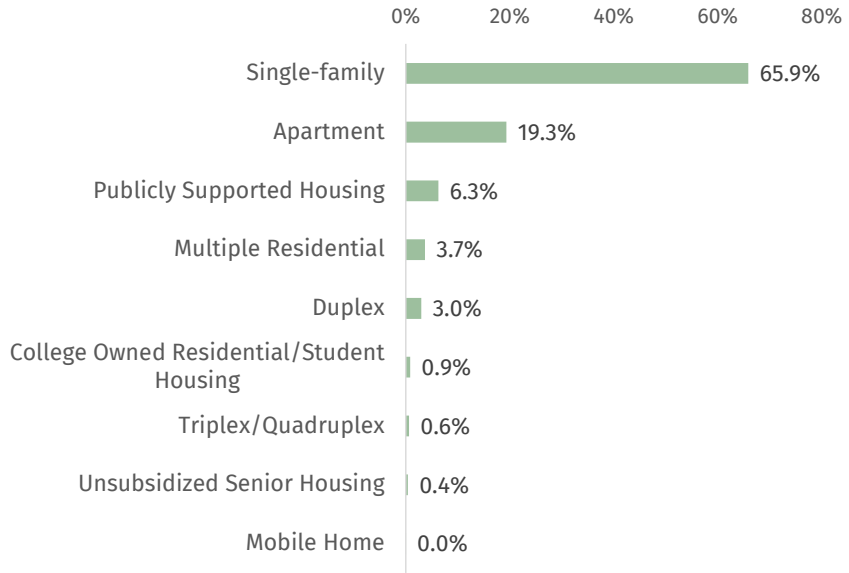
	Macon-Bibb County	Central Bibb	East Bibb	North Bibb	West Bibb	South Bibb
Total Occupied Units	59,681	20,071	7,927	16,952	8,506	6,225
Built since 2000	19.9%	9.4%	7.7%	27.2%	33.2%	31.7%
Built 1980-1999	27.3%	15.2%	17.3%	34.1%	45.2%	36.3%
Built 1960-1979	28.1%	31.6%	43.4%	21.9%	19.6%	25.3%
Built 1959 or earlier	24.7%	43.8%	31.6%	16.8%	2.0%	6.7%
Built since 2000	**100.0%**	**15.8%**	**5.2%**	**38.8%**	**23.7%**	**16.6%**

4. Residential Development Trends

There is a market demand for more housing diversity and density, which is currently lacking.

Macon-Bibb County's latest property assessment data (as of January 2025) corroborates that the county has limited housing type diversity and density, as 65.9% of the county's housing units are in single-family homes. In addition, multifamily apartments with five or more units also have a notable presence in the county's housing stock, accounting for 19.3% of the total units (Figure 35; source: Property Assessment, 2025).

Figure 35: Macon-Bibb County Existing Housing Units by Type, Jan. 2025

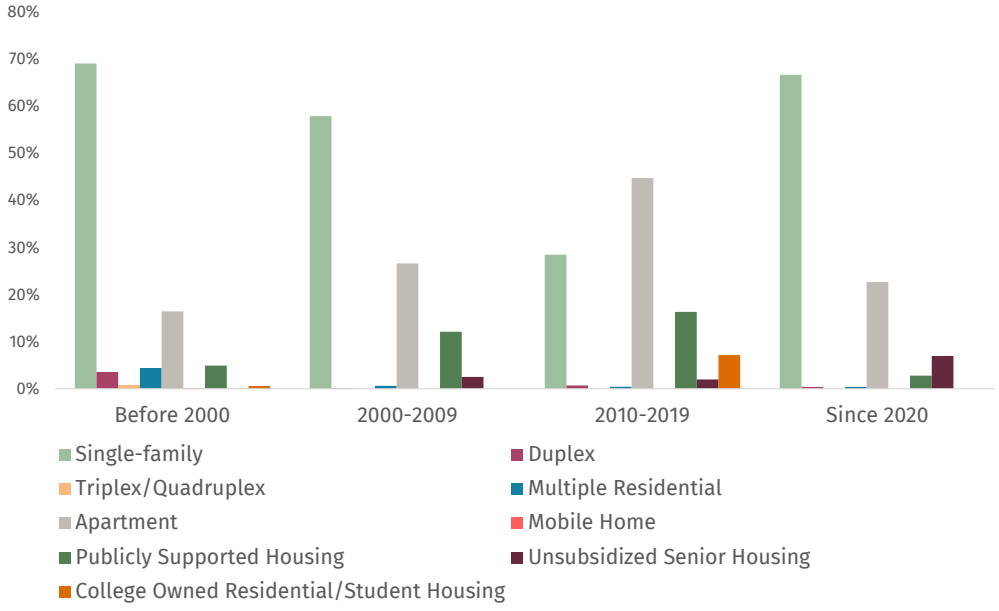


Housing development activities have been shifting in terms of location and density. More units were built in **North Bibb, West Bibb, and South Bibb** since 2000, while housing units built before 2000 were mostly located in Central Bibb and North Bibb. For example, 44% of the housing units delivered since 2020 were in North Bibb, followed by 26% in South Bibb and 22% in West Bibb. In addition, **proportionally more apartments and senior housing** have been built since 2000, suggesting **increasing demand for and development interest in housing densities** in the county. Approximately 30.8% of the units constructed since 2000 were in apartments, compared to 16.5% before 2000 (Figure 36; source: Property Assessment, 2025).

However, **development interest in large-lot single-family homes has picked up since 2020.** Approximately 67% of the new units built since 2020 are single-family homes, though the share was declining during the 2000s and the 2010s (28.5% between 2010 and 2019). In addition, 20% of these new single-family homes constructed since 2020 have large lots of at least five acres, compared to only 5% of large-lot homes during the 2010s and 2% during the 2000s. **Over half** (52%) of these large-lot single-family homes **are located in West Bibb, followed by 40% in South Bibb**. This is largely related to the shift in housing preferences during the COVID-19 pandemic, which led to a housing boom in secondary and tertiary housing markets outside of major urban cores as city dwellers moved to suburban and rural areas for larger homes and land apartments (Figure 37; source: Property Assessment, 2025).

The market in Macon-Bibb County has since corrected itself, as recent new homes developed since 2023 are getting **smaller and more affordable**, with a median square footage of 1,920 and a median value of $259,338 for those built in 2024. In comparison, homes built between 2021 and 2022 have a median size of above 2,000 square feet and are valued close to $300,000. This reflects **a rising market demand from moderate-income local buyers** for ownership opportunities.

Figure 36: Macon-Bibb County Percentage of Housing Units Built by Type and Period



Recent development trends between 2019 and 2024 show an average of 498 housing units constructed per year, mostly in single-family homes and apartments. Among them, ownership-type homes (single-family and duplex) have averaged 387 units annually since 2019 (Figure 38; source: Property Assessment, 2025). This is an increase from the 263 ownership-type homes built annually between 2015 and 2024, suggesting a **growing development pace and demand for ownership homes in the county in recent years**.

Figure 37: Macon-Bibb County Housing Development Trend

Year Built	No. of Parcels	Land Acreage	Housing Unit	Residential Building Area (SF)
Before 2000	85.0%	65.0%	80.5%	74.1%
2000-2009	9.3%	8.3%	10.9%	14.5%
2010-2019	2.4%	4.7%	5.3%	7.9%
Since 2020	3.4%	22.0%	3.5%	3.4%

Figure 38: Macon-Bibb County Housing Units Built 2019-2024

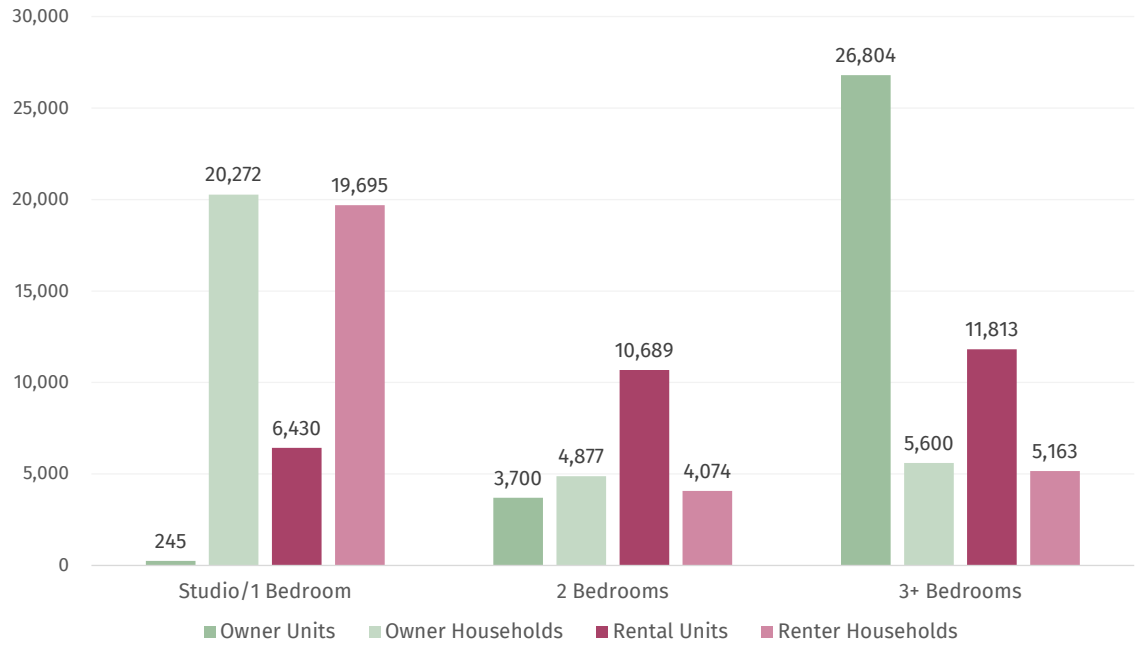
Housing Type	Total Housing Units	Housing Units/Year
Single-family	1,929	322
Duplex	10	2
Multiple Residential	15	3
Apartment	899	150
Publicly Assisted Housing	137	23
Total	**2,990**	**498**

5. Housing Unit Size vs. Household Size

The mismatch between household sizes and available bedroom types highlights a need for increasing and preserving smaller units.

Macon-Bibb County's household growth is driven by smaller households with one or two persons, with the average household size shrinking. However, there is **a lack of available smaller housing units** for both renters and owners in the county, especially **smaller starter homes, options for seniors to downsize, and smaller family units**, according to stakeholder interviews. Approximately 44% of the county's renter households are one-person households, while only 22% of the county's rental units are one-bedroom units or studios. In addition, around 66% of the county's owner households consist of one or two persons, but merely 13% of the homes are smaller units with two or fewer bedrooms (Figure 39; source: ACS 5-Year Estimates 2023).

Figure 39: Macon-Bibb County Occupied Housing Units and Households by Number of Bedrooms, 2023



In addition, the county experienced a **loss in smaller housing units** between 2013 and 2023, particularly two-bedroom units, mostly in Central Bibb (loss of 2,090 units), East Bibb (loss of 856 units), and South Bibb (loss of 201 units), and a slight loss in studios and one-bedroom units (by 17 units) in East Bibb. The county's property assessment data suggests that **smaller properties tend to be older, often with condition issues and a higher risk of dilapidation**, especially for those in Central Bibb and East Bibb.

This mismatch between Macon-Bibb County's household sizes and available bedroom types highlights an opportunity for the County to **grow and preserve smaller units** to **lower housing costs and increase housing options**, in addition to encouraging **family units** with three or more bedrooms **of a smaller size**, which usually come at a more attainable price point. Examples include incentivizing accessory dwelling units (ADUs), tiny homes, and cottages. This is especially true given the rising demand from seniors to downsize, young adults to enter homeownership, and larger, multi-generational minority households.

6. Housing Vacancy

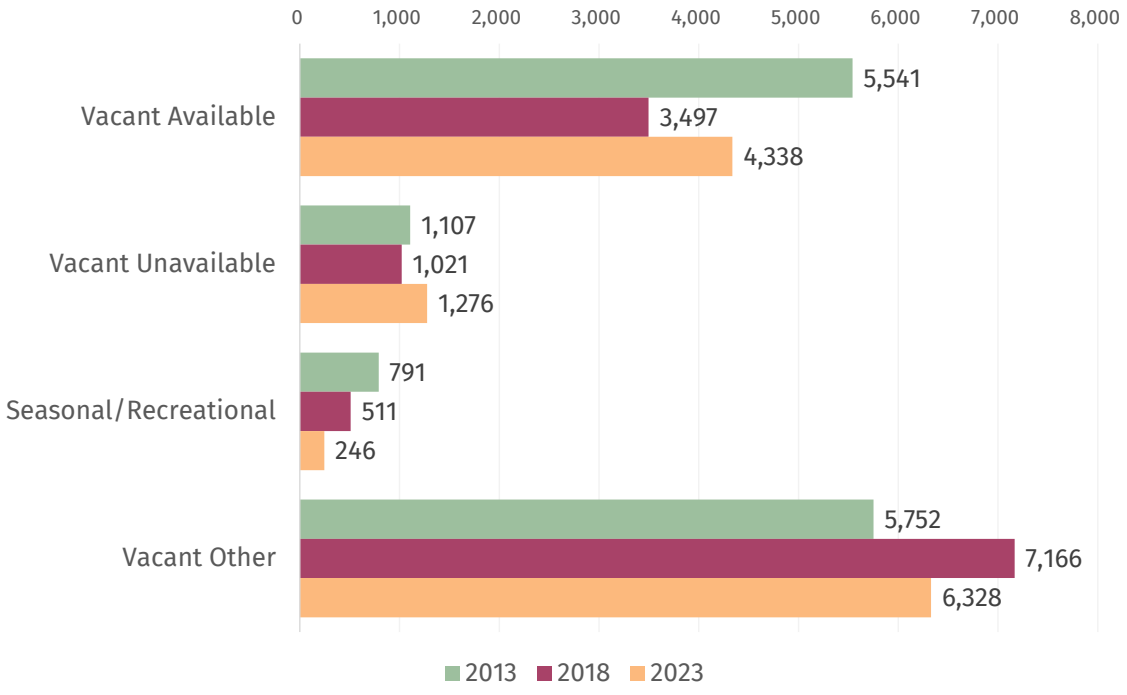
Higher vacancy rates, housing condition issues, and an extremely tight housing market in South Bibb.

The overall housing vacancy rate in Macon-Bibb County declined by 8% between 2013 and 2023, but at a slower pace than the decline in the state (by 18%). The county also had a higher overall vacancy rate of 17% in 2023 than the state (11%). Within the county, East Bibb and Central Bibb had higher overall vacancy rates of 25% and 23%, respectively.

The county's "vacant available" rate is 6.0% in 2023, higher than the state level of 3.0%, suggesting a generally healthy housing market. The "vacant available" rate indicates the percentage of vacant homes or rental units available for sale or lease. A healthy vacancy rate for a community is typically around 5%. However, the **distribution of available housing supply is uneven in the county**. The "vacant available" rate is the lowest in **South Bibb at 1.1%, indicating the tightest housing market** in the county. The number of vacant available units also decreased by 69% between 2013 and 2023 in South Bibb, a faster drop than the rest of the county.

In addition, 52% of the county's vacant units were categorized as vacant due to other reasons, due to **uninhabitability associated with housing condition issues, dilapidation, or foreclosure, a higher share than in the state** (46%) (Figure 40; source: ACS 5-Year Estimates 2013-2023). This is especially true in East Bibb (64%) and Central Bibb (58%), consistent with their older housing stock and higher overall vacancy rates.

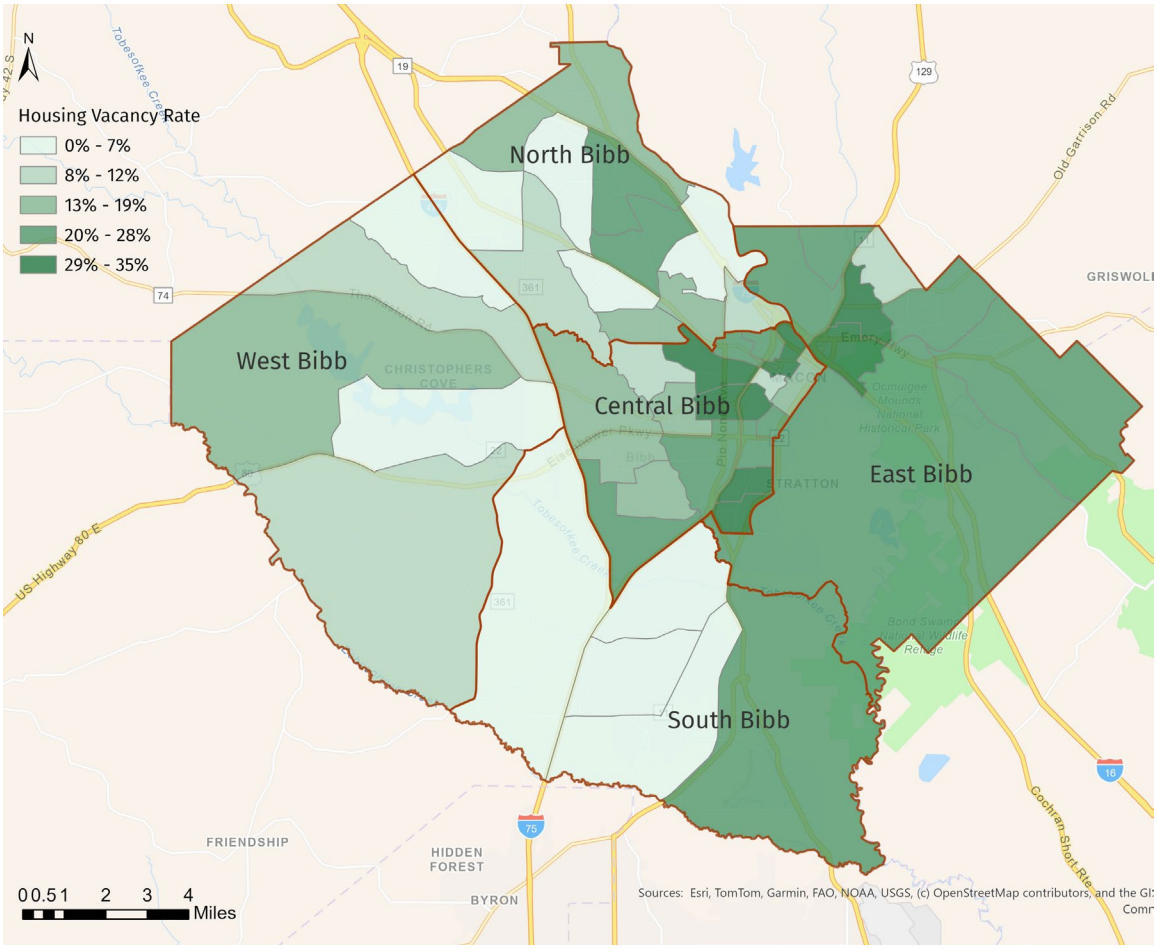
Figure 40: Macon-Bibb County Housing Vacancy by Status



The data indicate a need for the County to **expand available housing options in South Bibb**, and to **revitalize and reactivate** dilapidated and foreclosed housing properties, especially in **East Bibb and Central Bibb**.

Figure 41 further confirms that Central Bibb, East Bibb, and the eastern portion of South Bibb have higher vacancy rates and incidences of housing condition issues and foreclosures. These areas correlate with clusters of minority residents in the county (source: ACS 5-Year Estimates 2023).

Figure 41: Macon-Bibb County Housing Vacancy Rate by Census Tract, 2023



7. Home Value

<u>The county is more affordable than the state median, but there is a need to preserve existing affordability in Central Bibb and East Bibb.</u>

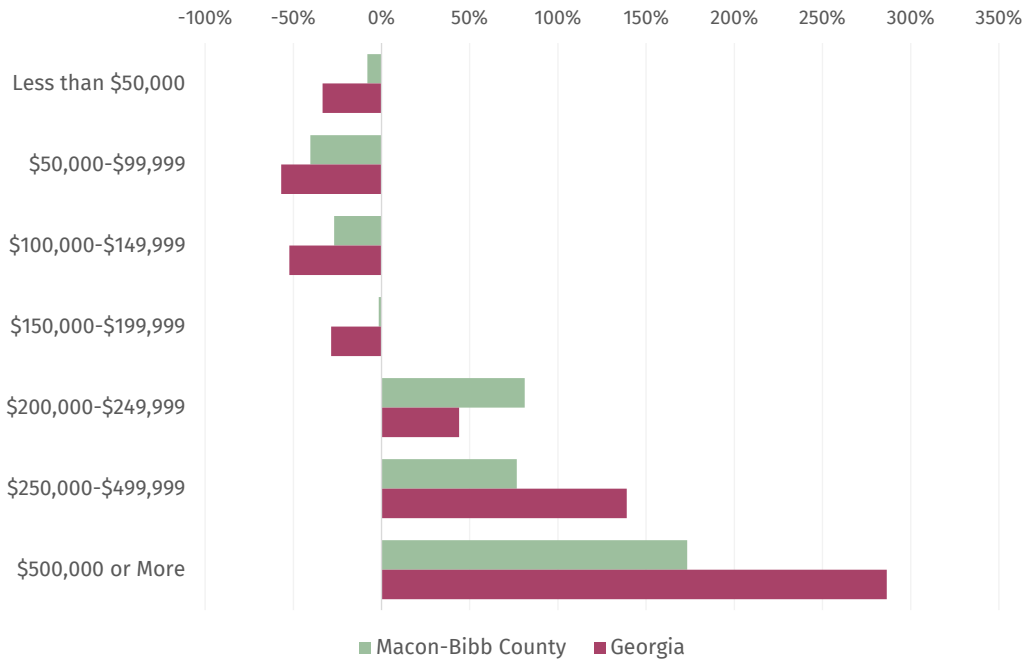
Macon-Bibb County's median home value was $165,800 in 2023, only 61% of the state level ($272,900). Central Bibb and East Bibb have the most affordable for-sale home market, with 67%

and 47% of their homes valued below $100,000 in 2023, respectively. This is followed by South Bibb.

However, **Central Bibb and East Bibb experienced some fast growth in home value, with decreasing affordability**. West Bibb, North Bibb, and Central Bibb experienced the fastest average home value gains in the county between 2013 and 2023. In addition, the number of homes valued at $250,000 or above in Macon-Bibb County grew by 92% during the same decade, especially in East Bibb (by 433%) and South Bibb (180.4%) (Figure 42, Figure 43; source: ACS 5-Year Estimates 2013-2023).

Anecdotally, the rapid increase in higher-income households relocating from the Atlanta metropolitan area, as well as the robust job base and housing demand in Warner Robins, has pushed up housing demand and prices in Macon-Bibb County. This leaves Central Bibb and East Bibb, which are traditionally affordable, minority neighborhoods, particularly vulnerable to rising housing prices, increasing the risk of displacement for existing moderate-income residents. This translates into an opportunity for the County to **stabilize and preserve the existing for-sale home affordability in Central Bibb and East Bibb**.

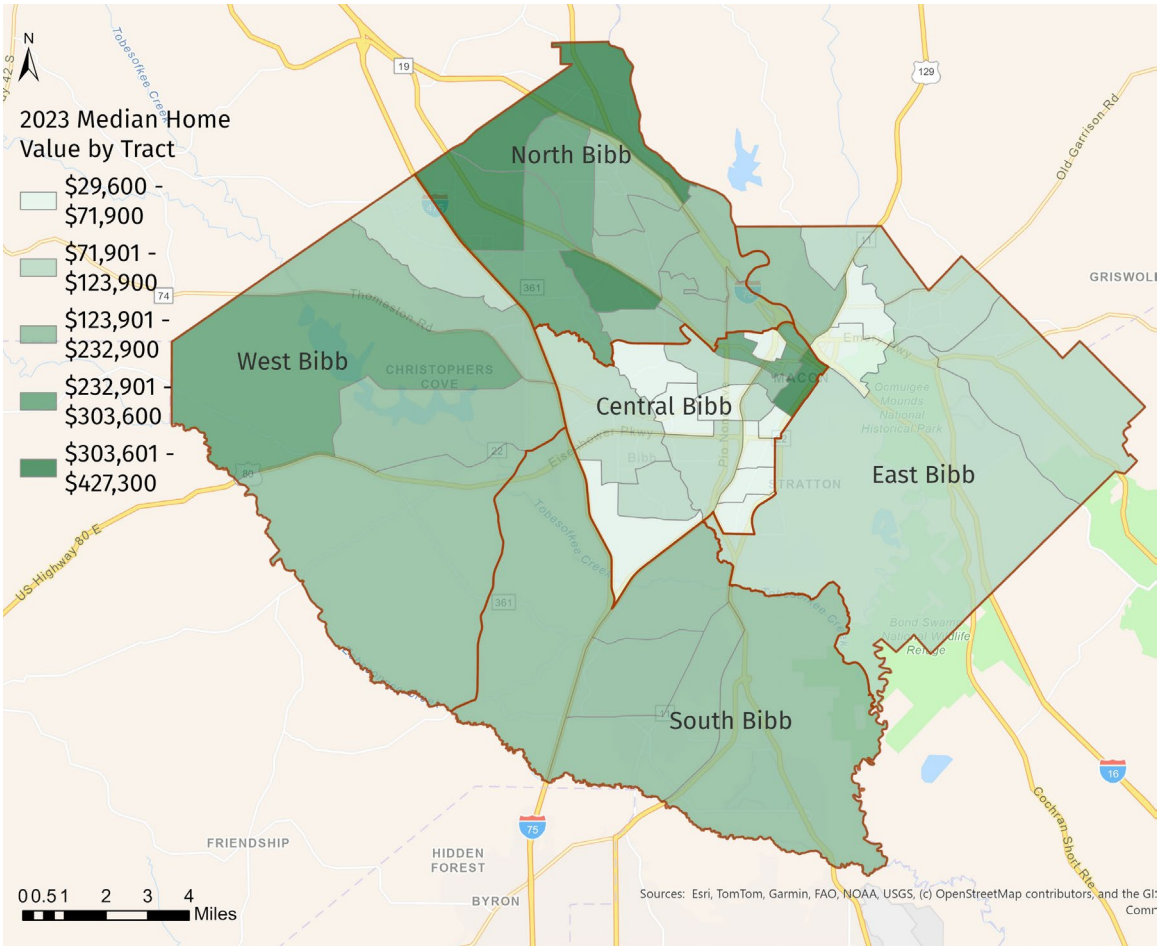
Figure 42: Percentage Change in Number of Homes by Home Value, 2013-2023



The northwestern part of the county and the northern part of downtown near Mercer University have some of the highest median home values. In addition, local stakeholders identified additional **future**

ownership demand in Central Bibb, particularly downtown, especially from the younger, higher-income workforce. Meanwhile, stakeholder interviews revealed **prevalent concerns about gentrification in traditionally affordable, more established neighborhoods** in Central Bibb and East Bibb, particularly among elderly homeowners on fixed incomes. This points to a need for early engagement and discussions with existing residents when it comes to future developments.

Figure 43: Macon-Bibb County Median Home Value by Census Tract, 2023



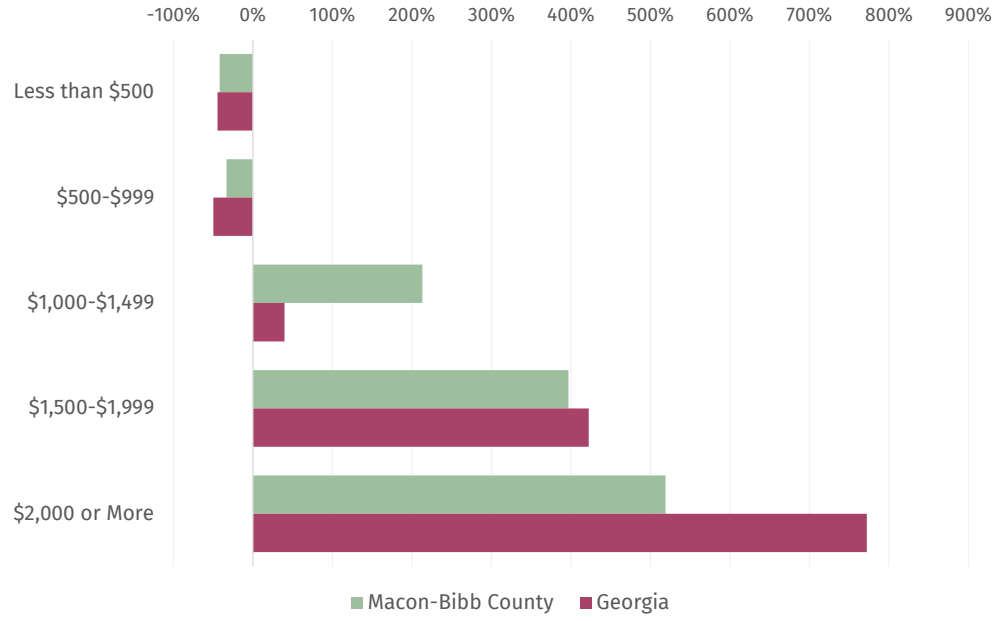
8. Gross Rent

<u>Macon-Bibb County is more affordable than the state median, but there is a need to preserve existing rental affordability.</u>

The county's median gross rent ($1,026 per month) in 2023 is only 79% of the state level ($1,306 per month). Similar to the homeownership market, the rental market **in Central and East Bibb is the most affordable**, with lower median rents, **though affordability has been decreasing**. For example, the number of rental units priced at or above $2,000 monthly has increased faster in West Bibb,

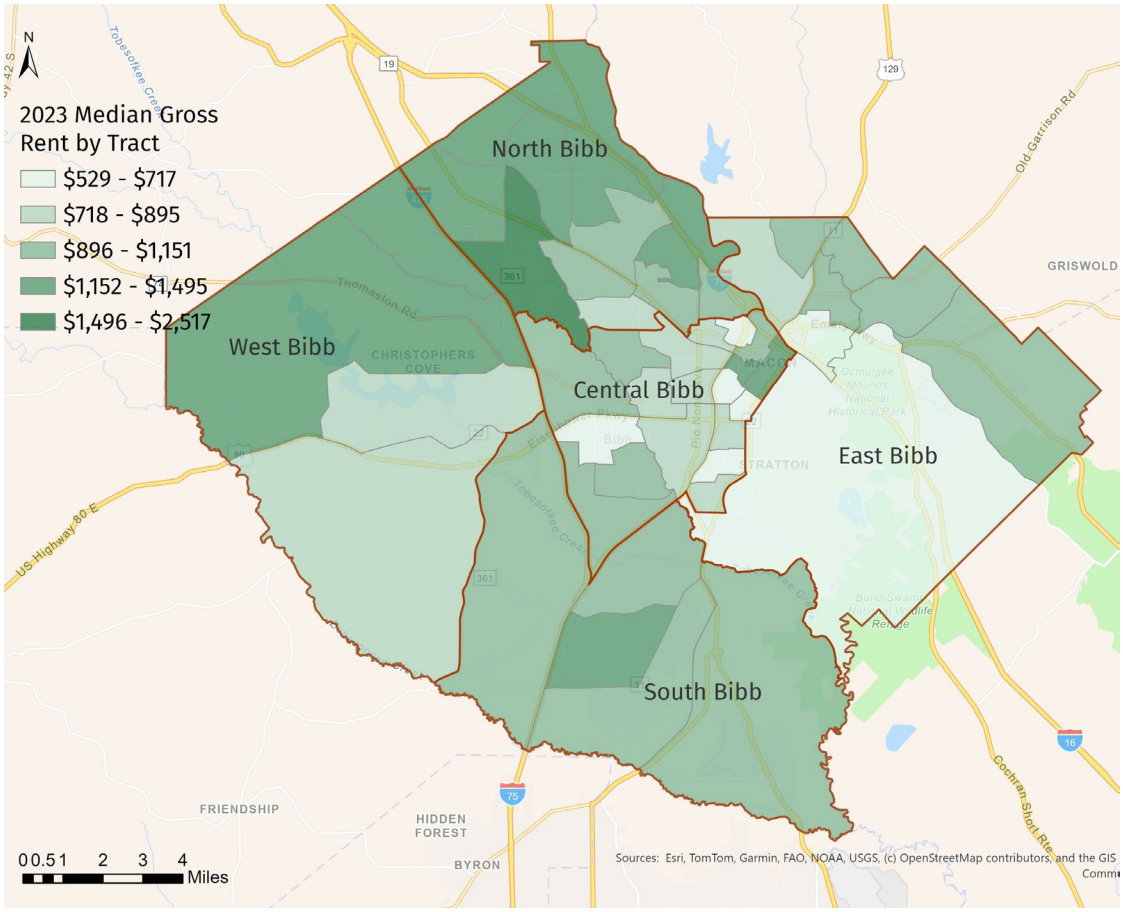
East Bibb, and Central Bibb compared to the rest of the county and the state between 2013 and 2023. The data highlights the **importance of preserving the existing rental affordability in Central** Bibb and East Bibb (Figure 44; source: ACS 5-Year Estimates 2013-2023).

Figure 44: Rental Unit Percentage Change by Gross Rent, 2013-2023



Similar to the for-sale home market, higher median rents are concentrated in the northwestern portion of the county, as well as the downtown area near Mercer University (Figure 45; source: ACS 5-Year Estimates 2023). Local stakeholders also indicated the **need for additional quality affordable rentals and increased amenities and services near downtown**, given the planned expansion of Mercer University and Atrium Healthcare in the urban core.

Figure 45: Macon-Bibb County Median Gross Rent by Census Tract, 2023

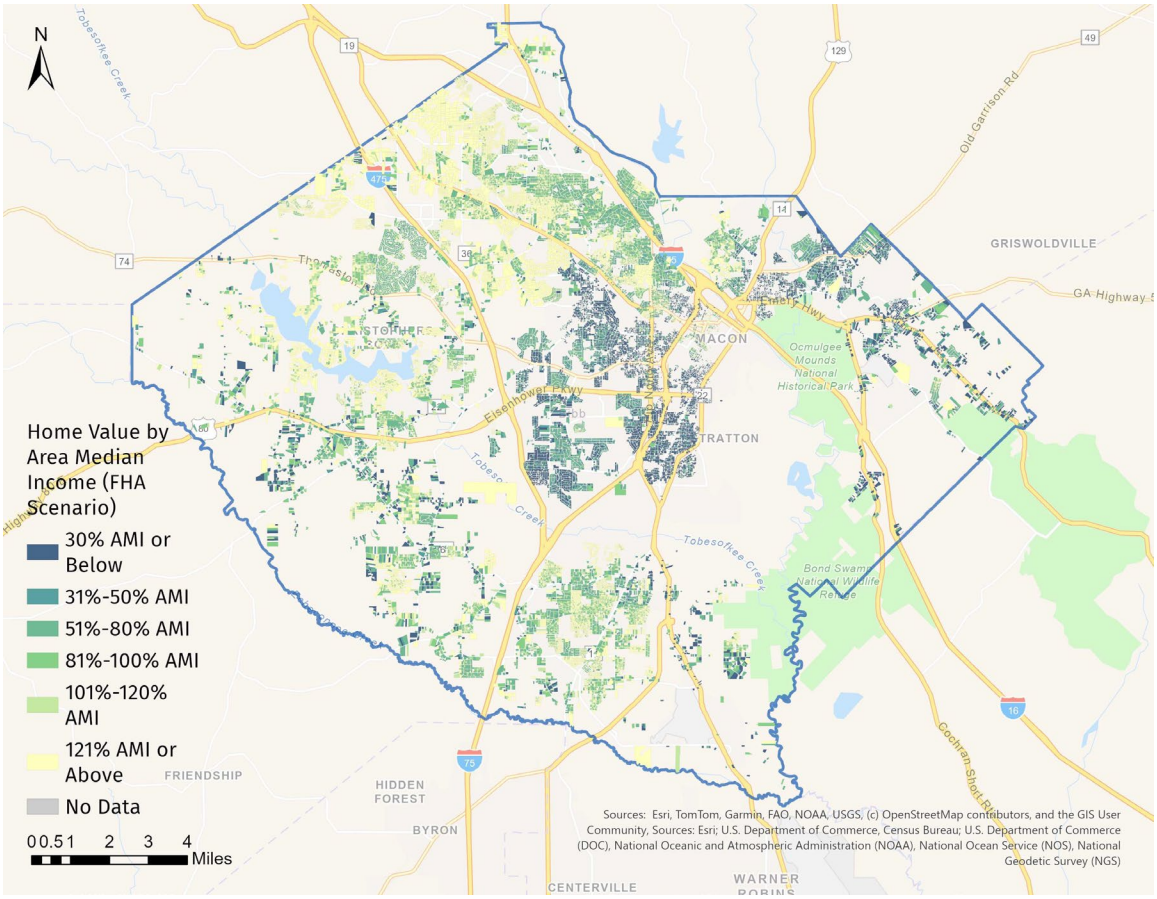


9. Naturally Occurring Affordable Owner Housing

<u>There is an opportunity to diversify housing price points across Macon-Bibb County.</u>

Mapping of traditional ownership type housing by the Area Median Income (AMI) shows that homes that are **naturally priced as affordable** to households earning at or below 50% of the AMI **cluster in Central Bibb and East Bibb, limiting choices in the rest of the county**. Although Macon-Bibb County has around 20,000 ownership units (40% of the total) priced as affordable for households earning at or below 50% of the AMI, **many of these properties have housing condition issues**, according to stakeholder interviews. The following housing condition analysis further corroborates this challenge faced in Macon-Bibb County. The data points to **an opportunity for the County to diversify housing options across price points across the county** (Figure 46; source: Guilford County Property Assessment, HUD, ACS 2023 5-Year Estimates, Redfin, RKG Associates, Inc.).

Figure 46: Macon-Bibb County Ownership Homes by AMI



10. Income-Controlled Rental Housing

Income-controlled rental options are limited outside of Central Bibb, with 26% at risk of affordability expiring in the next decade.

The effective rent for apartments has been on the rise in Macon-Bibb County in the past decade, with newer apartments built since 2020 charging $1,300 to $1,400 per month for a one-bedroom or two-bedroom unit, though the county is more affordable than the state median. As a result, deed-restricted, income-controlled rental housing is essential to attainable rental options, particularly for households earning at or below 50% of the Area Median Income (AMI).

However, all income-controlled rental housing units in Macon-Bibb County **only address 74% of the eligible demand**, with a total of 9,326 such units (5,616 publicly assisted units and 3,646 existing Housing Choice Voucher (HCV) units). Income-controlled rental options are **concentrated in Central Bibb, limiting location choices** in other parts of the county (Figure 47, Figure 48; source: Macon Housing Authority, National Housing Preservation Database (HNPD), RKG Associates).

In addition, **26%** (58 properties with 2,396 units) of the county's existing income-controlled rental units are **at risk of their affordability expiring by 2035, with most** (74%) **of them in Central Bibb**. If the affordability requirements for these units are not renewed or extended, the county will experience a further loss in attainable rental housing options.

The data indicate an opportunity for the County to **encourage housing solutions without additional federal subsidies**, such as through a partnership with private foundations in preserving the affordability of existing income-controlled rentals.

Limited pipeline income-controlled rental developments

New income-controlled rental developments currently in the pipeline are also limited, with only the **64-unit Pleasant Hill Landing in Central Bibb** in the pre-construction phase. A new 240-unit development is currently being considered as a fall 2025 application for funding. Though the 75-unit Riverside Gardens and the 88-unit Jefferson Apartments will undergo renovation (the earliest affordability expiration year is 2037, so not among those at immediate risk of expiration in the next decade), they will not add any new units to the county.

Figure 47: Macon-Bibb County Income-Controlled Rental Housing

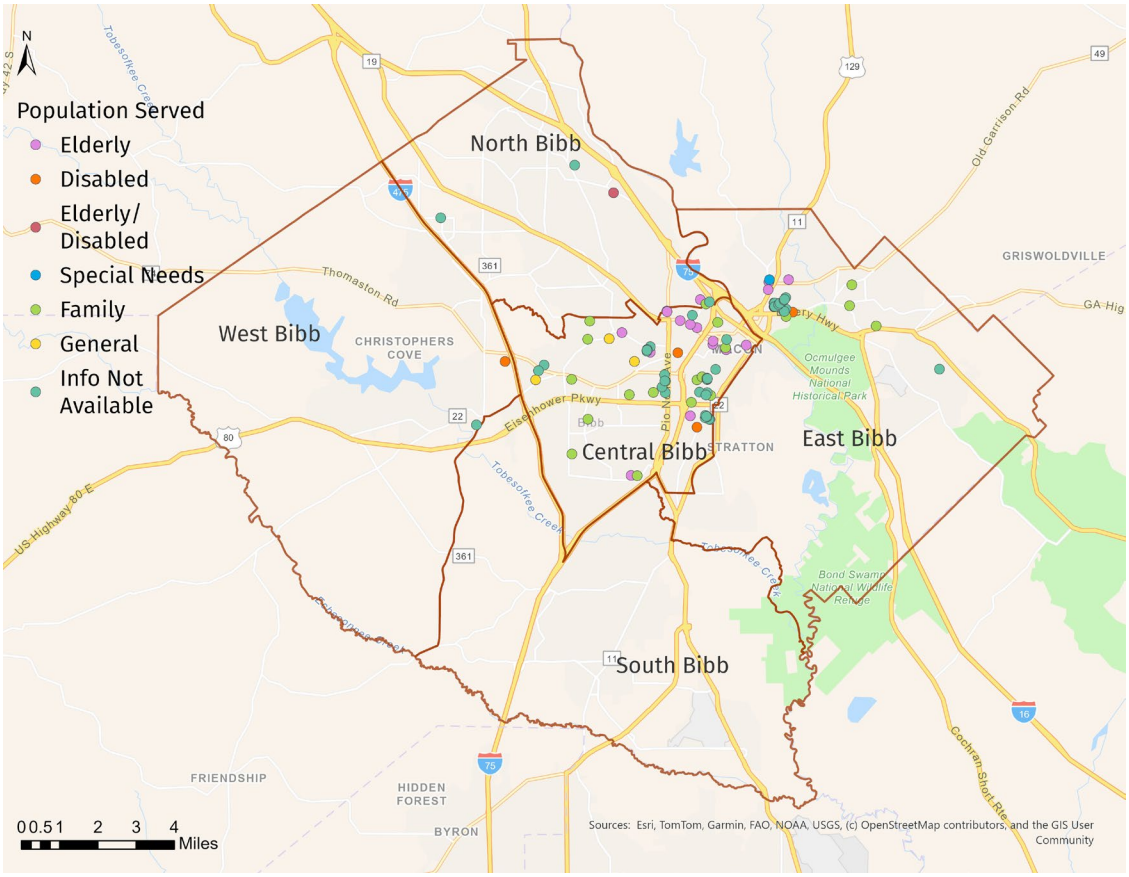
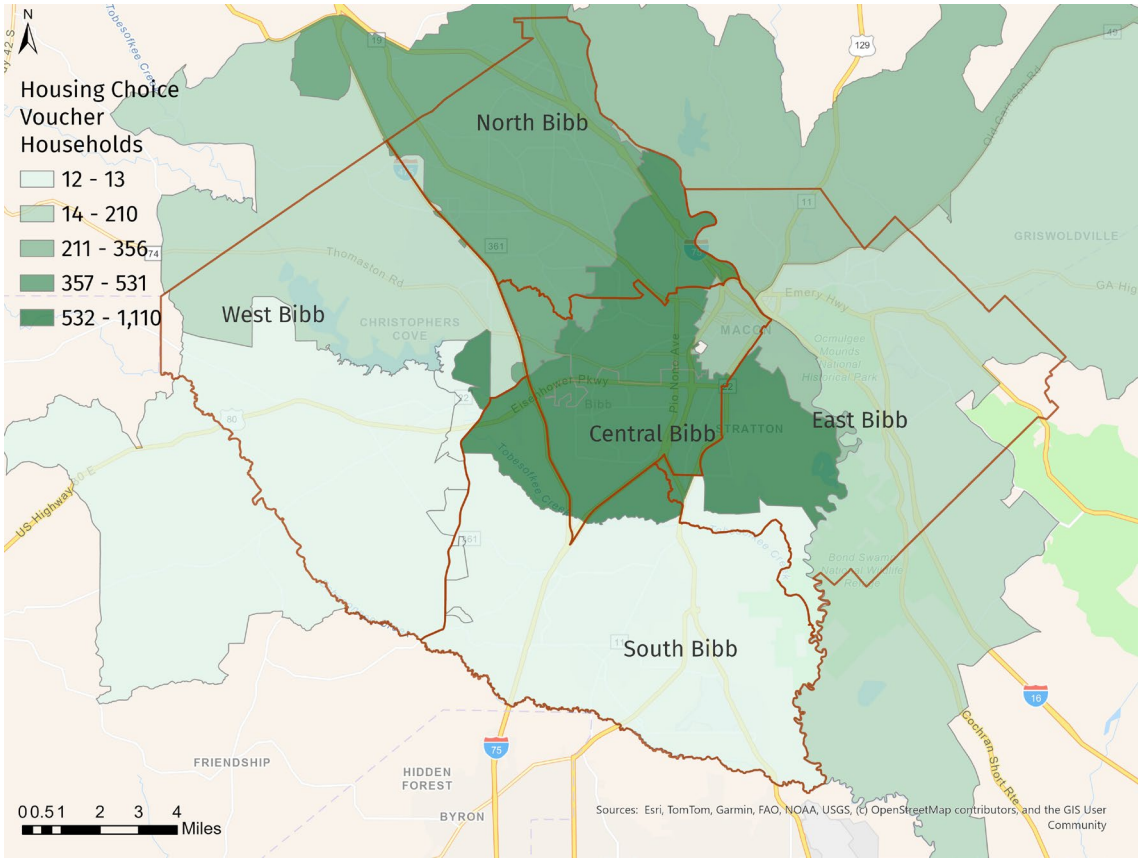


Figure 48: Macon-Bibb County Current Housing Choice Voucher Households by Zip Code Area



11. Housing Conditions

It is critical to preserve existing housing affordability through rehabilitating the central and eastern parts of Macon-Bibb County.

Housing Condition Analysis

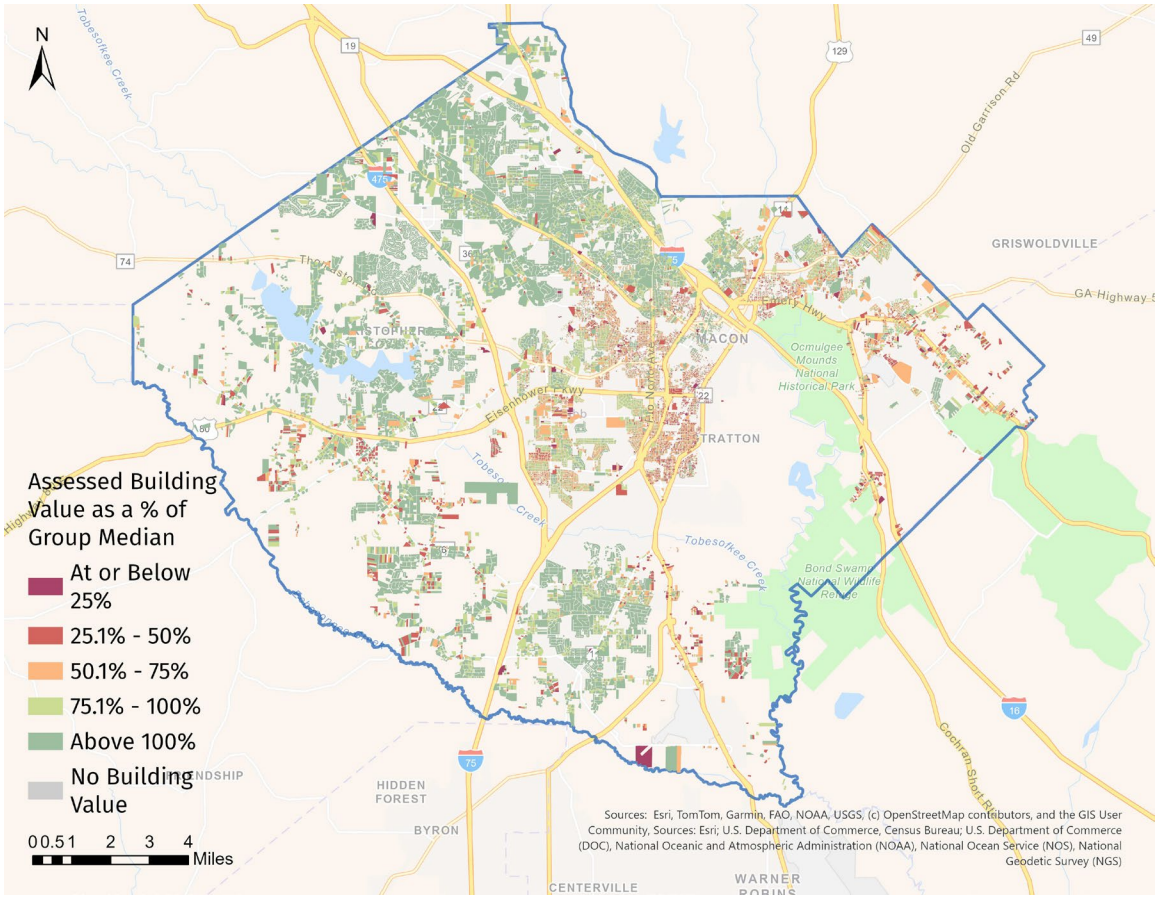
Naturally occurring affordable housing units, although present in the county, are often older and tend to have condition issues that put them at risk of being uninhabitable, severely deteriorated, or in need of demolition. To evaluate the prevalence of housing condition issues in the county, RKG utilized Macon-Bibb County's 2025 property assessment data to calculate the median assessed improvement value on a per-square-foot (PSF) basis in the county for each housing type. Then, residential properties of each type were evaluated against these median values per square foot. Each residential property's assessed improvement value per square foot was calculated as a percentage of the median value for all similar residential properties.

For example, if all single-family homes in Macon-Bibb County had a median improvement value of $50 per square foot (SF) and one house had an assessed improvement value of $25/SF, then the

subject property would have a value equaling 50% of the county's median value for all single-family homes. The lower the percentage, the more likely the house has condition issues. RKG defined housing units with an assessed improvement value per square foot below 50% of the median value as being in poor condition.

The data show that **physical housing condition issues are concentrated in Central Bibb and East Bibb**, leaving residents in these areas with more physical housing challenges and fewer affordable housing options that are safe or ideal (Figure 49; source: Macon-Bibb County Property Assessment, 2025; RKG Associates). **Most** (94%) **of the properties with poor physical conditions** (50% of the median values or below) **are single-family detached homes, and many are also heir properties**, as confirmed by stakeholder interviews. Heir properties, which are homes or land passed down without a formal will or clear title, face barriers to financing, repair, and sale, making them vulnerable to loss, deterioration, undervalued sale, and diminished generational wealth. The data reinforce the need for **place-based, substantial housing rehabilitation programs**, especially through partnerships with various housing stakeholders and service providers in the region.

Figure 49: Macon-Bibb County Properties by Assessed Building Value/SF Against Group Medians



In addition, approximately 1,307 units have very poor housing conditions (25% of the median values or below), many of which may qualify for the Macon-Bibb County Community Redevelopment Tax Incentive Program (CRTIP) or even require demolition.

Vacant/Unoccupied Properties

The data obtained from the County on the properties that qualified for the Macon-Bibb County Community Redevelopment Tax Incentive Program (CRTIP) further corroborate the conclusion above about housing condition issues. According to Macon-Bibb County's Department of Code Enforcement, the county has approximately 1,270 vacant unoccupied properties under the CRTIP program as of July 2025. The CRTIP program is commonly referred to as the blight tax program, which imposes seven times the property taxes on qualified vacant unoccupied properties. Mapping of these qualified properties (29 of which could not be mapped) from Blight Year 2024 illustrates a concentration of physical housing condition issues and blight in Central Bibb and East Bibb, especially around the downtown area (Figure 50; source: Macon-Bibb County, RKG Associates, 2025).

Macon-Bibb County has two types of programs for vacant unoccupied properties, including the Macon-Bibb County Community Redevelopment Tax Incentive Program (CRTIP) and nuisance abatements. The CRTIP is more of a long-term solution for vacant properties that meet certain inspection criteria, such as:

- being uninhabitable, unsafe, or abandoned,
- with inadequate provisions for basic needs such as ventilation and light,
- poses imminent harm to life or other properties,
- being on a site identified by the EPA as a superfund site,
- having repeated illegal activity of which the property owner knew or should have known of,
- the maintenance is below codes for at least a year after written notice of the code violation has been provided to the owner, and/or,
- the property is conducive to ill health, transmission of diseases, infant mortality, or crime in the immediate proximity of the property.

On the other hand, the nuisance abatement program specifically focuses on unoccupied properties that pose immediate danger to the public, with the option to seek court orders for demolition. The nuisance abatement program prioritizes vacant properties near civic uses (e.g., churches, recreation centers, schools, etc.) and in areas with clusters of blight.

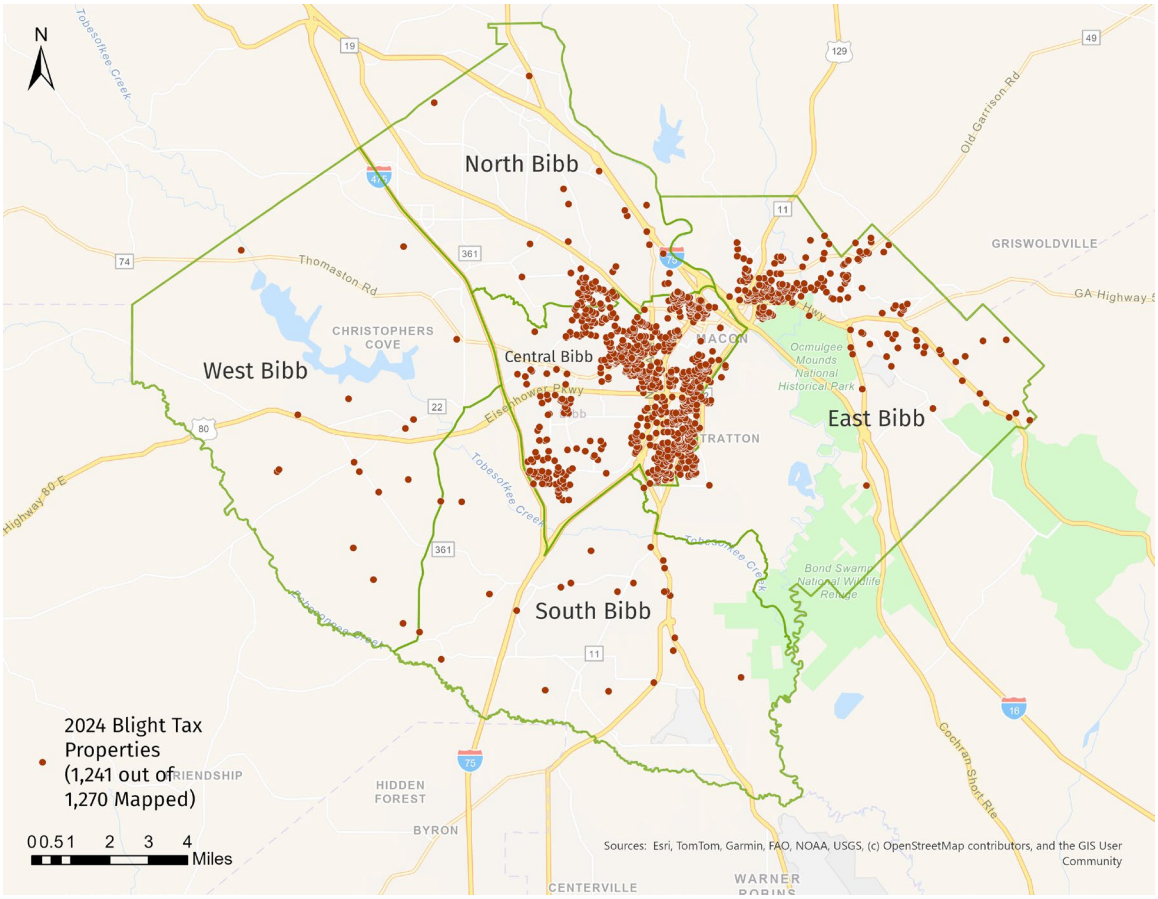
According to the Department of Code Enforcement, about 25% to 30% of property owners notified of violations will take corrective action to bring their properties into compliance. The greater challenge, however, lies with **heir properties** that have multiple owners, who often live out of state, which complicates title searches and reduces owners' incentive to address the issues. An heir property occurs when a homeowner dies without a will, and the property passes informally to

multiple family members who share ownership without a clear legal title, making it difficult for any one heir to access loans, apply for assistance programs, or prove legal ownership.

Consequently, many of these properties either deteriorate to the point of requiring demolition or are transferred to the Macon-Bibb County Land Bank Authority, which has the ability to clear titles, an approach that has proven highly effective.

The interviewee also noted that little progress was made on blight until the current mayor, elected in January 2021, made it a priority in the county. Since then, approximately 800 properties have been demolished, creating spin-off effects such as heightened interest from investors.

Figure 50: Macon-Bibb County Community Redevelopment Tax Incentive Program Properties



Code Violations for Occupied Properties

On the other hand, the county currently has approximately 3,800 open code violation cases on occupied properties, with issues ranging from overgrown grass and cracked exterior paint to broken windows. In July 2025 alone, approximately 305 tickets were issued, with each violation serving not only as a citation but also as a court summons. Property owners are given a specified timeframe to

address violations. Otherwise, they must appear in court, where penalties can include fines or even jail time. The Department of Code Enforcement noted that violations are especially prevalent in areas where more than half of the housing stock is rental. This is not a reflection on tenants or on rental housing itself, but rather on **absentee or neglectful landlords** who fail to maintain their properties, often leaving tenants as the ones most directly impacted by unsafe or deteriorating conditions. The situation also underscores the **limited presence of professionally managed rental properties** in the county, where maintenance standards are typically higher. In response, the County has increased efforts to hold landlords accountable, while expanded online resources, tenant advocacy, and greater awareness of tenant rights are also contributing to improved compliance.

12. Housing Problems

Renters and households earning at or below 50% of the AMI are more challenged by housing problems, highlighting a need for policy focus.

In addition to physical housing condition issues, the Comprehensive Housing Affordability Strategy (CHAS) 2017-2021 data from the U.S. Department of Housing and Urban Development (HUD) sheds light on a broader range of housing problems, including 1) the housing unit lacks complete kitchen facilities, 2) the unit lacks complete plumbing facilities, 3) the unit is overcrowded, and 4) the household is cost-burdened. The data show that **housing problems are present across income levels** in Macon-Bibb County. **Renter households are disproportionately impacted**, with over half (52.5%) experiencing at least one out of four housing problems, compared to 20.2% of owner households facing this issue. In addition, **housing problems are more common among moderate-income households**, with around 79% of renter households earning at or below 50% of the Area Median Income (AMI), and around 68% of owner households earning at or below 50% of the AMI, facing at least one housing problem (Figure 51; source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2017-2021).

Figure 51: Macon-Bibb County Households with at least 1 of 4 Housing Problems

Income Cohort	Owner Household		Renter Household	
	Count	Percent	Count	Percent
0% -- 30% of AMI	1,665	71.0%	6,220	75.2%
31% -- 50% of AMI	1,410	64.1%	3,550	85.9%
51% -- 80% of AMI	1,300	33.4%	3,295	62.1%
81% -- 100% of AMI	835	28.4%	675	27.8%
101% of AMI and Above	1,080	5.5%	780	10.4%
Total	6,290	**20.2%**	14,520	**52.5%**

The data highlighted a need for the County to prioritize renter households and moderate-income households for rehabilitation assistance and efforts, especially those earning at or below 50% of the AMI in Central Bibb and East Bibb.

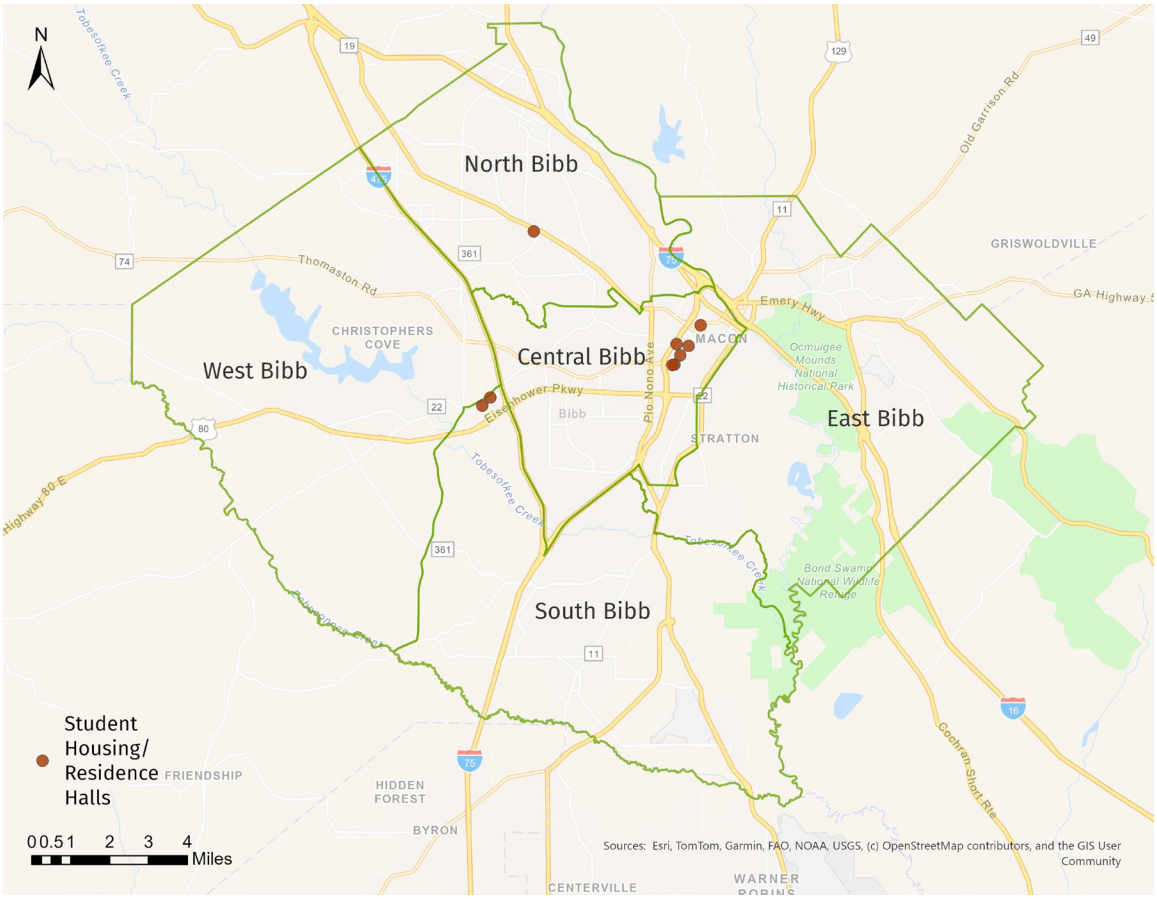
13. Student Housing

Macon-Bibb County has three major universities/colleges, including Mercer University, Wesleyan College, and Middle Georgia State University. Approximately 4,668 student housing beds are available in the county, including on-campus residence halls, university-affiliated apartments, and privately owned student housing apartments (Prism 23). Another 100 beds near the Macon Mall for the Central Georgia Technical College are in the development pipeline, according to the Macon-Bibb County Urban Development Authority. There is a **strong presence of student housing around Mercer University in Central Bibb, especially around the downtown area** (Figures 52-53; source: CoStar, Mercer University, Wesleyan College, and Middle Georgia State University).

Figure 52: Macon-Bibb County Student Housing Bed Count

	Name	Type	Beds
Mercer University			
	Residence Halls	On-Campus	2,122
	Affiliated Apartment Total		908
	Lofts at Mercer Landing	Affiliated Apartment	
	Lofts at Mercer Landing II	Affiliated Apartment	
	Lofts at Mercer Village	Affiliated Apartment	
	Lofts at Tattnall	Affiliated Apartment	
	Prism 23	Private Student Apartment	194
Wesleyan College			
	Residence Halls	On-Campus	516
Middle Georgia State University			
	University Pointe	On-Campus	336
	Lakeview Pointe	On-Campus	592
Total			**4,668**

Figure 53: Macon-Bibb County Student Housing Properties



Based on data provided by the three universities/colleges and CollegeTuitionCompare.com, RKG Associates estimated that roughly 1,717 college students from these three universities/colleges are living off campus (not including those living in university-affiliated apartments, which are counted as on-campus housing). Note that the number of Mercer University students in Macon-Bibb County is estimated based on degree awarding data across all Mercer campuses (around 40.3% of degrees were awarded in Macon-Bibb County).

In addition, the total enrollment across all four campuses of Mercer University has been trending up since 2015, while Wesleyan College and Middle Georgia State University both experienced an enrollment decline in the county since 2021. Interviews with Mercer University representatives also confirmed projected enrollment growth in Macon-Bibb County. Therefore, RKG Associates extrapolated the past enrollment growth rate between 2015 and 2023 to 2050 for Mercer University. This translates into a net increase of approximately 721 students living off campus in Macon-Bibb County if Mercer University continues its expansion at a pace similar to that in the past decade. In comparison, the future enrollment for Wesleyan College and Middle Georgia State University will likely remain similar to the current level.

The data indicate **rising demand for rental housing due to the anticipated growth of college students, particularly around Mercer University and the downtown area**. However, interviews with stakeholders suggest no immediately known plans for future student housing developments in the county apart from the 100 beds for Central Georgia Technical College. This means that at least in the near term, the county's rental market has to absorb additional demand from future students, leaving fewer available rental options for non-student residents.

It is worth noting that this is only a rough estimate meant to convey the general scale of future student housing demand based on currently available information. The actual number of students living off campus in the county will ultimately depend on a range of unpredictable factors, including funding, policy changes, and institutional decisions.

14. Special Housing Needs

Persons with Disabilities

The disability rates among racial and ethnic groups generally align with the county's racial and ethnic distribution. However, disabilities are more common among the county's senior residents aged 65 and above, with around 38.5% having disabilities. Therefore, the County should **target at least 39% of its housing units to be compliant with the Americans with Disabilities Act (ADA) universal design and accessibility standards** through partnership, given Macon-Bibb County's aging population trend (Figure 54; source: ACS 2023 5-Year Estimates).

Figure 54: Macon-Bibb County Population by Disability Status, 2023

	Percent
Total civilian noninstitutionalized population	**15.8%**
Under 18	5.4%
18-34	9.2%
35-64	17.3%
65 +	38.5%

In addition, approximately **6,010 households are the most vulnerable, earning at or below 50% of the AMI with disabilities** in the county, **particularly the 4,025 households that rent**. The county's existing publicly assisted rental units that serve persons with disabilities or the elderly (many of whom also have disabilities) only cover around 51% of the eligible housing demand in the county, leaving **a gap of at least 1,966 units for these most vulnerable renter households earning at or below 50% of the AMI** (Figure 55; source: 2023 U.S. Census Bureau Public Use Microdata Sample (PUMS) data).

Figure 55: Macon-Bibb County Household by AMI by Disability Status, 2023 PUMS

	No. with Disability	Percent
Owner Household	**5,954**	**21.1%**
50% of AMI or Below	1,985	33.3%
Renter Household	**7,147**	**21.9%**
50% of AMI or Below	4,025	56.3%

Homelessness

The Point-in-Time Count, or PIT Count, is an annual survey of homeless people in the United States conducted by local agencies called Continuums of Care (CoCs) on behalf of the United States Department of Housing and Urban Development (HUD). HUD defines the PIT as a "count of sheltered and unsheltered homeless persons carried out on one night in the last 10 calendar days of January or at such other time as required by HUD."

The latest available Point-In-Time Count data for Macon-Bibb County, obtained from the Middle Georgia United Way, suggests **rising homelessness** in the county. The documented number of unhoused persons in the county in 2024 was 682, according to the PIT Count (Figures 56-57; source: Middle Georgia United Way).

Figure 56: Point-In-Time Count (Sheltered and Unsheltered) 2018-2022, Macon-Bibb County, GA

Demographic	2018	2019	2020	2021	2022
Persons in HH with Adults and Children	141	22	23	22	105
Persons in HH with Only Adults	0	254	277	148	285
Persons in HH with Only Children	233	0	1	0	1
Veterans	5	22	31	28	35
Unaccompanied Youth	0	0	15	3	18
Parenting Youth		0	2	0	6
Chronically Homeless Familes	2	0	0	0	0
Chronically Homeless Individuals	20	31	34	42	40
Persons with HIV	4	0	0	0	4
Total	**406**	**329**	**383**	**243**	**494**
White	153	75	97	45	133
Black of African American	205	187	189	114	245
Asian	1	1	2	1	0
American Indian or Alaska Native	3	2	3	1	1
Pacific Islander	1	1	1	0	0
Multiple Races	12	2	1	1	8
Hispanic	14	0	15	2	7
Female	N/A	N/A	56	24	142
Male	N/A	N/A	136	37	241
Transgender	N/A	N/A	0	0	0
Non-Conforming	N/A	N/A	0	0	1

Figure 57: Point-In-Time Count January 2024, Macon-Bibb County, GA

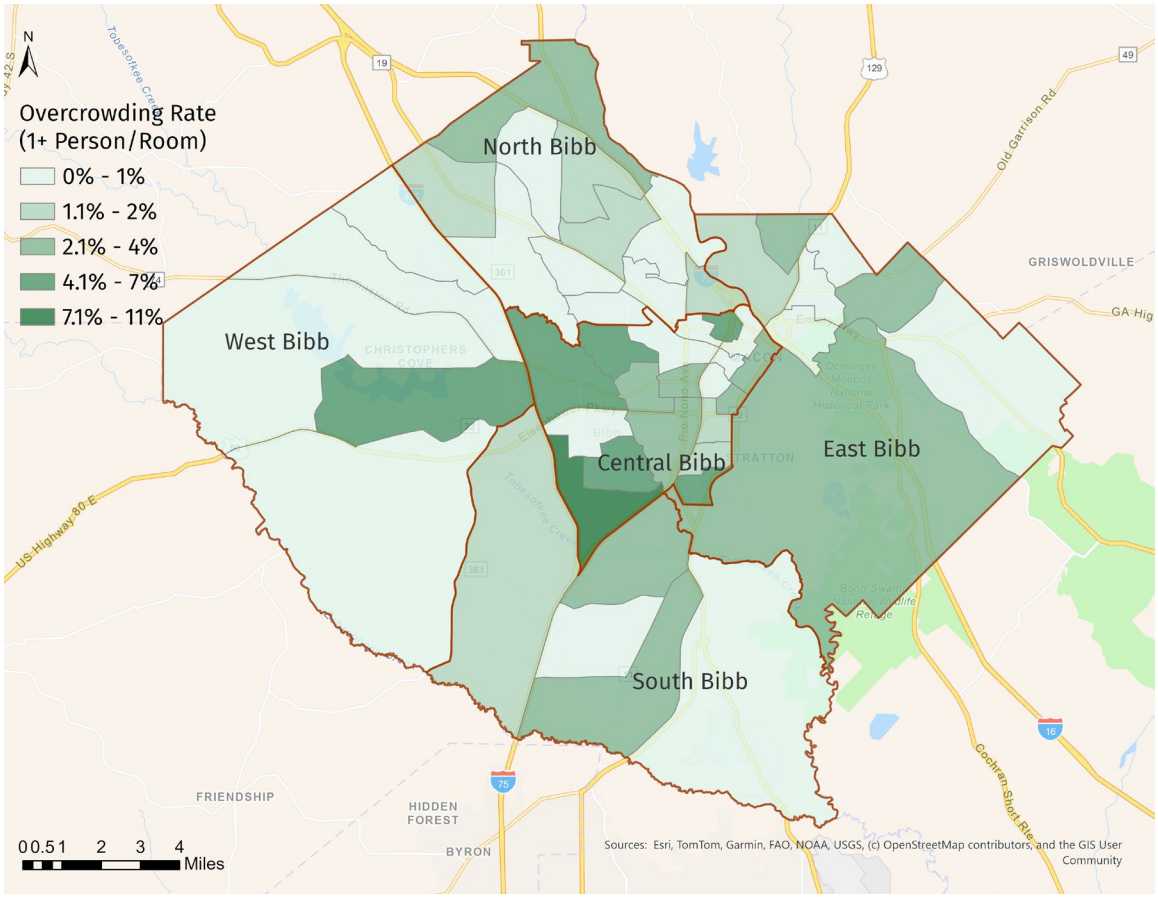
Demographic	Emergency Shelter	Transitional Housing	Safe Haven	Unsheltered	Total
Household and Age					
Total Households	93	133	0	300	**526**
Total Persons	189	186	0	307	**682**
Children under 18	96	10	0	6	**112**
Youth 18-24	16	3	0	9	**28**
Adults 25-34	27	37	0	55	**119**
Adults 35-44	21	44	0	88	**153**
Adults 45-54	14	37	0	78	**129**
Adults 55-64	10	31	0	53	**94**
Adults 65+	5	24	0	18	**47**
Chronically Homless					
Number of Persons	37	0	0	48	**85**
Additional Homeless Populations					
Adults with a Serious Mental Illness	22	5	0	42	**69**
Adults with a Substance Use Disorder	5	159	0	27	**191**
Adults with HIV/AIDS	1	1	0	16	**18**
Victims of Domestic Violence	17	6	0	5	**28**

Note that while the data shows a sharp increase in homelessness, context is necessary to interpret these figures accurately. According to the Middle Georgia United Way, the Mayor's Office expanded emergency shelter capacity by increasing funding to the Salvation Army and establishing what is now a 170-bed shelter beginning in 2021. This growth in sheltered homelessness reflects an expansion of services for people previously unsheltered. In addition, in 2024, the PIT count was administered for the first time by United Way and the County. Unlike earlier volunteer-led efforts, which were understaffed and geographically limited, the 2024 count was fully staffed, conducted countywide, and included makeshift structures, encampments, and vehicles. Therefore, previous **PIT counts between 2018 and 2022 most likely undercounted** the population experiencing homelessness.

In addition, **hidden homelessness is common** in the county, such as people doubling up or staying with families and friends, but not meeting the official federal standard of homelessness. The 2023 PUMS data indicate roughly 1,186 households are overcrowded (2.0% of the total) in the county, with 477 of these households severely overcrowded (1.51 or more persons per room). Areas with the highest overcrowding rates in the county correlate with neighborhoods with higher vacancies

and lower rents, especially the southern, northwestern, and northeastern sides of Central Bibb (Figure 58; source: 2023 U.S. Census Bureau Public Use Microdata Sample (PUMS) data).

Figure 58: Macon-Bibb County Census Tracts by Overcrowding Rate, 2023 PUMS



According to interviews conducted with service providers and stakeholders, the unhoused population demographics have shifted from primarily single men to families, multigenerational households, and nontraditional family structures. Interviewees noted that the majority of clients are local, with around 70% to 75% from Macon-Bibb County, and the remaining from elsewhere in Georgia or out of state. Many are transient, often relocating from Atlanta or beyond for lower perceived housing costs in the county. Interviewees also highlighted the following challenges and opportunities faced in the county in terms of housing needs from the unhoused population.

Challenges

Housing Affordability and Supply:

- A lack of affordable one-bedroom units and larger family units (3+ bedrooms), which makes it difficult to house large families in more permanent housing options.

- Insufficient housing options across the full spectrum, especially for the chronically homeless who need permanent supportive housing.
- HUD's Fair Market Rent is well below actual market rents, limiting post-shelter housing options.
- Section 8 applications closed in March 2025, eliminating a key housing pathway for people experiencing homelessness.

Systemic Barriers:

- Lasting effects of redlining, including poor housing conditions and stark disparities in life expectancy.

Shelter and Accessibility:

- South Macon lacks shelter access, compounded by transportation barriers.
- Shelters are more effective for families in short-term homelessness than for chronically homeless individuals, who are often reluctant to use them.

Mental Health and Case Management:

- Significant unmet mental health needs, coupled with low treatment adherence, highlight the need for case management.
- Case management is strained by staff turnover, limited experience, and capacity gaps.

Program Limitations:

- COVID-era hotel voucher funding and transitional housing programs have ended.
- County efforts remain small-scale pilot programs rather than system-wide strategies.

Collaboration:

- Homelessness coalition and coordination exist but are fragmented and largely informal.
- Mercer University and local foundations are engaged but without formalized collaboration.

Opportunities

- Increase housing options **across the full spectrum beyond shelters with case management**, such as transitional housing and permanent supportive housing, which is more effective for the chronically homeless population.
- Increase the supply of **affordable post-shelter housing** options of both one-bedroom units and larger family units (3+ bedrooms).
- Develop more **income-based housing**, and **preserve existing and aging** income-based options by stabilizing rents, especially properties renovated using Low Income Housing Tax Credit (LIHTC).

- Increase **low-barrier shelter** beds paired with **supportive services and clinical mental health care**.
- Increase **shelter options and access in South Bibb**.
- Expand capacity for **direct street-level clinical assessments** (e.g., River Edge involvement).
- **Consolidate, unify, and formalize coalitions and collaborations at scale countywide**.
- Consider inclusionary zoning to expand affordable housing supply.
- Increase training and funding to ensure effective case management.
- Improve accessibility to housing applications and resources for chronically homeless individuals.
- Expand participation in the new decentralized case management app for better coordination and tracking.
- Secure consistent county funding to scale beyond pilot programs.
- Strengthen goal-setting, communication, and accountability across stakeholders.

D. Real Estate Market Trends

How has the local real estate market been performing? Does the market support new housing development? This section aims to answer these questions by examining past and recent trends in both the for-sale home and the rental apartment markets in Macon-Bibb County.

1. For-Sale Home Market Trends

Macon-Bibb County's for-sale home market is strengthening, with supply and demand starting to balance, but it still has an affordability advantage.

In 2020 and 2021, the U.S. saw home prices accelerate as a result of low mortgage rates, limited supply from underbuilding, increases in first-time homebuyers (Millennials), and increased migration from high-cost cities to areas that already had some level of housing shortages.

In the case of Macon-Bibb County, this trend was no different. In more recent years, despite higher interest rates and a temporary cooling in the housing market, limited inventory levels have continued to push sales prices upward, though the county's median sale price is still relatively affordable compared to the state and national levels (Figure 59; source: Redfin Market Data; nominal value). Two other indicators of a strengthening market are the declining number of days on market and the rising average sale-to-list ratio. Days on market are getting close to state and national levels, suggesting that the for-sale home market supply and demand are starting to balance in Macon-Bibb County (Figures 60, 61; source: Redfin Market Data; nominal value). The May 2025 figures indicate a more active market compared to pre-COVID levels, despite slight corrections in the median sale price, the days on market, and the average sale-to-list ratio since mid-2022 in the county.

Figure 59: Macon-Bibb County Median Sale Price

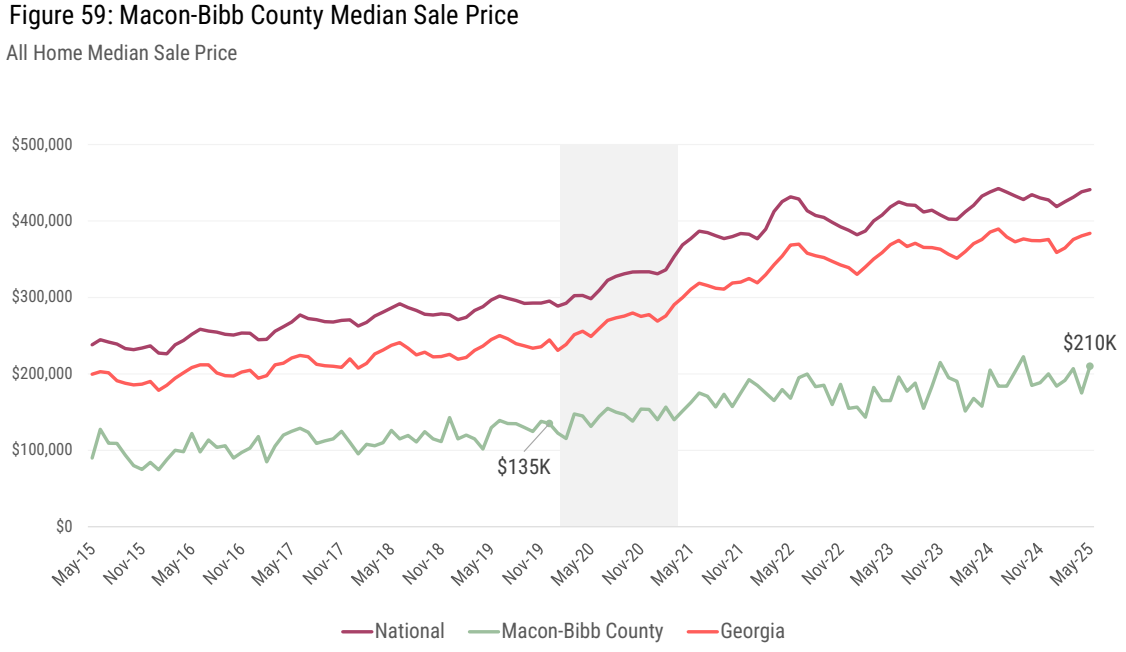


Figure 60: Macon-Bibb County Days on Market

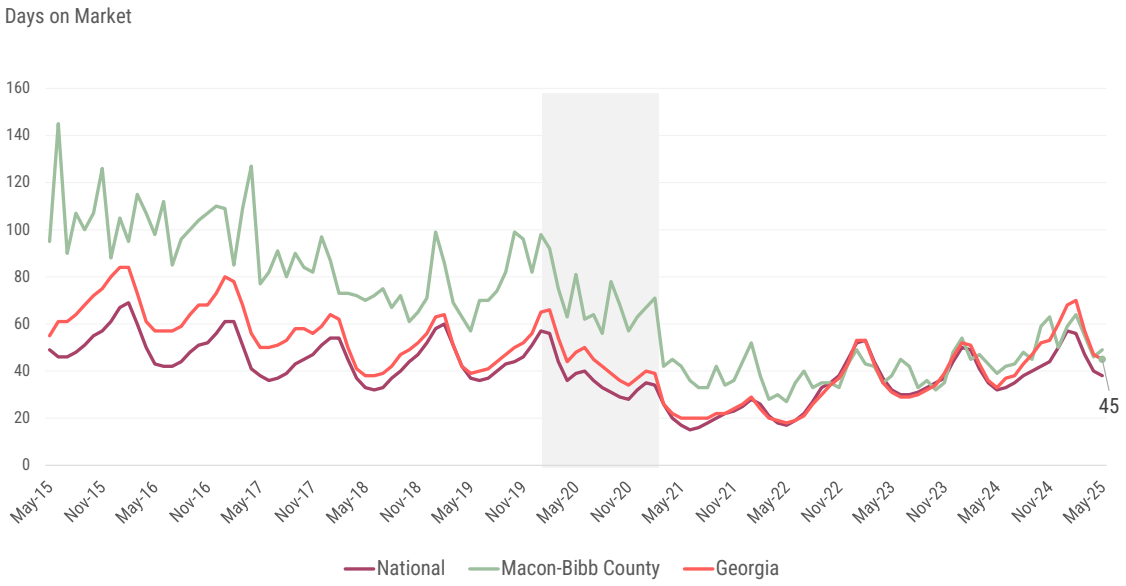
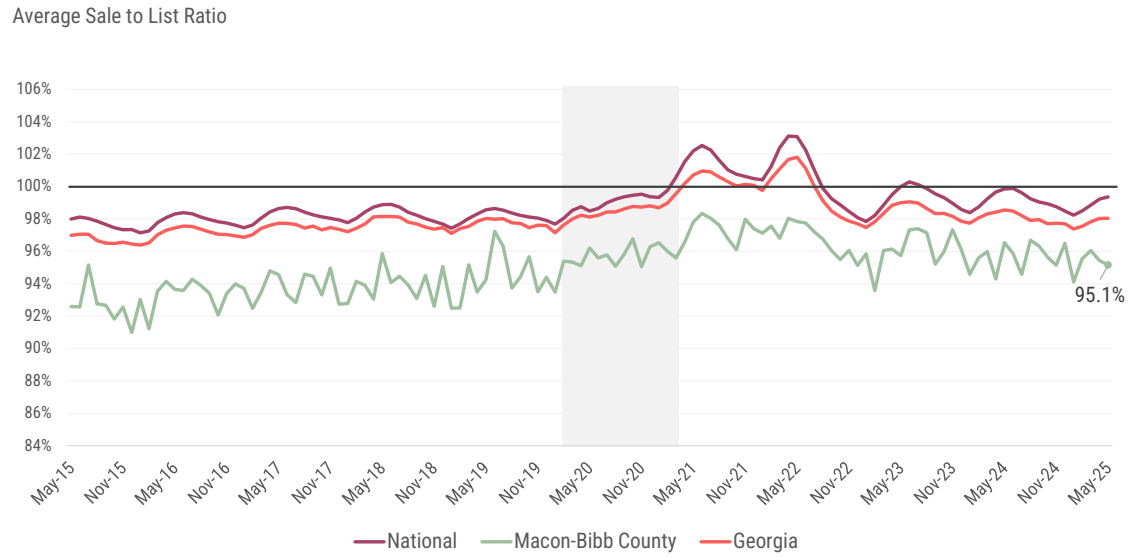


Figure 61: Macon-Bibb County Average Sale-to-List Ratio



Market sale price is limited by housing condition issues.

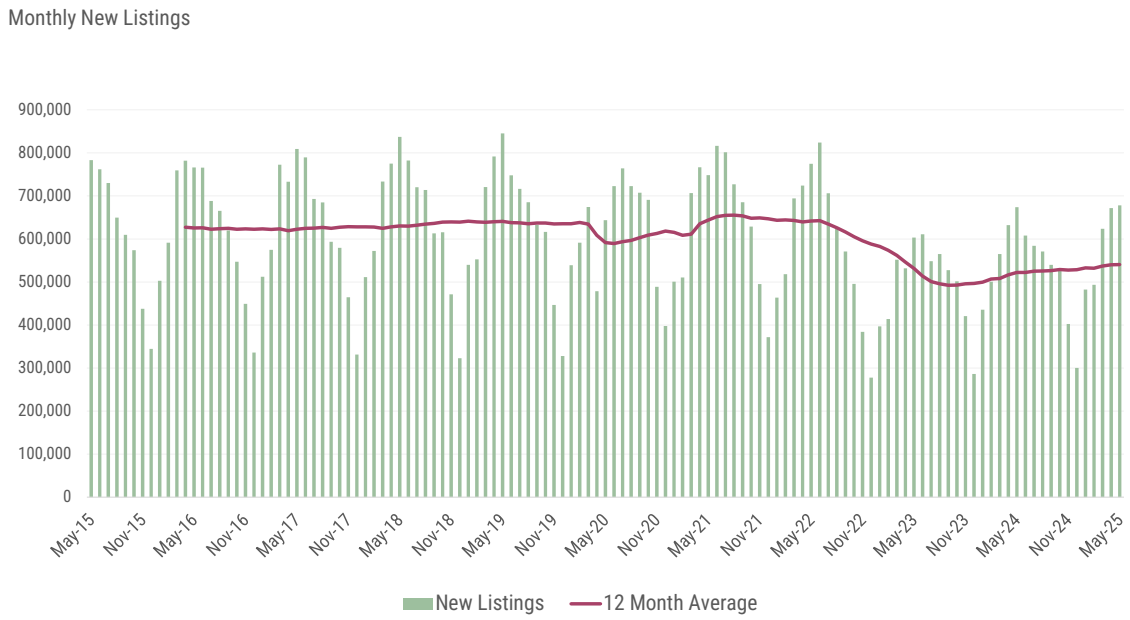
Macon-Bibb County's average sale-to-list ratios have been lower than the state and national levels, indicating that the county's housing condition issues have been limiting home sale values. Despite the correction after the COVID-19 peak, the May 2025 figure is still slightly higher than the pre-

pandemic level, reflecting the county's recent efforts in addressing condition issues, in addition to the market's overall strengthening.

Limited inventory highlights the need to increase the available for-sale home options.

Monthly new listings had been relatively stable before a decline since mid-2022. This is due to increased market activities during the national COVID-era housing boom, in addition to a shortage of new inventory available for sale in the county, coupled with housing condition issues. The May 2025 figure is lower than the pre-pandemic level, indicating a tighter for-sale home market in the county, though monthly new listings have been slightly growing since 2024 (Figure 62; source: Redfin Market Data; nominal value).

Figure 62: Macon-Bibb County Monthly New Listings



New homes are bigger and more expensive, but the market has been correcting itself due to rising local demand from moderate-income buyers

Most for-sale homes are single-family homes in the county, with a median size of 1,576 square feet and $138,322 in median value. However, new single-family homes built in recent years are larger in size and have higher values, particularly those constructed during the COVID-19 pandemic, as noted earlier. More recent development trends reveal that this has been reversing since 2023, as post-COVID demand has been shifting towards local buyers with moderate incomes. Single-family homes newly constructed since 2023 are roughly 1,900 square feet and between $250,000 and

$260,000 in value. Approximately 300 homes were built annually in recent years (Figure 63; source: Macon-Bibb County Property Assessment and RKG Associates, Inc.).

Figure 63: Macon-Bibb County Single-Family Homes Built Since 2020 Versus All Existing

Year Built	Units	Median SQFT	Median Value
2020	203	1,816	$275,340
2021	572	2,028	$277,377
2022	312	2,040	$301,354
2023	334	1,850	$247,075
2024	296	1,920	$259,338
All Existing	**48,346**	**1,576**	**$138,322**

2. Apartment Market Trends

Macon-Bibb County's apartment inventory has been growing, especially since 2020.

Throughout the pandemic, multifamily development was strong, and asking rents rose to record highs in many major metro areas across the U.S. Rising interest rates and the growing costs of housing on the for-sale side rendered many markets unaffordable to households, keeping many renters out of the ownership market. These market dynamics have driven demand for rental units across the state, particularly in major employment centers.

CoStar estimates that 12 apartment buildings with a total of 1,692 units have been added in Macon-Bibb County since 2020, a 9.3% growth in inventory, averaging 338 units per year, growing from 188 units annually between 2015 and 2020. This suggests increased apartment development pace since 2020 in the county. However, CoStar reported no units currently under construction (Figure 64; source: CoStar Analytics).

Figure 64: Macon-Bibb County Apartment Inventory



Demand for new rental units remains evident, but affordability continues to be a key concern, and vacancy rates have risen across both new and existing properties.

While overall absorption has remained positive, indicating more units are being leased than vacated, the pace of absorption since 2020 has lagged behind pre-COVID levels. This suggests that although demand for new apartments persists, it has not been growing as fast as new apartment units in recent years, resulting in higher vacancies (Figure 65, Figure 66; source: Costar Analytics).

A local stakeholder reported that the apartment market has softened, with signs of cooling due to current oversupply. Vacancy rates are elevated across both new and older properties. While some renters have upgraded to newer units, many remain in older apartments due to affordability constraints. They also noted that several sites approved for new apartment construction, including some in North Macon, have been sold without proceeding to development. In addition, there is growing interest in rehabilitating older apartments and converting older hotels into rental housing while maintaining low rents to meet strong demand for rental affordability in the county.

Figure 65: Macon-Bibb County Apartment Vacancy

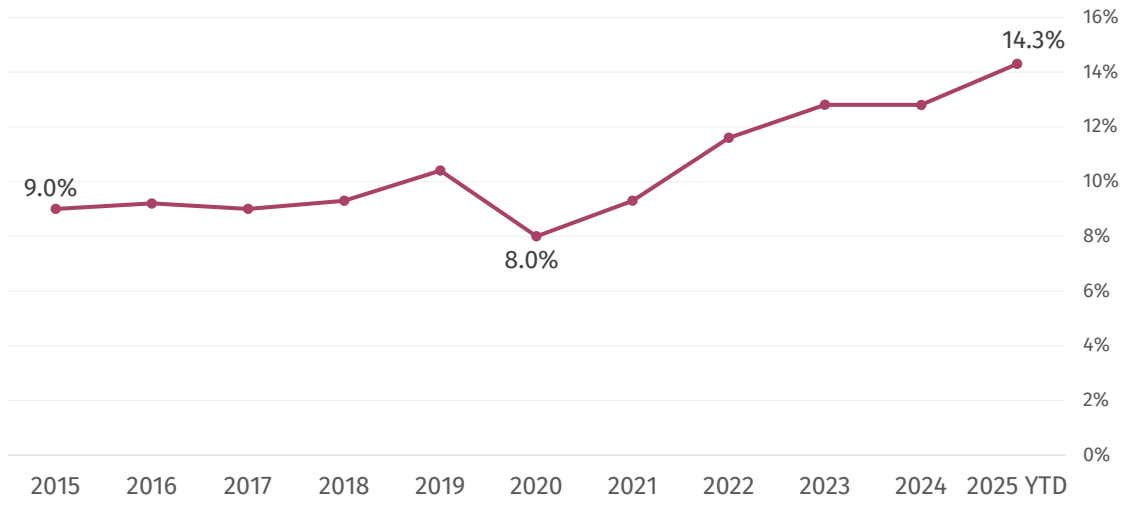
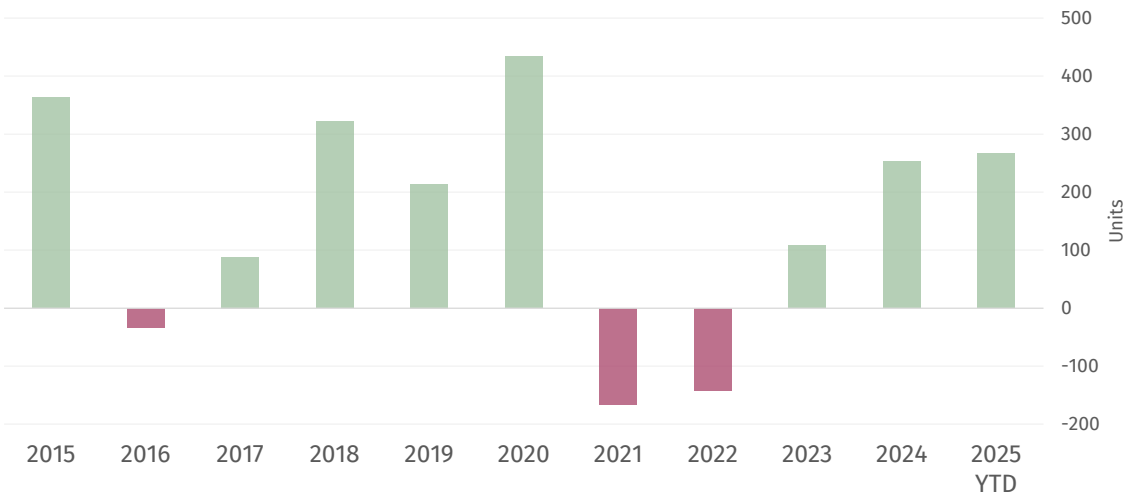


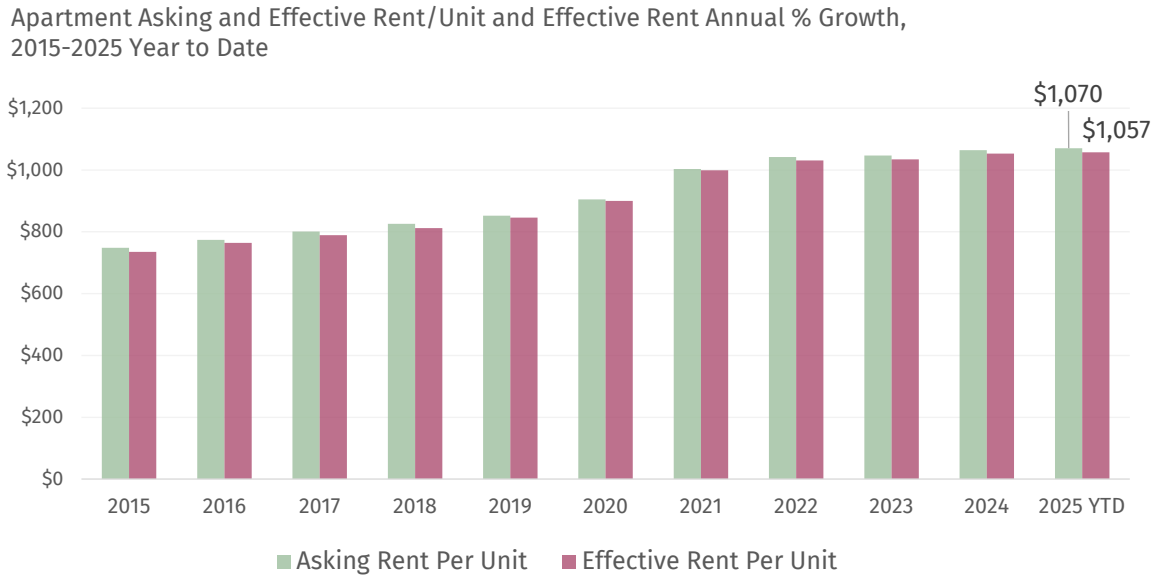
Figure 66: Macon-Bibb County Apartment Absorption



Rent has plateaued since 2022, consistent with rising vacancy and a cooling market.

Another sign of the cooling apartment market is the plateauing asking and effective rents since 2022, as the market needs some time to absorb the new apartment units recently delivered (Figure 67; source: Costar Analytics).

Figure 67: Macon-Bibb County Apartment Rent Trends



Limited known pipeline rental developments as developers wait for market reaction

Only two known market-rate multifamily apartment projects are currently in the pipeline, according to local stakeholders, totaling 241 new rental units. Both developments are rental loft projects in downtown, expected to deliver in 2026. The 146-unit project features one-bedroom, 600-square-foot lofts, and the 95-unit development is part of a $31 million mixed-use project, which also includes coworking and restaurant components.

Including the 64-unit income-restricted Pleasant Hill Landing development, the county currently only has 305 new rental units in the pipeline, all of them located in Central Bibb (Figure 68; source: stakeholder interviews, Macon Housing Authority, 2025).

This finding aligns with the vacancy rate and rent trend discussed above, indicating that, given the current oversupply in the apartment market, many developers are taking a wait-and-see approach, allowing time for existing new units to be absorbed before advancing additional projects. **CoStar data indicates a net 210-unit rental apartment absorption per year since 2023, which means the market needs approximately five years to absorb current and known pipeline rental apartments.**

At the same time, **strong demand for affordability continues to drive interest in income-restricted developments** in the county**.** Looking ahead, demand for new market-rate apartments is expected to strengthen in the long term if the County's ongoing economic development and community revitalization efforts successfully attract additional population and investment to the area.

Figure 68: Macon-Bibb County Pipeline Rental Developments

Name	Units	Submarket	Type
Pleasant Hill Landing	64	Central Bibb	Income-Restricted/LIHTC
Neel's Lofts	95	Central Bibb/Downtown	Market-Rate
Lofts at D.T. Walton	146	Central Bibb/Downtown	Market-Rate
Total	**305**		

3. Building Permit Trends

The county's building permit data between 2020 and April 2025 indicates that **88% of the residential new construction permits issued during this period were for single-family detached homes, including some for rental purposes**, based on anecdotal data. The rise of new rental single-family subdivisions is a short-term response to the overall shortage of quality housing options and diverse housing types across both rentals and for-sale homes.

As noted earlier, property assessment data indicate that demand for ownership housing accelerated since 2019, with an average of 387 ownership-type units (single-family and duplex) constructed annually. More recent building permit data show that between 2024 and 2025, new ownership housing permits averaged 344 units per year, reflecting a slight slowdown, but **continued strong interest and demand for ownership development**.

In general, the permit data suggest that the **recent development activities are not aligned with the growing demand for more diverse housing types, prices, and densities**, highlighting an opportunity for the County to use additional incentives to encourage the housing products that meet the long-term needs.

E. Housing Affordability

1. Introduction

This section analyzes the housing supply-demand equilibrium and gap in Macon-Bibb County from a housing affordability standpoint. This reveals where housing gaps exist, at what price points, and the characteristics of the most vulnerable households impacted by housing affordability issues. Data sources include the ACS 2023 5-Year Estimates, the 2023 1-year ACS Public Use Microdata Sample, HUD, and Macon-Bibb County Property Assessment.

2. Income Limits

To evaluate the changes in affordability in Macon-Bibb County, RKG used the Fiscal Year (FY) 2025 U.S. Department of Housing and Urban Development (HUD) Area Median Income (AMI) limits. The intent of using AMIs to evaluate affordability is to match household incomes with the HUD-defined affordability levels that are used to calculate income eligibility for various federal and local housing programs (Figure 69; source: U.S. Department of Housing and Urban Development).

This approach translates housing and rental costs into the same AMI bands as household incomes to better understand where there are mismatches in types of housing by income level. In summary, Area Median Income is the set midpoint of a region's income distribution, meaning half of households have incomes above and below this number, which also accounts for household size. For housing policies, understanding housing and rental costs in relation to these income thresholds can be a good starting point for identifying levels of housing needs by income.

Based on the most recent ACS estimates for Macon-Bibb County, the average household size among owner-occupied units is estimated to be 2.61, and 2.43 among renter-occupied units. To evaluate AMI levels by tenure, RKG applied the three-person income limits to owner households and the two-person income limits to renter households. The consultant also calculated what households in each AMI band could theoretically afford with 30% of their monthly income (HUD defines households spending more than 30% of their household incomes on housing costs as being cost-burdened).

For example, 30% of the monthly income for a renter household earning $30,900 annually (50% of AMI) is about $773. After adjusting for utility costs (based on Macon Housing Authority's 2025 Utility Allowance Schedule), it brings the maximum affordable monthly rent to around $610 without spending more than 30% of the income on housing costs (including utilities).To calculate affordability levels based on home values from the property assessment data for Macon-Bibb County, the property tax for the county, the average 30-year fixed mortgage rate, and the homeowners' insurance rate are used with each AMI band's owner household income level to

calculate a theoretical maximum affordable home price (Figure 70; source: ACS 2023 5-Year Estimates, HUD).

Figure 69: HUD FY 2024 Income Limits for Macon-Bibb County

FY 2025 Income Limit Area	Median Family Income Click for More Detail	FY 2025 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Macon-Bibb County, GA HUD Metro FMR Area	$78,500	Very Low (50%) Income Limits ($) Click for More Detail	27,000	30,900	34,750	**38,600**	41,700	44,800	47,850	51,000
		Extremely Low Income Limits ($)* Click for More Detail	16,250	21,150	26,650	**32,150**	37,650	43,150	47,850*	51,000*
		Low (80%) Income Limits ($) Click for More Detail	43,250	49,400	55,600	**61,750**	66,700	71,650	76,600	81,550

Figure 70: Macon-Bibb County FY 2025 Detailed Income

Income Cohort	Owner Household (3p)		Renter Household (2p)	
	Upper Income Limit	Max. Housing Price	Upper Income Limit	Max. Monthly Rent
0% -- 30% of AMI	$26,650	$82,659	$21,150	$366
31% -- 50% of AMI	$34,750	$107,783	$30,900	$610
51% -- 80% of AMI	$55,600	$172,452	$49,400	$1,072
81% -- 100% of AMI	$69,500	$215,566	$61,800	$1,382
101% -- 120% of AMI	$83,400	$258,679	$74,160	$1,691
121% of AMI and Above	$83,401+	$258,680+	$74,161+	$1,692+

3. Workers' Ability to Pay by AMI

Most of Macon-Bibb County's workforce cannot afford market-rate new housing without being cost-burdened.

Can people currently working in the Macon-Bibb County area afford to live in the county? To answer this question, the consultant used the 2025 average earnings by occupation to calculate the maximum affordable (assuming spending no more than 30% of the annual income on housing) home prices and rents for workers in the county. The data was obtained from Lightcast, Redfin, CoStar, and HUD. The consultant then compared the maximum affordable housing prices for

workers to the county's market-rate data from Redfin and CoStar to determine if workers can afford market-rate new housing products.

The data indicate that only 30.5% of all the workers employed in the county can afford market-rate single-family homes (regardless of when they were built or whether they have condition issues), with merely 8.2% can afford market-rate new homes built in the past two years. In addition, only 26.5% can afford new market-rate apartments built since 2021, without being cost-burdened. In most cases, **a worker needs to make at least 100% of the AMI to afford market-rate new apartment options, and at least 120% of the AMI to afford newly-constructed market-rate single-family homes** in the county. This highlights affordability challenges for most of the county's workforce, particularly given prevalent housing condition issues among the county's older housing options, despite their affordability. Figure 71 displays the results for the top ten largest occupations in Macon-Bibb County (source: ACS 2023 5-Year Estimates, HUD FY2025 income limits, Lightcast, Redfin, CoStar, RKG Associates, 2025).

Figure 71: Macon-Bibb County Workforce by Top 10 Occupations, 2025

Occupation Name	2025 Jobs	Median Annual Earnings	Owner		Renter	
			AMI	Can Afford Market-Rate New Home?	AMI	Can Afford Market-Rate New Product?
Office and Administrative Support Occupations	10,321	$40,242	51%-80%	No	51%-80%	No
Food Preparation and Serving Related Occupations	8,009	$26,831	31%-50%	No	31%-50%	No
Healthcare Practitioners and Technical Occupations	7,712	$70,748	101%-120%	No	101%-120%	Yes
Sales and Related Occupations	7,634	$31,860	31%-50%	No	51%-80%	No
Transportation and Material Moving Occupations	7,108	$37,415	51%-80%	No	51%-80%	No
Business and Financial Operations Occupations	6,218	$66,745	81%-100%	No	101%-120%	Yes
Educational Instruction and Library Occupations	5,185	$49,306	51%-80%	No	51%-80%	No
Management Occupations	4,821	$96,933	121% or Above	Yes	121% or Above	Yes
Production Occupations	4,649	$44,156	51%-80%	No	51%-80%	No
Healthcare Support Occupations	4,454	$33,590	31%-50%	No	51%-80%	No

4. Residents' Housing Demand by AMI

In Macon-Bibb County, there is a wide disparity in household income across tenure.

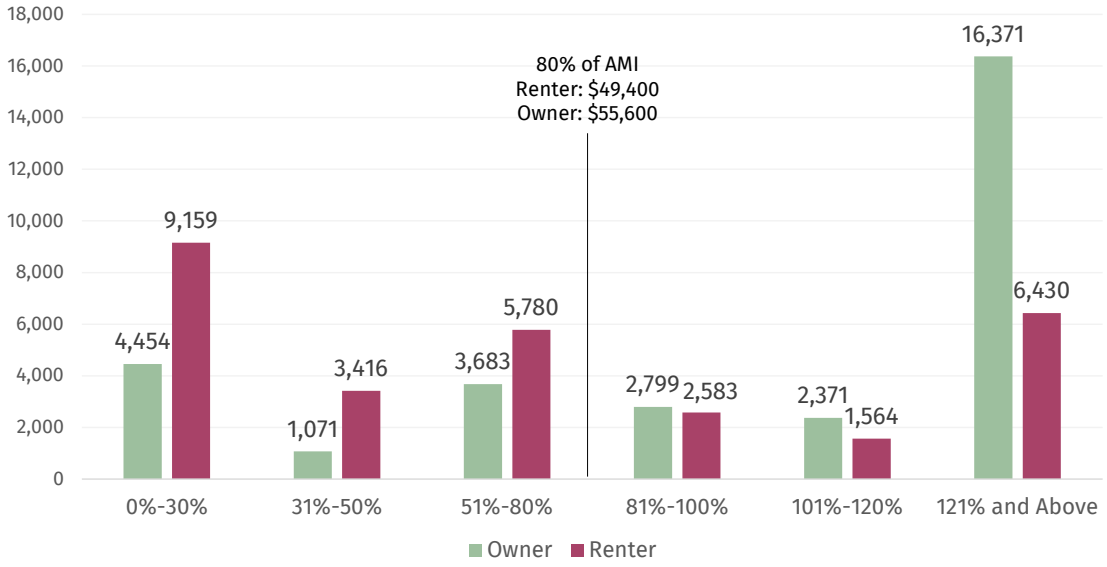
The most recent ACS 2023 5-Year Estimates were inflated to 2025 levels using the Consumer Price Index (CPI) changes for the Southeast region to tabulate households by Area Median Income (AMI) level. An estimated 18,355 renter households **(around 63.4% of all renter households) have incomes at 80% of the Area Median Income or below**. In contrast, 18,742 owner households (61.0% of all owner households) earn a household income that exceeds 100% of the Area Median Income

(Figure 72, Figure 73; source: ACS 2023 5-Year Estimates, HUD, Bureau of Labor Statistics, 2025).

Figure 72: Macon-Bibb County Household Count Distribution by AMI

	Owner Count	Owner %	Renter Count	Renter %
0% -- 30% of AMI	4,454	14.5%	9,159	31.7%
31% -- 50% of AMI	1,071	3.5%	3,416	11.8%
51% -- 80% of AMI	3,683	12.0%	5,780	20.0%
81% -- 100% of AMI	2,799	9.1%	2,583	8.9%
101% -- 120% of AMI	2,371	7.7%	1,564	5.4%
121% of AMI and Above	16,371	53.2%	6,430	22.2%

Figure 73: Macon-Bibb County Household Distribution by Tenure by AMI



5. Rental Housing Supply/Demand Balance by AMI

The mismatch between rental supply and demand highlights a lack of units on the lowest and highest ends.

The affordability gap calculation depicted in Figure 74 (source: ACS 2023 5-Year Estimates, HUD, CoStar, 2025) groups households by AMI (as previously discussed) and calculates what that household could theoretically afford with 30% of their monthly income. It then calculates the total rental units by gross rent and categorizes them by what is affordable at each AMI level.

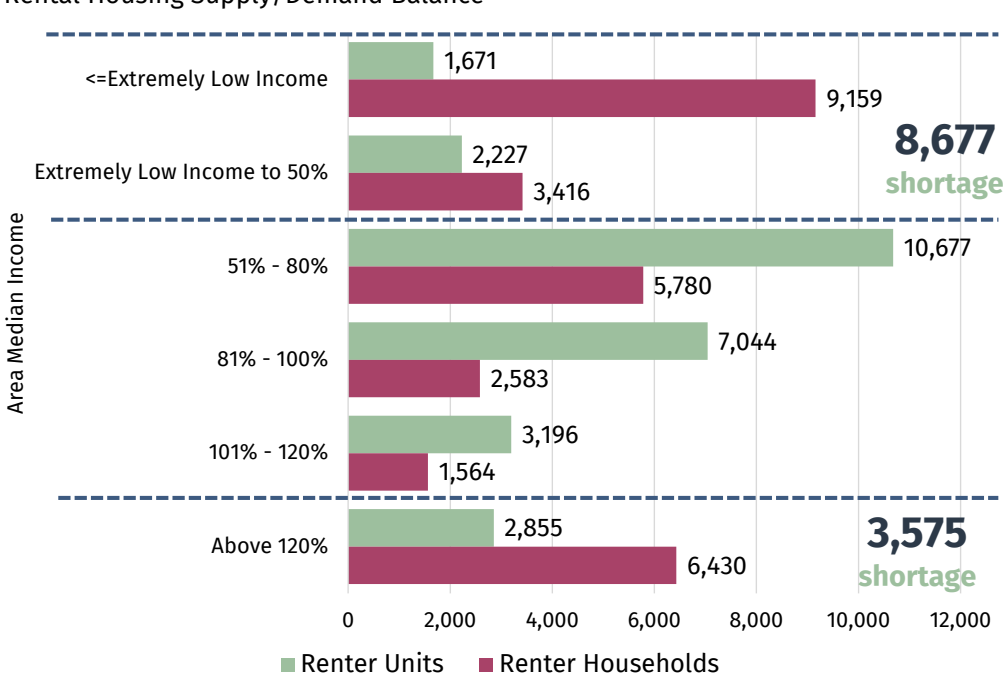
For example, after adjusting for utility costs (based on Macon Housing Authority's 2025 Utility Allowance Schedule), the maximum affordable rent for a renter household earning $30,900 annually (50% of AMI) is around $610 without spending more than 30% of the income on housing costs. Based on ACS estimates for Macon-Bibb County, 12,575 renter households earn $30,900 or less annually, and an estimated 3,898 rental units charge under $610 monthly (adjusted to 2025 levels based on CoStar data on Macon-Bibb County rent growth rate between 2023 and 2025).

Based on this calculation, there is a deficit of 8,677 rental units affordable to households earning at or below 50% of AMI. Note that this does not mean these renter households earning at or below 50% of the AMI did not have a place to live. Rather, they lived in units charging more than 30% of their annual household incomes, leading them to be cost-burdened. In addition, there is a mismatch between rental units attainable to households earning above 120% of the AMI and these highest-income households (a gap of 3,575 units). The shortage of quality, professionally managed rental units at the higher end of the market, as noted, means higher-income renters are taking up available units at lower price points, leaving moderate-income renter households with limited options, many of which also have housing condition issues.

However, as indicated by the housing market data, the county's current apartment market is already building new products catering to households earning at or above 100% of the AMI, with newer apartment units built since 2021 charging roughly $1,266 per month for a one-bedroom unit. Households earning at or below 50% of the AMI, on the other hand, are the most vulnerable and negatively impacted by the housing affordability issues, with the most limited housing options. Therefore, Macon-Bibb County's **housing policies should prioritize and focus on households earning at or below 50% of the AMI**, especially given that funding and community resources are not limitless.

In addition, the data do not indicate that renter households earning between 51% and 120% of the AMI all live in price-appropriate housing without being cost-burdened. In fact, these **households in the middle face competition from those on both the lower and higher sides of the income spectrum** as they overpay or step down to find housing due to the lack of options in their respective income ranges.

Figure 74: Macon-Bibb County Rental Housing Supply/Demand



6. Ownership Housing Supply/Demand Balance by AMI

Although the gap mostly exists for homes on the higher end of the market, naturally occurring affordable homes most likely face condition issues.

Similar to the renter affordability gap, the ownership affordability gap analysis tabulates all owner households into their respective AMI band based on their annual household incomes.

To calculate affordability levels based on home values from the property assessment data, the property tax for the county, the average 30-year fixed mortgage rate, and the homeowners' insurance rate are used with each AMI band's income level to calculate a theoretical maximum affordable price.

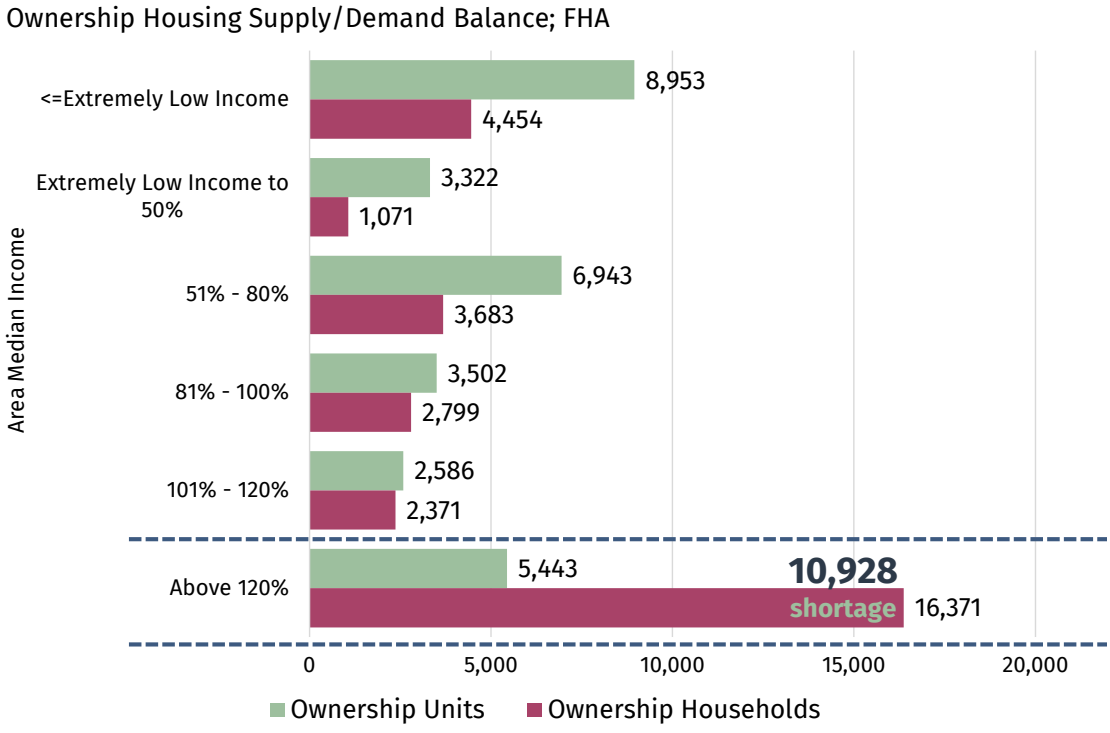
Based on these estimates, there is a gap in ownership units affordable to households earning above 120% of AMI in the scenario using loans backed by the Federal Housing Administration (FHA) (which is more common) (Figure 75; source: ACS 2023 5-Year Estimates, Macon-Bibb County Property Assessment, HUD, Redfin, 2025).

Similar to the rental market, the county's for-sale home market is already delivering new homes to meet the gap on the highest end of the market, close to 120% of AMI (priced around $258,680). As

noted, newly constructed homes built in 2024 had a median value of $259,338. On the other hand, although the number of homes naturally priced to be affordable for households earning at or below 50% of the Area Median Income (AMI) exceeds the number of households in that income range, many of these units are older with housing condition issues, leaving them uninhabitable or less than ideal. This is corroborated by the housing condition analysis and stakeholder interviews previously discussed. Therefore, **the policy focus for Macon-Bibb County on the for-sale home side should be rehabilitating, reactivating, and preserving homes priced affordable to households earning at or below 50% of the AMI**.

Moreover, this does not imply that all households earning between 51% and 120% of the AMI are free from cost burdens. All homes in this price range are fully occupied by households within the 51% to 120% AMI groups, as well as by those in other income brackets. Similar to trends in the rental market, **households in the middle of the income spectrum face competition from both lower- and higher-income households, and cost burdens are experienced across all income levels**, among both renters and homeowners, which will be further discussed below.

Figure 75: Macon-Bibb County Ownership Housing Supply/Demand



7. Housing Cost Burden

As noted, **the housing cost burden issue exists for all households across the income spectrum** in Macon-Bibb County. This is evidenced by the latest available HUD Comprehensive Housing Affordability Strategy (CHAS) 2017-2021 cost burden data. In addition**, renter households are disproportionately impacted by housing cost burden**, with half (50.8%) of renter households paying more than 30% of their annual household incomes on housing costs. **Cost burden is also significantly more prevalent among households earning at or below 50% of the AMI**, with 67% of owner households and 78% of renter households in the income range faced with cost burden, respectively.

Theoretically, Macon-Bibb County needs to add at least 6,025 homes and 14,065 rental units priced for different AMI ranges to alleviate the current housing cost burden issue and provide all existing households with price-appropriate housing options. Around 78% of these new rental units and 67% of these new ownership homes should cater to households earning at or below 50% of the AMI, given the current cost burden distribution by income (Figure 76; source: CHAS 2017-2021).

Figure 76: Macon-Bibb County Cost Burden Households

Income Cohort	Owner Household		Renter Household	
	Count	Percent	Count	Percent
0% -- 30% of AMI	1,640	69.9%	6,140	74.2%
31% -- 50% of AMI	1,385	63.0%	3,535	85.5%
51% -- 80% of AMI	1,275	32.7%	3,255	61.4%
81% -- 100% of AMI	780	26.5%	535	22.0%
101% of AMI and Above	945	4.8%	600	8.0%
Total	**6,025**	**19.4%**	**14,065**	**50.8%**

8. Projected 2050 Population and Households

Population and Household Projection

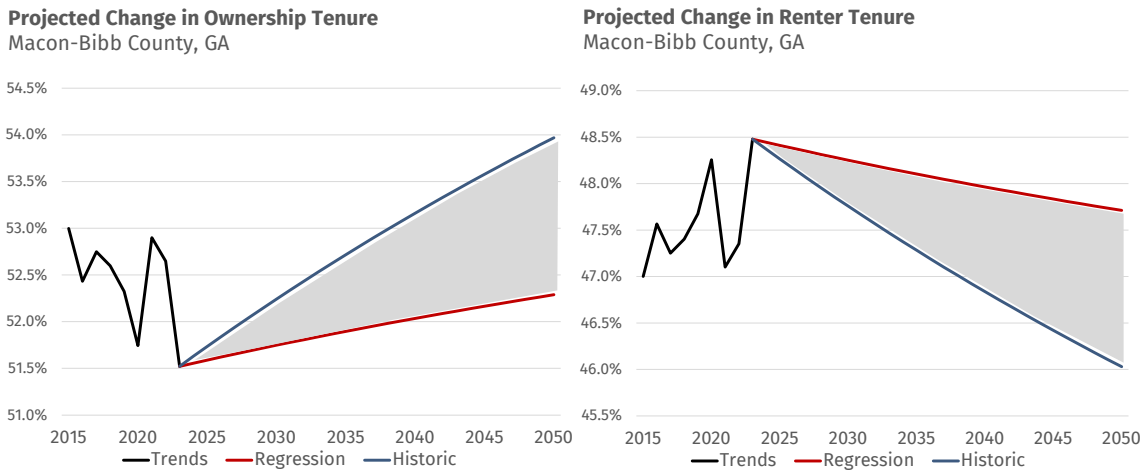
As noted earlier, the Hamilton-Perry smoothed method projected a **net growth of approximately 32,810 people between 2023 and 2050**. RKG believes this method is more appropriate for Macon-Bibb County, given the continued southward expansion of the Atlanta metro area and associated regional job growth. RKG then extrapolated the person per household count for 2050 using an autoregressive linear regression model (based on American Community Survey 2009-2023 data),

and calculated a projected net increase of **approximately 11,505 new households** between 2023 and 2050 based on the population forecast.

Projected Housing Demand by Tenure and Income

Allocation of these projected households by tenure (renter and owner) and income level (AMI threshold) required further assessment. RKG compared tenure projections generated from an autoregressive linear regression model using 2018–2023 American Community Survey data with projections derived from extrapolating historic housing development trends. The latter reflects a balanced ownership versus rental growth, as recent development trends indicate a shift towards ownership housing that is captured in the projection data. Therefore, RKG estimates that **tenure in 2050 will generally fall between the regression-based projection and the extrapolated projection derived from historic development trends, with outcomes most likely skewing closer to the extrapolated result**. This translates into approximately 38,419 owner households (54%), and 32,767 renter households (46%) in 2050, with a net increase of approximately 7,670 new owner households, and 3,835 new renter households between 2023 and 2050 (Figure 77; source: RKG Associates, Inc., American Community Survey 2018-2023 5-Year Estimates, and Macon-Bibb County property assessment).

Figure 77: Macon-Bibb County 2050 Tenure Projection



For projected housing demand by income, the baseline scenario would be holding the current AMI distribution constant. In this case, most net future growth will be from owner households earning 120% AMI and above, followed by the modest income brackets (50% AMI and below), especially among renters (Figure 78; source: American Community Survey 2023 5-Year Estimates, HUD, and RKG Associates, Inc.)

Figure 78: Macon-Bibb County 2050 Projected Housing Need by Income

Income Cohort	Owner Household (3p)		Renter Household (2p)	
	Net HH Change	Distribution	Net HH Change	Distribution
0% -- 30% of AMI	**1,111**	14.5%	**1,214**	31.7%
31% -- 50% of AMI	267	3.5%	452	11.8%
51% -- 80% of AMI	918	12.0%	767	20.0%
81% -- 100% of AMI	698	9.1%	342	8.9%
101% -- 120% of AMI	591	7.7%	207	5.4%
121% of AMI and Above	**4,084**	53.2%	**853**	22.2%
Total	**7,670**	**100.0%**	**3,835**	**100.0%**

F. Housing Development Cost and Potential

1. Housing Development Cost

RKG Associates interviewed for-profit and non-profit residential developers within the county between July and September 2025 to understand current and potential development conditions impacting future housing construction.

Land Price

For market-rate apartments, the land purchase cost is usually $7,800 to $10,000 per unit, which generally aligns with the market rule of thumb given Macon-Bibb County's current effective rent per square foot ($1.03/square foot).

Parking Structure Cost

Stakeholders acknowledge that the new construction cost of parking structures is among the barriers to housing development in the county, as it costs approximately $28,000 per parking space for structured parking above ground level close to the downtown area.

Total Development Cost

Based on available feedback provided by stakeholders, RKG estimates that the total development cost for market-rate apartments approximates $125,000 to $165,000 per unit, higher than what the local rent level can usually support, which should be close to $100,000 per unit. This is consistent

with the limited current pipeline and stakeholder feedback, indicating that the temporary oversupply of rental apartments and consequently, the stagnant rents in recent years in the county, have not caught up with the overall increase in development cost, putting a hold on market-rate rental apartment new developments.

As noted by stakeholders, the total development cost for income-restricted apartments can be even higher due to compliance requirements. Stakeholders also noted that no particular fee associated with approval or development stands out as a barrier.

2. Housing Development Potential

RKG Associates conducted a study to score parcels within the county for their suitability for future residential development or redevelopment. Each criterion reflects a key dimension of redevelopment potential, including floodplain constraints, current development intensity, proximity to major roads, and existing structural valuation. Every parcel in the county receives a total composite score, which is then normalized on a 0 to 1 scale to rank its relative suitability for housing development. The higher the rank, the more potential a parcel has. Parks, cemeteries, water bodies, schools, and utilities are excluded.

Floodplain Intersection (1 or 4 points): This criterion evaluates whether a parcel is affected by floodplain designations, which can restrict or complicate housing development. Parcels that do not intersect with a designated floodplain receive the highest score (4), reflecting fewer regulatory and environmental constraints. Parcels that do intersect a floodplain are scored lower (1) due to increased development risk and potential limitations on site planning or insurance requirements.

Current Floor Area Ratio (FAR) of Parcel (1 to 5 points): This criterion assesses the intensity of existing development relative to the parcel's land area. Parcels with very low FAR values (below 0.05) receive the highest score (5), indicating underutilization and high potential for new residential development. Parcels with FAR values between 0.05 and 0.1 are scored lower (3), and those with FAR values above the median level (FAR above 0.1) receive the lowest score (1).

Proximity to Major Roads (1 to 4 points): This criterion estimates a parcel's proximity to primary and secondary roads in the county. Parcels that are at or within 0.25 miles of major roads receive the highest score of 4, reflecting relatively convenient transportation access. Parcels that are between 0.26 and 0.5 miles from major roads receive a score of 3, followed by those between 0.6 and 1 miles (a score of 2). Parcels that are greater than 1 mile from major roads receive the lowest score (1).

Assessed Value of Structure (0 to 5 points): This metric compares the parcel's assessed structure value per square foot to the median for the same land use type across the county. Parcels with no structure receive the highest score (5), reflecting maximum redevelopment potential. Lower assessed structural values relative to countywide medians indicate underutilization and score

progressively higher, with those at or below 25% of the median earning 4 points, those between 25.1% and 50% earning 3, 50.1% to 75% earning 2, and those between 75.1% and 100% earning 1. Parcels with structures assessed above the county median receive 0 points, as they are likely already optimized for their current use.

Results

As illustrated in Figure 79 (source: RKG Associates, Inc., and Macon-Bibb County property assessment), parcels shaded in orange and red tend to have very good to excellent potential for future housing development, while the blue shades indicate the opposite. The largest clusters of potential sites are highlighted with bubbles in Figure 80. As Central Bibb and East Bibb currently have relatively more affordability advantages, they have the greatest potential to diversify housing options.

Figure 79: Macon-Bibb County Future Housing Potential

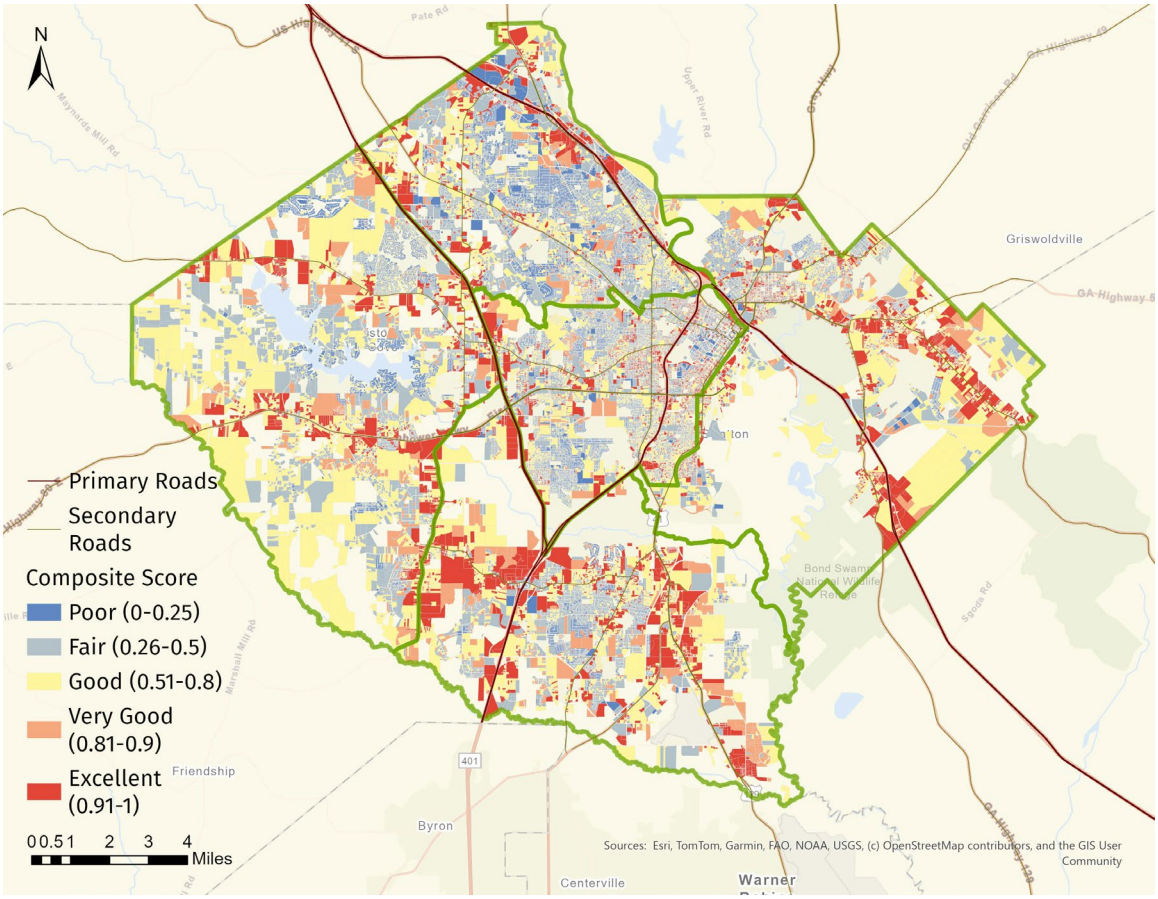
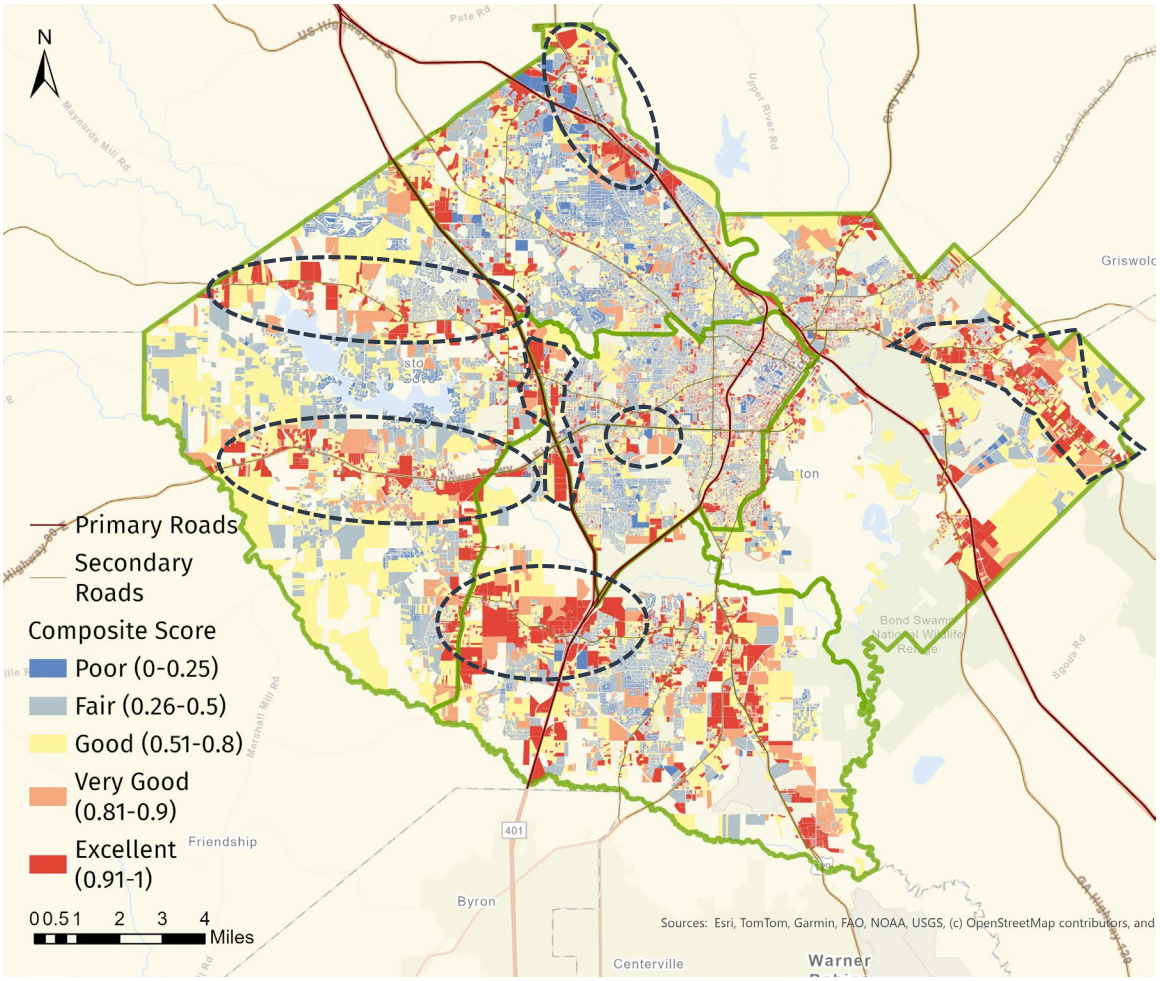


Figure 80: Macon-Bibb County Large-Scale Housing Potential Areas



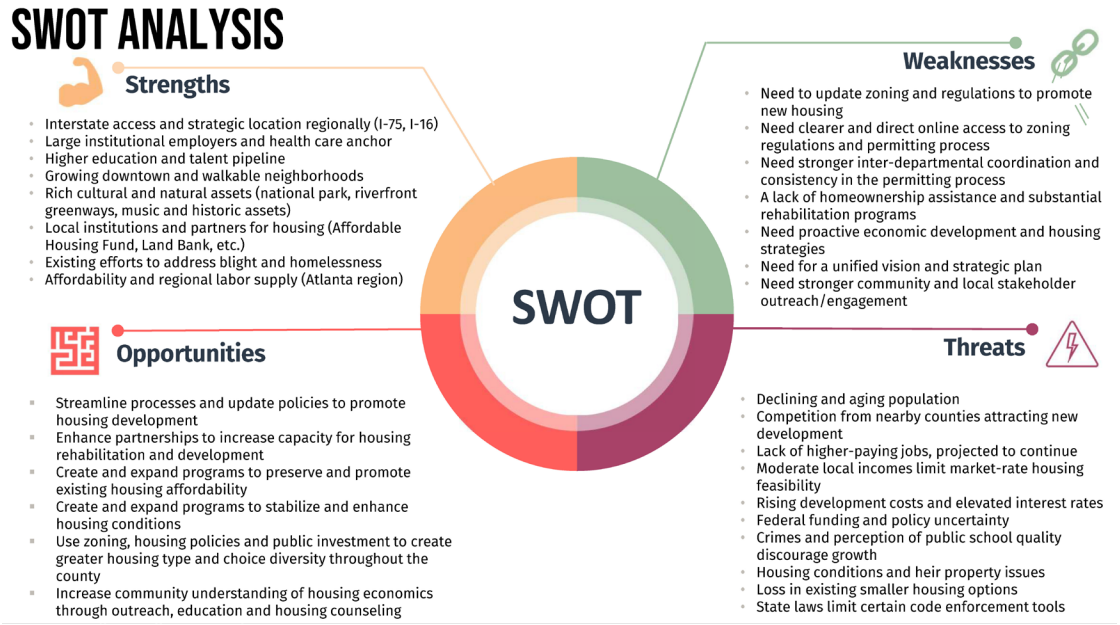
Note that areas not highlighted in Figure 80 still can have future housing potential, but they are typically smaller parcels or consist of noncontiguous sites. Therefore, highlighted areas tend to be easier locations for new housing development on a larger scale. Detailed strategies for each submarket will be further discussed in the Place-Based Recommendations at the end of the Recommendation section. Figure 81 summarizes all parcels based on their future housing potential (source: RKG Associates, Inc., and Macon-Bibb County property assessment).

Figure 81: Macon-Bibb County Future Housing Potential in Acreage

Score	Acre	Percent
Poor	5,640	4.6%
Fair	28,327	23.0%
Good	46,483	37.7%
Very Good	**16,950**	**13.7%**
Excellent	**25,965**	**21.0%**

G. SWOT Analysis for Meeting Future Housing Demand

In addition to housing development costs, RKG examined other factors that may help or hinder the County from meeting its future housing demand through a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis, which helps inform the recommendation section below.



1. Assets and Strength

Macon-Bibb County enjoys a strategic regional location and proximity to the Atlanta metropolitan area. In addition to the economic growth spillover from Atlanta, the county is also home to large institutional employers and health care anchors, supported by the presence of higher education institutions and a pipeline of a highly educated workforce. The relative affordability of living and housing costs, as well as the rich cultural heritage, natural assets, and the walkable downtown, strengthen Macon-Bibb County's appeal for residents. The County also has some local initiatives and efforts already underway to enhance livability and housing affordability, coupled with various housing partners and service providers dedicated to housing-related issues.

The County currently provides several housing-related services and programs directly funded by the federal Community Development Block Grant (CDBG), HOME Investment Partnerships Program, and Emergency Solutions Grant (ESG), administered and managed by the Macon-Bibb County Department of Economic and Community Development (ECD). Below are the services, activities, and programs funded, according to the Department of Economic and Community Development:

- CDBG
    - Home improvement program
    - Roof Your House (roofing repairs for low- and moderate-income homeowners)
    - Rebuilding Macon (minor home repair)
- HOME
    - Eligible developer projects
    - Community Housing Development Organization (CHDO) development activities
- ESG
    - Emergency shelter
    - Street outreach
    - Rapid rehousing and homelessness prevention

The Macon-Bibb County Department of Economic and Community Development also uses these federal programs to fund activities of subrecipients, which are housing-related service providers and partners administering their respective programs; many are part of the Working Group for this study. ECD also provides gap financing for LIHTC (Low Income Housing Tax Credit) projects. ECD partners with Habitat, River Edge, In-Fill Housing, and private developers, with funds restricted to low- and moderate-income beneficiaries.

In addition, the County has substantial affordable housing infrastructure already in place across several organizations and quasi-governmental entities dedicated to housing-related issues, including the Macon Housing Authority, Macon-Bibb County Affordable Housing Fund, the Macon-Bibb County Land Bank Authority, and the Macon-Bibb County Urban Development Authority. The Macon Housing Authority has a development arm in addition to administering publicly assisted units and Housing Choice Voucher (HCV) units. The County currently has 9,326 publicly-assisted income-controlled units.

The Macon-Bibb County Affordable Housing Fund (MBCAHF), established in 2023 with approximately $7.5 million in ARPA (American Rescue Plan Act) funds (total County investment approximates $12 million), operates as a revolving loan fund serving households up to 120% AMI. It offers a low-interest (approximately 5% interest rate) subordinate gap-financing loan with more favorable and flexible loan terms than conventional lenders, provides bridge funding for Habitat for Humanity, and has a pending vote to establish a revolving loan fund focusing on owner-occupied home development. It is currently focusing on a housing redevelopment project in Pleasant Hill. Future priorities include potentially funding the Mayor's transitional housing initiative, exploring employer-based and school-system homeownership partnerships, and creating a CHDO development arm.

The Macon-Bibb Urban Development Authority (UDA) has run housing efforts since 2010 via 10- to 20-year PILOT (Payment In Lieu of Tax) tax incentives (5 years tax-free, then phased to full taxation), used for downtown projects and blight-remediation conversions. Its primary constraint is a dwindling supply of buildings suitable for residential conversion. UDA coordinates closely with NewTown Macon, which typically participates as lender or co-developer, with the two entities deliberately structured as complementary.

The Land Bank Authority holds tax-foreclosed properties starting at $3,250 and can extinguish past-due tax liens under a renewable intergovernmental agreement with the County and School District. It concentrates acquisitions in target neighborhoods (e.g., Pleasant Hill, Tindall Fields, Napier Heights, Beall's Hill, etc.) and absorbs foreclosure, title-clearing, and closing costs as a public entity willing to take losses to produce affordable housing. Primary nonprofit partners are Habitat for Humanity, the Macon Housing Authority, and River Edge, while private-sector partnerships require an affordable component such as LIHTC.

NewTown Macon is an award-winning downtown-focused nonprofit developer and loan fund manager operating across four interconnected functions: real estate development (including site identification and financing); residential lending for individuals and families buying or renovating homes in the urban core; business development, coaching, and financing for entrepreneurs; and management of a Business Improvement District (BID) and trail infrastructure. NewTown Macon's development work centers on loft rehabilitation, infill development, and mixed-use projects. Since February 2025, NewTown Macon has supported an affordable housing initiative in Napier Heights. NewTown Macon mostly acts as a lender, attracting and supporting other developers rather than a primary developer, and maintains connections to foundation capital. It has identified future opportunities in owner-occupied home development around downtown and large surface parking lots as potential infill sites.

In-Fill Housing, Inc. (affiliated with the Macon Housing Authority) has received $2 million from MBCAHF, is collaborating with ECD on utilizing HOME funds, and has partnered with UDA to tap into its revolving loan fund and lands. Its current focus includes revitalizing Pleasant Hill and developing a downtown LIHTC project to address the shortage of urban-core affordable rental housing.

River Edge Behavioral Health is Macon's only permanent supportive housing provider, operating primarily on federal grants (HUD Section 811) with case managers and 20-year affordability requirements. River Edge provides service-enriched supportive housing and residential assistance primarily for high-need individuals experiencing behavioral health or disability challenges and homelessness. Eligibility is generally limited to clinically eligible households who meet HUD homelessness and disability criteria and are referred through coordinated entry or behavioral health intake systems.

Habitat for Humanity is the only major affordable ownership developer in Macon-Bibb County. Together with In-Fill Housing (LIHTC rental focus) and River Edge (permanent supportive housing focus), these three anchor distinct segments of the affordable housing ecosystem.

The Economic Opportunity Council (EOC), formerly a transitional housing provider, lost HUD funding after the 2015 shift to rapid rehousing. It now provides rental assistance and up to three months of utility assistance, employment and education support, and case management, and serves as the lead HMIS agency. Section 8 applications have been closed in Maon-Bibb County since March 2025, leaving EOC without a strong mechanism for sustained rental support beyond its three-month window.

Historic Macon Foundation serves as Macon-Bibb County's leading historic preservation and neighborhood revitalization nonprofit, using building rehabilitation, low-interest loan programs, tax credit consulting, public education, and preservation advocacy to protect historic resources and stimulate reinvestment in older neighborhoods. Through restoration of vacant and endangered properties, technical assistance to homeowners and developers, and heritage programming that promotes community identity, Historic Macon functions as both a preservation organization and a catalyst for urban redevelopment.

2. Obstacles and Challenges in Meeting Future Housing Needs

Stakeholder Interview Results

RKG Associates also conducted extensive outreach and interviews with various stakeholders between May and October 2025 to identify current obstacles and challenges in terms of meeting future housing needs in Macon-Bibb County. Major takeaways by theme include:

Coordination, Partnership, and Strategy

- Too many actors involved without clear leadership or defined responsibilities ("many cooks in the kitchen")
- Lack of a comprehensive, collective partnership among organizations, with agencies operating independently with their own priority neighborhoods rather than aligned focus areas

- Overlapping service areas among providers can lead to duplication and inefficiencies
- High development costs and fragmented efforts limit neighborhood-scale impact
- Unclear or limited role for the Planning and Zoning Commission beyond traditional zoning functions in addressing housing issues
- Need stronger, more consistent engagement and funding from local private foundations
- Growth perceptions and lack of data—especially around safety—are major barriers; marketing efforts are ongoing
- Macon-Bibb County needs comprehensive, systematic revitalization at scale to achieve critical mass, addressing multiple dimensions simultaneously rather than isolated initiatives (e.g., ownership initiatives need to be paired with financial literacy education, credit improvement, employment assistance, community amenity enhancement (such as grocery stores, childcare, and quality schools), public transit access, etc.)
- The County needs a shared, cross-agency strategic plan with coordinated input from all organizations

Regulation and Process Clarity and Transparency

- Need to reduce contradictory or conflicting feedback from different departments during the permitting process, despite recent improvements
- There is a need for an up-front, early-stage meeting between the County and developers to identify potential hurdles before formal review
- Need more regular (e.g., quarterly) training from the Planning and Zoning Commission for the development community
- Lack of consistent communication about process changes or enforcement priorities (e.g., reminder emails not widely received)
- The County needs clear, publicly available online guidelines outlining development and approval requirements
- Ongoing confusion around zoning regulations limits housing development participation to a small group of experienced local developers
- Absence of online development process resources creates barriers for outside and smaller housing developers unfamiliar with local processes

Homeownership and Housing Finance Gaps

- No formal homeownership assistance or employer-sponsored housing programs yet, though discussions are underway
- Strong need for homeownership assistance, especially in historically disinvested neighborhoods (e.g., Pleasant Hill), and should be coordinated with and tied to the existing housing counseling services provided by the HomeFirst Housing Resources Services, Inc.
- The Affordable Housing Fund is exploring a development arm to take on risk, but low rents and market feasibility deter private developers

- The Land Bank Authority has to sell properties far below appraised value to enable affordable housing, absorbing losses as a public entity
- The Land Bank Authority is interested in a scattered-site community land trust model, but a lack of capital is a barrier

Anti-Gentrification Challenges and Neighborhood Resistance

- Gentrification concerns are significant in older neighborhoods with elderly, low-income homeowners
- Early and sustained community engagement is critical, as gentrification concerns can hinder development
- Incentivizing Accessory Dwelling Units (ADUs) is seen as beneficial but faces neighborhood resistance

Housing Market Conditions

- Shortage of quality, professionally managed rental housing
- Strong need for small, affordable starter homes without major condition issues
- Older small-scale housing stock dominates and often suffers from disrepair
- Former homeowners displaced by foreclosure now strain the rental market
- Multiple adaptive reuse residential projects are underway, but the limited supply of suitable buildings remains
- Downtown lacks key amenities such as a public school, impacting livability
- Future demand for ownership opportunities and workforce housing in downtown is emerging, including senior ownership housing, while developable land is limited, coupled with a lack of amenities
- There is a need for outreach and partnership with surface parking lot owners regarding infill development opportunities in downtown

Legal, Title, and Institutional Barriers

- Heir property and title issues are widespread, complicating redevelopment
- Banks increasingly refuse foreclosed properties due to vandalism risks
- Limited formal partnerships with legal service providers, despite their critical role
- A need for a better mechanism for the County to work with development partners while ensuring income compliance using public subsidies

Economic Development Constraints and Job-Housing Balance

- Limited remaining developable land for economic development; most sites are topographically challenging, shifting focus toward redevelopment and prioritizing higher-value uses (aerospace, manufacturing) over warehouse/distribution

- A larger competing industrial site in a neighboring county may worsen labor competition for Macon-Bibb employers and lower local buying power and housing prices
- The County's economic development efforts are largely reactive rather than proactive
- Vocational training curriculum is not well aligned with current industry needs, coupled with cultural bias toward four-year college pathways, which contribute to workforce shortages
- Public schools and poverty are identified as major structural weaknesses for growth and revitalization

Private Sector and Anchor Institution Role

- Limited outreach to major institutions and employers for collective housing investment

3. Opportunities

- Discussions are underway regarding formal homeownership assistance or employer-sponsored housing programs
- There are plans to establish a revolving loan fund for ownership housing development with consistent annual county funding
- Transitional housing initiatives are underway, led by the Mayor, with anticipated Affordable Housing Fund involvement
- A pilot collaborative neighborhood development effort is in development and expected to launch soon
- There is willingness among anchors (e.g., healthcare/education) to support housing operationally if a clear strategy exists
- Opportunity exists to integrate affordable housing into emerging downtown innovation and academic districts

4. New Construction Technologies and Trends

Modular and prefabricated construction, 3-D printed homes, and panelized and volumetric systems are some of the major new construction technologies and trends. These methods emphasize factory-built units, automated printing of structural elements, pre-cut panels, or fully furnished bathroom/kitchen boxes assembled onsite, reducing onsite skilled labor costs, weather delays, material waste, and overall build time. Other new technology examples include advanced robotics and automation, sustainable/recycled materials, structural insulated panels, insulated concrete forms, prefabricated engineered wood structural systems used for fast, low-waste building construction (e.g., mass timber), and advanced building envelope components, improving energy efficiency.

These methods feature nontraditional approaches to construction that can improve quality control, reduce waste and construction timeline, and lower costs for small units/tiny homes,

flexible/adaptable floor plans, accessory dwelling units (ADUs), and missing middle housing, all of which are current trends that can promote housing diversity. Other current housing trends include mixed-use and transit-oriented development, and co-housing and shared housing models with shared common spaces.

The County would need to increase its regulatory and process flexibility to help accommodate these new technologies and approaches. Specific recommendations are further discussed in the recommendation section below.

H. Goals and Recommendations

Macon-Bibb County has an established affordable housing ecosystem with well-defined roles across its key organizations, covering the full continuum from emergency rental assistance and permanent supportive housing through affordable ownership and mixed-use development. However, some gaps exist primarily for coordinated vision and efforts, comprehensive neighborhood revitalization (e.g., financial literacy and employment support in addition to housing), and scaling up housing efforts (e.g., sustained rental support, ownership production at scale, dedicated long-term local funding stream, etc.). RKG facilitated discussions with the County staff, the Working Group, and the public in December 2025 to discuss the housing goals and objectives for Macon-Bibb County. Based on inputs from various stakeholders and the synthesis of qualitative and quantitative data analysis findings, six overarching housing goals emerge as the most relevant:

1) Optimize and refine housing development policies,
2) Safeguard and strengthen existing housing affordability,
3) Improve housing conditions,
4) Encourage a broader mix of housing types and options,
5) Expand housing capacity through strengthening partnerships, and
6) Enhance community awareness of housing economics.

Below are the detailed objectives for each goal, along with corresponding recommendations and strategies. Recognizing the different socioeconomic conditions, housing stock characteristics, and development opportunities across the county, RKG also identified specific place-based recommendations that are detailed at the end of this section.

1. Optimize and Refine Housing Development Policies

1.1 Optimize land use through zoning tools

a. Maximize housing unit yield with zoning

One of the most directly effective strategies for increasing housing options is maximizing housing unit yield using density bonus, floor area/height bonus, and reducing minimum lot size, particularly for attainable housing and accessible housing with universal design features. One example is upzoning, simplifying, and expanding the County's current Two-Family (R-2) and Multifamily (R-3) zoning districts by:

- Dropping the minimum lot size and lot width requirements.
- Replacing height regulations with maximum densities, such as:

  - 8 to 16 units per acre for townhomes and 10 to 20 units per acre for duplexes in R-2 zones.
  - 15 to 25 units per acre for duplex and single-family attached units, and 64 to 80 units per acre for multifamily developments in R-3 zones.
- Increasing the maximum allowed lot coverage from 35% to 60% in R-2 zones, and to 70% in R-3 zones.
- Prohibiting single-family detached developments in R-3 districts.

b. Encourage missing-middle housing (structures with 3 to 5 units, including Accessory Dwelling Units (ADUs))

   Missing middle housing fills the critical gap between single-family homes and large multifamily developments, offering more affordable options in walkable neighborhoods. It helps increase housing supply and diverse household types without dramatically altering neighborhood character. Specific strategies include:

   - Allowing duplexes and townhomes by right (now limited or conditional) in the Historic Beall's Hill district (HBH).
   - Allowing duplexes and townhomes in Historic Residential 2 (HR-2) and Historic Commercial (HC) districts and allowing them by-right (now conditional) in Historic Residential 3 (HR-3) and HBH with a density of 10 to 20 units per acre.
   - Reducing setback and minimum lot size requirements, and increasing the maximum lot coverage rule for missing middle housing.

c. Provide zoning flexibility to encourage price-diverse housing

   Zoning flexibility can reduce costs and increase financial feasibility, a meaningful tool to encourage housing developments to include affordable units. We suggest the following strategies for housing development projects that provide at least 20% affordable units:

   - Reducing or waiving the minimum setback requirements and increasing density by tier (more bonus densities for more affordable units).
   - Reducing parking requirements (e.g., from 1.5 to 1 space per unit for multifamily developments, from 1 to 0.5 space per unit for efficiency apartments), especially in downtown and urban cores.

d. Increase density for multifamily

The current maximum height requirement for multifamily developments is unintuitive, and the current density regulation lacks flexibility and is not proportional to the scale of land use that the market supports. Recommendations include:

- For multifamily developments in HR-3 district and Central Business District 2 (CBD-2): follow similar recommendations for multifamily developments in R-3.
- For CBD-1: set the minimum residential density for new construction to 48 units per acre and provide density flexibility to adaptive reuse.
- For all CBDs: replace the maximum height requirement with maximum stories. Allow a maximum of 7 stories by right, and allow up to 12 stories for every 10% affordable units provision.

e. Expand Planned Development, Single Use (PDS) and Planned Development, Mixed Use (PDM) districts into activity nodes and development opportunity areas

Currently, PDS (residential) and PDM districts are limited in size and location throughout the county. To fully utilize these two zoning districts, expanding them in activity centers and development opportunity areas would be appropriate. Specific strategies are identified in the place-based recommendation section.

1.2 Clarify zoning standards, simplify approval processes, and expedite approvals for price-diverse projects

Clear and predictable zoning standards and approval processes reduce uncertainty for developers, property owners, and residents by establishing transparent rules that guide land use decisions consistently and fairly. Streamlined and expedited approval processes lower barriers to development, saving time and cost while enabling communities to respond more quickly to housing needs and neighborhood revitalization goals. These are important tools for increasing housing supply and encouraging price diversity. Possible tools for the County to consider include:

a. Clarifying zoning rules with examples of what is acceptable versus unacceptable. Pair it with quarterly information sessions and recorded online and offline trainings for the development community.

b. Providing priority reviews and a predictable approval timeline for price-diverse housing developments (e.g., auto-approval after 30 days).

c. Reconciling inter-departmental conflicting opinions during the approval process with concurrent meetings before approval decisions are made.

d. Increasing flexibility in setbacks/lot size/building dimensions requirements.

Case Study: City of Atlanta, Georgia

The City of Atlanta, Georgia, is a meaningful example. Projects using subsidies in Atlanta will be notified within 30 days of Atlanta Housing receiving a completed application for review, with a clear and predictable approval timeline. Another example is the Affordable Housing Overlay District in the City of Savannah, Georgia. It simplifies zoning for price-diverse housing by reducing barriers (e.g., lot size, density constraints, etc.) and allowing greater flexibility.

1.3 Update policies to support emerging construction strategies/technologies and accessibility

Innovative and emerging construction technologies and strategies can provide cost-effective and efficient solutions for expanding diverse and accessible housing options. Examples of policy updates for Macon-Bibb County to support and leverage this emerging trend include:

a. Adopting clear definitions of new technologies and accessibility in the Zoning Ordinance.
b. Reducing the location limitation in zoning for prefabricated and/or 3D printed houses using innovative technologies, allowing them in all districts permitting residential uses instead of categorizing them as manufactured homes.
c. Providing additional parking, density, and height incentives for housing developments using innovative technologies, and deeper incentives for low-carbon materials/systems, circular construction, and material reuse.
d. Creating an “Innovative Construction” permit pathway with a single point of County contact and an established and accessible checklist of requirements to increase process predictability.
e. Allowing alternative inspections, such as certified factory and/or third-party off-site inspection reports, in addition to increasing staff and inspector training.
f. Aligning zoning and comprehensive plan language with the County’s resilience and accessibility goals.
g. Providing additional incentives (e.g., parking, density, height, setbacks, lot sizes) to encourage developers to incorporate universal design and accessibility in housing developments using innovative technologies.
h. Including the use of innovative and emerging construction technologies and methods as a ranking criterion or preference for developers to access public subsidies.

1.4 Expand financial incentives for price-diverse and accessible housing

Apart from regulatory and procedural approaches, financial incentives are another direct and effective strategy to encourage the development of housing with price diversity and accessible design features. Examples include:

a. Providing approval and permitting fee reductions and/or waivers.

b. Expanding financial incentives that reduce property tax burden in exchange for affordability commitments.

   Expand the UDA PILOT program for affordable rental. The County should authorize UDA to offer extended 20- to 30-year PILOT terms more suitable for sustained affordability, with payments tiered by affordability depth (scaled to AMI levels served) and a recorded 30-year affordability covenant running with the land and caps rents by AMI tier. The developer conveys title to the UDA, leases it back for 20 to 30 years, and pays the County a negotiated percentage of rental revenue instead of ad valorem taxes. Tenant-protection provisions at expiration should be included, such as 12-month advance notice, caps on returning-tenant rent increases (e.g., 5% year one, 3% annually thereafter), and required relocation resources.

   For for-sale homes, three options exist to lower the property tax burden. The first option is to establish a Community Land Trust (CLT), which some interviewed stakeholders have expressed interest in. A CLT seeded through MBCAHF, partnered with Atlanta Land Trust for technical assistance, and supplied with land via Land Bank conveyances would directly address the affordability cliff, since resale prices are permanently formula-capped. The CLT owns the land and leases it to buyers on a 99-year ground lease. A Commission resolution directing the Tax Assessor to assess CLT homes at restricted rather than open-market value would complete the structure, producing a durable low tax bill. The second option is pairing declining abatement with a 30-year resale covenant. A recorded covenant restricts resale to income-qualified buyers at a formula price, paired with an abatement that phases down in 25-point steps every five years and transfers to successor buyers. The third option is to more widely utilize and market the existing Georgia Preferential Historic Assessment (O.C.G.A. § 48-5-7.2) for historic-register-eligible rehabs. This current state law freezes the assessment at pre-rehab value for 8 years with a two-year phase-in, and it is best to pair this option with Land Bank conveyances and the new state Historic Home Tax Credit. Historic Macon Foundation would be an important partner in this option.

c. Expand financial support with grants and funds

   Stakeholder interviews reveal that a dedicated long-term local funding stream (e.g., a 1% to 2% annual General Fund allocation for the Lank Bank Authority) would make a significant impact. Another example includes establishing a locally-funded rental assistance extension (administered through EOC or another case-managing partner) utilizing General Fund or the Macon-Bibb County Affordable Housing Fund (MBCAHF) that provides an additional 3 to 6 months for households who are employed or actively job-seeking but not yet stable.

   In addition, as MBCAHF, which currently offers low-interest loans to bridge gaps in development, is relatively new and still exploring additional opportunities, expanding its

capital impact through leverage, systematization, and filling product gaps is recommended. Examples of additional funding and grant potentials under MBCAHF include:

- Use MBCAHF commitments as pre-committed local match to unlock additional outside funding.
- Establish a standing philanthropic match pool (in partnership with various local foundations), creating predictable, recurring gap capital separate from MBCAHF's revolving loan.
- Predevelopment soft-cost grants or forgivable loans.
- Construction gap grants, which are non-recoverable capital reserved for the deepest-affordability deals (30% to 50% AMI) where loan repayment is not realistic.
- Operating reserves and deficit guarantees for deeply affordable rental and permanent supportive housing projects, structured as reserve deposits or standby guarantees.
- Community Housing Development Organizations (CHDOs) operating grants to build the capacity of certified CHDOs, including the CHDO development arm that MBCAHF is already exploring, and the potential new CLT.
- Funding training programs to prepare inexperienced and/or outside developers to utilize and stack local resources to create more affordable housing. An example includes building and publishing a developer resource stacking guide.

Local and regional philanthropic capital can further extend public dollars. For example, engaging with and mobilizing the Peyton Anderson Foundation, the Community Foundation of Central Georgia, the Knight Foundation, and the Historic Macon Foundation, which are all active local funders with existing relationships to the County's housing ecosystem. Regional sources such as the Federal Home Loan Bank (FHLB) of Atlanta's Affordable Housing Program grants can provide additional grant capital to stack alongside MBCAHF loans, with MBCAHF serving as the anchor local commitment that makes outside applications more competitive. These grants can be accessed through FHLB Atlanta member banks, such as Synovus, which has branches in Macon-Bibb County. Engaging Synovus's team is therefore a near-term opportunity worth pursuing.

d. Establish automatic notification to the Macon-Bibb County Land Bank Authority of potential price-diverse/accessible housing development interest, and designate a Land Bank Authority representative/liaison to proactively discuss potential land partnership with developers in the pre-approval meeting.

2. Safeguard and Strengthen Existing Housing Affordability

Preserving and ensuring existing housing affordability is equally as important as advancing new housing options. This is particularly true for Macon-Bibb County, where aging housing stock and housing condition issues are common. That is because if the County loses its current housing

affordability, which is most commonly found in older housing stock, faster than it creates new price-diverse options, it would be a net loss of price-diverse housing units in the county. Strategies for Macon-Bibb County to protect and strengthen its existing housing affordability include the following:

2.1 Establish a homeownership assistance program

The current lack of a comprehensive homeownership assistance program in the county is among the most cited challenges by community and housing stakeholders during the outreach process of this study. Many long-time residents in established neighborhoods, especially those from minority communities, are homeowners with low and moderate incomes who face rising displacement risks. In addition, data analysis and stakeholder interviews confirmed that housing prices of homes with desirable conditions are often beyond what first-time homebuyers can afford without a cost burden. Therefore, establishing a homeownership assistance program is an essential part of the County's housing strategies. As of early 2026, the Macon-Bibb County Affordable Housing Fund (MBCAHF) has started committing funds for downpayment assistance, which is a positive development. Additional recommendations include:

a. Expanding the newly established downpayment assistance under MBCAHF into a more comprehensive homebuyer assistance program with consistent commitments of annual funds.

   In addition to down payment and closing cost assistance, a new homeownership assistance initiative under the Macon-Bibb County Affordable Housing Fund should include a broader suite of ownership stabilization and mortgage-readiness tools designed to address the full range of barriers facing low- and moderate-income buyers. Recommended program elements include forgivable deferred second mortgages, credit repair and savings match assistance, interest rate buydown support, acquisition-rehabilitation financing for older homes, soft second mortgage gap loans, tax foreclosure prevention low-interest loans, and owner-occupied rehabilitation assistance for existing homeowners. Collectively, these tools would allow the Fund to address not only upfront purchase costs, but also underwriting limitations, housing condition challenges, and long-term ownership sustainability.

b. Integrating and incorporating the existing homeownership counseling and services from HomeFirst (e.g., first-time homebuyer education workshops, pre-purchase counseling/mortgage readiness coaching, credit counseling and financial literacy training, foreclosure prevention counseling) and Economic Opportunity Council (e.g., financial capability and household budget counseling, credit and self-sufficiency case management, emergency utility/housing stability assistance that supports ownership retention) into the homeownership assistance program through referrals, partnerships and/or as prerequisites.

c. Providing additional benefits and assistance (e.g., more flexible and favorable terms, additional financial assistance amounts, etc.) for long-term, income-qualified residents and first-time homebuyers, particularly those in Central Bibb and East Bibb.

d. The MBCAHF to partner with the Land Bank Authority to acquire foreclosed properties for income-appropriate ownership home development and include these homes in the homeownership assistance program for eligible applicants to purchase.

e. Establish a coordination mechanism (e.g., referrals, concurrent meetings, etc.) for the ownership assistance program so it can collaborate with future workforce housing assistance programs.

2.2 Provide targeted property tax relief benefits for long-time and income-qualified owners and seniors

In addition to the comprehensive homeownership assistance program, property tax relief is another effective strategy to safeguard and strengthen existing homeownership, particularly in naturally occurring affordable neighborhoods. This approach should target long-time and income-qualified owners and seniors with the following considerations:

a. Especially for minority neighborhoods in Central Bibb and East Bibb.

b. Incorporating additional tiered benefits for target neighborhoods in the proposed additional tiered exemptions for seniors.

c. Establish partnerships with legal service organizations such as Middle Georgia Justice to assist seniors with tangled titles or heirs' property issues, which often prevent them from accessing tax exemptions.

2.3 Launch owner engagement and assistance program for heir properties and foreclosure prevention

Heir properties remain one of the most critical housing challenges that Macon-Bibb County currently faces, according to community and housing stakeholders. These properties' vulnerability to foreclosure and condition issues is significant because, without clear titles, heirs may be unable to pay property taxes in their own name, apply for home repair assistance, resolve disputes among co-owners, or defend against tax liens, leaving the property susceptible to tax sale or forced partition actions that can result in the family losing the home entirely. Strategies for heir property issues include:

a. Proactively identifying and reaching out to heirs through partnerships with community organizations (e.g., service providers, community advocacy groups, local churches, etc.).

b. Establishing a protocol/mechanism in the County to recognize alternative documentations and affidavits of heirship and allow conditional approval (e.g., for paying property taxes,

applying for financial assistance, etc.) with a set timeline for heirs to supplement with official documentations.

c. Providing targeted financial assistance (e.g., low-interest loans) through partnership with financial institutions and the Affordable Housing Fund for foreclosure prevention and home repairs.

d. Providing additional counseling (through existing partnership with HomeFirst) and legal support (through new partnership, e.g., Middle Georgia Justice, Georgia Legal Service, Georgia Heirs Property Law Center) around title clearing and heir property issues.

e. Implementing appraisal reform and establishing an evaluation and oversight mechanism to prevent under-valuation during the forced sale of heir properties (e.g., requiring County-certified appraiser training, loan pool partnerships led by local Community Development Financial Institution (CDFI), etc.).

f. Integrating legal and title support services into the recommended comprehensive homeownership assistance program (e.g., making estate planning a required component in the pre-purchase counseling service through existing partnerships with HomeFirst, which offers foreclosure prevention programs and estate planning for new home buyers).

2.4 Create a housing rehabilitation program to preserve aging and expiring publicly assisted housing properties

Establishing a housing rehabilitation program dedicated to aging and preserving publicly assisted housing properties will be a powerful tool for the County to strengthen existing housing affordability. Note that this program focuses on housing properties that receive public subsidies, particularly those that are privately owned and privately managed rather than operated by the Housing Authority. Considerations include:

a. Regular (e.g., semi-annually) monitoring and inventory of aging and expiring publicly assisted housing properties, using the National Housing Preservation Database (NHPD).

b. Acquiring aging and expiring publicly assisted housing properties through nonprofit partnerships for preservation, renovation, or redevelopment with income-restricted units preserved.

c. Incentivizing and negotiating the extension of the affordability period with property owners (e.g., tax breaks, etc.).

d. Implementing designated taxes or fees for converting former publicly assisted housing into market-rate housing to encourage the preservation of income-restricted units.

2.5 Consider programs that enable existing tenants to purchase their rental unit at the contract price

Providing existing residents with the option to purchase their properties by exploring the use of the right of first refusal is another strategy for safeguarding existing housing affordability. The right of first refusal gives tenants the legal opportunity to purchase the property they are renting before the owner can sell it to an outside buyer, typically at the same price and terms offered to that buyer.

Case Study: Anti-Displacement Tax Relief Fund, City of Atlanta, Georgia

Atlanta's Anti-Displacement Tax Relief Fund is a meaningful model that Macon-Bibb County could adapt to protect long-term senior homeowners from displacement driven by rising property taxes. Backed by $10 million from the Centennial Yards Housing Trust Fund, the program covers any property tax increases above a homeowner's base tax level for up to 20 years, providing meaningful long-term stability. To qualify, homeowners must:

- have owned their City of Atlanta home since 2015,
- be aged 60 or older,
- earn at or below 60% of the Area Median Income,
- carry no negative encumbrances on the property, and
- be actively enrolled in qualifying homestead exemption programs.

The program launched in pilot neighborhoods before expanding citywide, demonstrating a scalable approach to anti-displacement.

For Macon-Bibb County, a similar program could be tailored to prioritize Central Bibb and East Bibb, where long-term senior residents face the greatest risk of displacement. In addition, the County can integrate title search and title clearing services to address heir properties and tangled title issues that often prevent seniors from accessing relief programs in the first place. By building conditional approval pathways for properties with clouded titles, the County could extend protections to some of its most vulnerable homeowners who would otherwise fall through the cracks of traditional eligibility requirements.

3. Improve Housing Conditions

Housing condition issues are a major challenge that Macon-Bibb County faces, threatening the existing housing stock and reducing available housing supply. Improving housing conditions is a foundational element of any effective housing strategy for Macon-Bibb County because substandard housing directly undermines the health, safety, and financial stability of residents, while also suppressing surrounding property values, reducing tax revenue, and accelerating neighborhood disinvestment. Widespread deterioration creates a compounding cycle of blight that discourages new development and displaces long-term residents who lack the resources to address repairs on their own. Recommendations to address housing condition issues include:

3.1 Expand existing home repair programs to cover major rehab

The County faces a substantial need for major housing rehabilitation, as its aging housing stock, high concentration of low-income households, and longstanding deferred maintenance have left many owner-occupied and unsubsidized rental units in deteriorated condition requiring significant structural and systems repairs. The County's existing home repair programs (e.g., Rebuilding Macon, Inc., which offers minor to moderate rehabilitation activities focused on code, safety, habitability, accessibility, and aging-in-place needs, completing roughly 250 repair projects annually through volunteer labor) mainly address emergency and critical repairs and do not cover major rehabilitation needs, which is insufficient for current demand, according to stakeholder feedback. Therefore, recommendations include:

a. Expanding to include more comprehensive and systematic energy efficiency, hazard remediation, and accessibility enhancements in the County's home repair programs.

b. Providing additional support and benefits (e.g., more comprehensive scope) for legacy, income-qualified households, particularly those in Central Bibb and East Bibb, using a tier system (lower incomes, more support).

3.2 Integrate supporting services into neighborhood revitalization efforts

Stakeholders indicated that neighborhood revitalization activities in Macon-Bibb County, including redevelopment, new construction, rehabilitation, and home repair efforts led by various organizations, are often implemented independently within separate target areas. As a result, there is limited coordination to support broader and more comprehensive neighborhood transformation. Stakeholders emphasized that supportive services such as employment and education assistance, financial literacy training, and household case management are equally important to long-term neighborhood stabilization as physical housing improvements. These services are currently provided by organizations such as the Economic Opportunity Council and HomeFirst. However, they are not consistently integrated into existing housing-focused revitalization initiatives. The County should therefore pursue targeted pilot programs that intentionally align housing investments with supportive service delivery and better coordinate existing resources across local providers to advance comprehensive neighborhood revitalization.

3.3 Establish a rehab fund for rentals

Poor rental conditions reflect a failure of landlord accountability, not an indictment of renting as a housing model. Renters are a vital part of any healthy housing ecosystem and deserve the same safe, stable living conditions as homeowners. Rather than discouraging rental housing, the County's strategy should focus on equipping code enforcement and incentive programs that reward responsible property management while holding negligent landlords accountable for

maintaining their properties to basic habitability standards. A rehabilitation fund for eligible rental properties can be one of the tools for the County to consider:

a. Partnering with the Affordable Housing Fund to establish the rental rehab fund, with the condition that rental units are leased to households earning at or below 60% of the AMI.
b. Qualifications should also be contingent upon the tenants' income qualification and verification.

3.4 Incentivize housing renovations

Housing renovations are an integral part of improving housing conditions. The County can encourage housing renovations by:

a. Providing tax abatement for renovating properties with housing condition issues, with additional incentives for Central Bibb and East Bibb.
b. Simplifying and expediting the permitting process for housing renovation activities to remove regulatory and procedural barriers, especially renovations of high-risk properties.
c. Developing a criteria/definition of housing condition issues and high-risk properties (e.g., health hazards, structural issues, accessibility modification needs, energy inefficiencies, etc.).

3.5 Develop a multifamily code compliance and inspection program

A multifamily code compliance and inspection program ensures that apartment buildings and rental complexes meet minimum health and safety standards. This is especially critical for protecting tenants who are often low-income and have limited ability to advocate for themselves or relocate from hazardous living conditions that landlords may otherwise neglect. By establishing a systematic and proactive inspection framework, the county can identify violations early and hold property owners accountable before deterioration reaches the point where units become uninhabitable or must be demolished, preserving the long-term viability of the multifamily housing stock.

One effective approach is to tie code compliance directly to the business licensing process for multifamily rental properties, requiring landlords to demonstrate that their units meet minimum health and safety standards as a condition of obtaining or renewing their operating license. This creates a built-in accountability mechanism that shifts the burden of proof onto property owners, ensuring that rental housing is treated as the business it is.

Case Study: DeKalb County, Cobb County, and Newnan, GA

- DeKalb County Interior Code Compliance Ordinance
  - Requires owners of multi-family rental dwellings with four or more units to obtain a "Code Compliance Certificate" demonstrating that their properties meet minimum interior health and safety standards
  - The certificate is mandatory for business license renewal
  - No multi-family rental property may have a record of active, unresolved complaints at the time of application or renewal, ensuring that outstanding violations are addressed before a license is granted or continued
- Cobb County Multi-Family Inspection Program (beginning 2024)
  - Properties with four or more units are required to undergo both exterior and partial interior inspections and obtain a certificate of compliance
  - Compliance certification is required annually as part of the Occupational Tax Certificate renewal process, creating a recurring accountability for landlords
  - Inspections must be conducted by certified building inspectors
- Newnan, GA Multi-Family Rental Housing Inspection Program (passed 2019)
  - The program requires the use of third-party inspectors to conduct rental housing inspections, adding an independent layer of oversight
  - Compliance certificates must be submitted annually in conjunction with Occupational Tax Certificates, linking housing quality standards directly to the business operating requirements for rental property owners

4. Encourage A Broader Mix of Housing Types and Options

Encouraging a broader mix of housing types on the full spectrum, from single-family homes and duplexes to townhomes, accessory dwelling units, and multifamily apartments, expands the overall supply of housing across different price points, giving households of varying sizes, incomes, and life stages more options to find something they can afford. When zoning and development policies allow for greater diversity in housing form, market competition increases, construction costs can be distributed more efficiently, and communities become more resilient to affordability pressures that arise when supply is concentrated in only one or two housing types. Specific recommendations include:

4.1 Update zoning to allow small-lot housing types (e.g., cottages)

a. Modifying R-1, R-2A, R-2, and HR districts to allow cottages at 50% of the minimum lot size under the base zoning, with a maximum of 20% of units being cottages. This enables

seamless inclusion of small-lot housing types and an increase in housing options without changing the overall characteristics of these districts.

b. Expanding the modified R-1, R-2A, and R-2 districts into different areas in the county. Currently, these zoning districts are mainly concentrated on the east side of Central Bibb and the north side of East Bibb, creating limited location choices for small-lot housing.

4.2 Incentivize infill development and adaptive reuse (e.g., ADUs)

a. Allowing ADUs by-right in all Agriculture (A), Residential (R), and Historic Residential (HR) zones, and providing additional incentives for ADU development in Central Bibb and East Bibb. Currently, ADUs are not allowed in R-2 and R-3 districts, and are only conditionally allowed in A, Rural Residential (RR), R-1, and HR districts.

b. Allowing the development of ADUs and tiny homes using innovative construction methods instead of categorizing them as manufactured homes, which are limited to certain districts. This can help increase location choices and even distribution of infill development opportunities throughout the county.

4.3 Explore an inclusionary zoning policy

Inclusionary zoning is a powerful tool for housing strategies because it leverages private development activity to generate affordable units without relying solely on public subsidies, creating a sustainable and self-reinforcing mechanism for expanding affordability as the housing market grows. Considerations include:

a. Establishing an affordable unit set-aside percentage and target income requirement.

b. Incentivizing price diversities using a sliding scale, with options of various target incomes tied to different affordability set-asides percentages (lower percentages for deeper affordability).

4.4 Increase housing on the full spectrum (especially post-/non-shelter) for the unhoused population through partnerships

Stakeholders emphasized the importance of increasing housing options on the full spectrum for the unhoused population, especially available housing choices other than shelters. This is because shelters are neither the perfect nor the only tool to address homelessness issues. A sustainable housing strategy requires diverse housing options (e.g., post-shelter, transitional housing, permanent supportive housing for special need populations, etc.) available for people in various stages to transition smoothly into long-term housing stability. Stakeholders such as River Edge indicated that, despite current achievements in the county, there is still a substantial

unmet demand for attainable housing on the full spectrum, such as housing for individuals with special needs, in addition to a particular shortage in East Bibb and South Bibb.

Additionally, stakeholders noted that hidden homelessness is a significant issue in the county. This includes households that are doubled up with family or friends, living in hotels or motels, or otherwise experiencing severe housing instability without entering the formal shelter system. As a result, many of these households do not meet HUD's strict definition of homelessness and are therefore ineligible for certain housing resources and assistance programs. For example, although River Edge recently received $2.6 million in rental assistance funding, the program is limited to households that meet HUD homelessness eligibility requirements. Therefore, the County should closely work with and provide additional incentives and support for existing experienced community partners, such as River Edge and United Way of Central Georgia, on all the recommendations below:

a. Increasing community education through partnerships. This is essential to addressing homelessness because it breaks down stigma, builds public understanding of the complex factors that drive housing instability, and mobilizes residents, businesses, and organizations to actively support and sustain the programs and policies needed to create lasting solutions.

b. Incentivizing and incorporating innovative construction methods (e.g., modular and prefabricated construction; see subsection 4 Innovative Construction Technologies and Trends under Section G. SWOT Analysis for Meeting Future Housing Demand) that reduce the development costs of housing options on the full spectrum.

c. Adaptive reuse of older and unused buildings for housing through partnerships.

Case Study: Atlanta, GA Inclusionary Zoning Ordinance (Effective January 2018)

Requirements

- All new multifamily rental developments with 10 or more units are subject to the ordinance, whether they are standalone residential or part of a mixed-use project
- Properties must be located within designated areas, including the BeltLine Overlay, Westside Overlay, or Westside Park districts, applying to both rental and for-sale developments
- Developers must set aside either 10% of units affordable to households earning 60% of Area Median Income (AMI) or below, or alternatively 15% of units affordable to households earning 80% AMI or below

Bonuses and Incentives

- Developers who comply with affordability requirements are eligible for an additional 15% density bonus

- Reduced minimum parking requirements provide further flexibility and cost savings
- Streamlined project review meetings and other process efficiencies are offered to reward compliance and reduce the time and cost burden on participating developers

Alternative to On-Site Development

- Developers who are unable or choose not to provide affordable units on-site may instead make a payment-in-lieu contribution equivalent to 15% of AMI per unit, directing funds into a housing trust fund that supports affordable housing development elsewhere in the city

5. Expand Housing Capacity Through Strengthening Partnerships

Stakeholders consistently highlighted the need for stronger and more cohesive partnerships among the many institutions, entities, and service providers working on housing-related issues across Macon-Bibb County. While numerous groups are actively engaged in addressing housing needs, collaboration and information sharing remain inconsistent in the absence of a formal, regular mechanism that brings all partners together under a unified framework. Recommendations include:

5.1 Identify a unified vision and a strategic plan among stakeholders

Without a shared vision and coordinated strategic plan, service providers risk duplicating efforts in some areas while leaving critical gaps, such as financial literacy and other supportive services, unaddressed in others. Establishing a unified vision and a comprehensive strategic framework is therefore the essential first step toward building a housing system in Macon-Bibb County that is cohesive, efficient, and capable of meeting the full range of community needs. Detailed considerations include:

a. Establishing a regular and official working group or coalition with regular meetings and/or information sharing.
b. The working group/coalition should be for both general housing issues and homelessness.
c. The vision and framework should include comprehensive revitalization and related services in addition to addressing direct housing issues, integrating non-housing services (e.g., financial literacy, job training, mental health support, etc.) that ultimately support community members to achieve long-term housing stability

5.2 Deepen collaboration with existing local partners to advance housing preservation, rehabilitation, and development

While the County has built a broad network of active partnerships, there is untapped potential in relationships with some other local partners, such as local private foundations and healthcare employers, that warrant further engagement and cultivation. Stakeholders noted that

discussions regarding housing investment partnerships with local employers have occurred for several decades, but have generated limited sustained action due to changes in leadership and resource constraints. To overcome this challenge, short-term priorities should focus on reducing coordination friction, creating immediate incentives, and locking in institutional commitments that survive leadership changes, such as creating a standing employer–housing partnership working group with clear membership and meeting cadence.

5.3 Engage proactively with major employers to support the creation of workforce and price-targeted housing

The County still has many opportunities around workforce housing through partnerships with major employers, such as Mercer University, Atrium Health Navicent, Piedmont Macon North, employers in the warehouse/distribution, aerospace, and manufacturing industries, and Macon-Bibb County Schools. The County should proactively engage with these stakeholders to understand how they can contribute to creating price-targeted housing for the local workforce.

5.4 Collaborate with local partners on pilot projects using innovative development and construction methods

Pilot programs offer a practical path for testing innovative construction and housing development technologies. By initiating these efforts through publicly assisted housing and public facility projects, alongside local partners and streamlined review processes, the County can demonstrate feasibility and build momentum for broader adoption. Stakeholders noted that the Affordable Housing Fund has initiated pilot projects that leverage additional state funding to support single-family housing development and select transitional rental units serving the local shelter system, which is a positive step.

Case Study: Live. Work. Buckhead (Atlanta, Georgia)

Live. Work. Buckhead is a nonprofit-led employer-assisted housing pilot program, administered by Livable Buckhead, designed to connect workforce housing with employment centers. Eligible employees who relocate to the Buckhead neighborhood receive a monthly rent subsidy for up to two years, reducing housing cost burden while strengthening neighborhood ties. The program takes a targeted geographic approach, linking housing assistance directly to proximity to the workplace, reducing commute times and transportation costs for participants. The 2025 pilot targets 100 moderate-income workers. Funding is shared across multiple partners:

- Participating employers contribute $200 per month per employee.
- The City of Atlanta and philanthropic partners cover the remaining portion, bringing the total subsidy to up to $400 per month per employee.

Takeaways for Replication

- Employers as co-investors: Businesses have a direct financial stake in workforce housing, making them active partners rather than passive stakeholders.
- Administrative backbone is essential: A coordinating entity, such as a county agency, housing authority, affordable housing fund, and nonprofit organizations, is needed to manage eligibility, funding flows, and program compliance.
- Pilot-to-scale approach: Starting small allows the program to test feasibility, refine operations, and build political and financial support before expanding.
- Zoning and permitting as tools: Local governments can accelerate program impact by using zoning flexibility and expedited permitting to incentivize participating developments.
- Dual benefit of commute reduction and affordability: The program addresses both housing cost burden and transportation costs, delivering compounded financial relief to moderate-income workers.

6. Enhance Community Awareness of Housing Economics and Rights

Community education is a critical foundation for building public support around housing policy, as housing costs and affordability are often misunderstood. When residents better understand the relationship between housing supply, cost, and economic diversity, they are more likely to support policies and developments that serve the broader community. Housing and income diversity benefit everyone by creating more resilient local economies, supporting a stable workforce, and fostering neighborhoods where people of varying backgrounds and means can thrive together. Additionally, ensuring residents understand their housing rights empowers individuals to advocate for themselves and helps foster a more equitable housing market for all. An informed community is ultimately better equipped to engage constructively in local planning decisions and advocate for solutions that work for residents at all income levels.

6.1 Promote education on the value of housing and income diversity

Here are some examples of tools that the County can use to promote community education:

a. Show success cases (e.g., Columbia Brookside Redevelopment, Athens, GA)

- The Columbia Brookside Redevelopment replaced all existing public housing units while tripling the overall residential density of the site, demonstrating that redevelopment can expand housing supply without displacing the community.
- The project delivered 370 units of affordable and workforce mixed-income housing, creating a more economically diverse neighborhood that serves residents across a range of income levels.
- Comprehensive site improvements were integrated into the redevelopment, including upgraded streets, community amenities, a dedicated senior housing building, a central

open green space, and sustainable design features that reduce long-term operating costs.

- The site was intentionally located near grocery stores, healthcare facilities, employment centers, and public transit, ensuring residents have access to the services and opportunities essential to economic stability.
- Integrated community, supportive, and referral services were embedded into the development, helping residents to maintain long-term housing stability.

b. Collaborate with trusted local leaders, organizations, and partners

Some local partners may already have built trust and relationships with the communities, such as local religious institutes, community groups, cultural centers, etc. The County should work closely with these partners for direct outreach, dissemination of information and materials, and advocacy.

c. Develop clear and accessible educational materials

Examples include:

- Fact sheets and one-pagers
- Infographics that make complex concepts accessible to a broader audience
- Multilingual materials
- Short digital and media products (e.g., videos, podcasts, etc.)
- An FAQ page on the county housing website addressing common misconceptions
- Interactive workshops
- Testimonial stories and case studies from community members, etc.

d. Center messaging on shared community values

Framing housing education and outreach around values that resonate across the community, such as stability, fairness, and economic vitality, helps build broader public support by emphasizing that diverse, affordable housing benefits everyone rather than serving only a narrow group.

6.2 Work with housing counseling partners to provide fair housing rights education and legal resources, focusing on renters and at-risk populations

a. Expand partnerships with HomeFirst and Economic Opportunity Council

Deepening the County's existing relationships with these two organizations would leverage their established community trust and direct service networks to more effectively deliver housing rights education, legal resources, and supportive services to those at greatest risk of housing instability.

b. Partnerships with the Middle Georgia Justice and Georgia Legal Services Program

The County should engage with Middle Georgia Justice and the Georgia Legal Services Program to explore partnership opportunities for legal services, which are currently lacking in the county, according to stakeholders.

c. Tap into the Affordable Housing Fund

Directing a portion of the Affordable Housing Fund toward housing rights education and legal services represents a strategic investment that strengthens the Fund's broader impact by ensuring residents are equipped to understand and exercise the protections available to them.

6.3 Improve online access to housing services and programs

a. Consolidated online inventory and contact information of service providers

Developing a consolidated online inventory of local housing service providers, including contact information, eligibility requirements, and the types of assistance offered, would give residents a single, easy-to-navigate resource for identifying and connecting with the support they need. This kind of centralized directory reduces the barriers that often prevent people from accessing available services, particularly for residents who may not know where to start.

b. Provide online information on publicly funded housing programs

Maintaining a centralized, up-to-date online resource on the County's website that clearly explains publicly funded housing programs, including how to apply, who qualifies, and what benefits are available, would improve transparency and make it easier for residents to understand the programs designed to serve them. This is especially valuable for those with limited familiarity with the housing system, ensuring that eligible residents are not left behind simply due to a lack of accessible information.

7. Place-Based Recommendations

As discussed in Section F, Housing Development Cost and Potential, Central Bibb and East Bibb have the greatest potential to diversify housing options. The overall place-based strategies for the county include:

- Macon Mall: The redevelopment of Macon Mall represents a significant opportunity to serve as a mixed-use catalyst for Central Bibb, transforming an underutilized commercial anchor into a vibrant, walkable destination that integrates housing, retail, employment, and community amenities in the heart of the county.
- West Bibb: West Bibb presents strong potential to accommodate greater homeownership opportunities, expanding the supply and diversity of for-sale housing in this area.

- South Bibb and East Bibb: These two submarkets could benefit from strategic upzoning around emerging and existing town centers, enabling greater housing density and mixed-use development that supports long-term growth. At the same time, partnerships with large landowners and coordinated investments in road access and infrastructure would help unlock underutilized land and improve connectivity throughout these areas.

  Particularly for East Bibb, a Walnut Creek Village Urban Redevelopment Project was developed in 2012 by the Legacy Builders Foundation as a redevelopment strategy for East Macon's "Shalom Zone," an area that had experienced decades of population loss, abandoned properties, and economic decline. The plan proposed rebranding the area, building mixed-use and residential development, improving streetscapes along Gray Highway, and expanding parks, greenways, and educational programming. Since 2012, some progress has been made. The plan was incorporated into the Macon-Bibb Consolidated Master Plan 2040, and a business overlay district was established. Broader East Macon investment has also accelerated, including a major county land acquisition, demolition of the former Bibb Mill, and an $8 million Second Street Corridor infrastructure project. In addition to this positive progress, future East Bibb strategies should be coordinated with these existing plans to further spur private investments and development in this area.

Below are detailed recommendations for each submarket.

Downtown

a. Encourage a diverse mix of housing types and tenures downtown, including mixed-use, mixed-income, employer-assisted, and for-sale options across a range of unit sizes, to attract and retain residents at varying income levels and life stages.
b. Simplify zoning requirements for residential uses downtown to reduce administrative burden and encourage housing production.
c. Increase allowed densities in a gradual and context-sensitive manner, ensuring that growth is scaled appropriately to the surrounding built environment while meaningfully expanding housing supply.
d. Provide additional zoning flexibility and development incentives for projects that offer price-diverse and accessible housing, including those incorporating universal design principles that serve residents of all abilities.
e. Allow missing-middle housing, including accessory dwelling units (ADUs), by right throughout downtown, and offer additional flexibility and density bonuses to projects that contribute to housing diversity, including within historic zones where design requirements would ensure compatibility with neighborhood character.
f. Provide zoning flexibility and financial or regulatory incentives to encourage the adaptive reuse of underutilized commercial and institutional buildings for residential purposes.

g. Increase allowed density for multifamily development, particularly within central business districts (CBDs), to maximize the housing potential of well-located, transit-accessible downtown land.

h. Reduce other regulatory barriers to housing production, such as parking minimums, setback requirements, and lengthy approval processes, that add cost and complexity.

i. Leverage underutilized and vacant parcels for infill development, prioritizing sites that are well-served by infrastructure and transit to maximize the impact of new housing investment.

Specific Examples

- Zoning Changes
    - In R-2 zones south and north of downtown, and in R-3 and HBH zones, follow respective recommendations for R-2, R-3, and HBH districts.
    - Allow missing-middle housing of three to five units in HR-2 and HC zones, and permit this housing type by right in HR-3 and HBH zones (currently allowed as a conditional use) at densities of 10 to 20 units per acre, eliminating rear and side setback requirements for projects in which at least 20% of units are affordable.
    - In HR-3 zones and CBDs in downtown, follow respective recommendations for HR-3 and CBDs as discussed earlier.
    - Allow live-work units, co-living arrangements, and adaptive reuse for residential purposes by right in C-1, C-2, CBD-1, and CBD-2 zones, removing the current conditional use requirement for live-work development.
- Incentivize Adaptive Reuse of Historic Buildings
    - Partner with Historic Macon to proactively identify and prioritize historic buildings at greatest risk of deterioration or loss.
    - Offer local property tax abatements to incentivize property owners and developers to invest in the rehabilitation of historic structures for residential use.
    - Provide gap financing through available public funding sources, including ARPA, HOME, CDBG, and the Affordable Housing Fund, to bridge the financial gap that often makes historic rehabilitation projects economically infeasible without subsidy.
    - Extend meaningful code flexibility for adaptive reuse projects, such as relief from parking, unit size, and egress requirements that create unnecessary barriers to the conversion of older buildings into housing.
- Reduce Other Regulatory Barriers
    - Eliminate or significantly reduce parking minimums throughout the downtown core, and waive parking requirements on a per-unit basis for affordable units.

  - Create a formal expedited review process for downtown housing projects, with priority given to developments that include affordable units.

- Leverage Underutilized Parcels, Especially Publicly Owned, Civic, and Institutional Lands
  - Target surface parking lots downtown as high-priority sites for infill housing development.
  - Partner with the Land Bank Authority to strategically acquire blighted and vacant parcels in and immediately surrounding the downtown core, making them available for affordable and mixed-income housing development
  - Identify and inventory vacant or underutilized publicly owned, civic, and institutional parcels that could be repurposed or redeveloped for housing.
  - Examples include consolidating the parcels around 40 Spring Street to connect to the new Mercer Campus and the riverside trail, and the surface parking area/right of way around the new DT Walton project and the Downtown City Hall surface parking lot.

Macon Mall Area: Mixed-Use Catalyst Leveraging the Amphitheater

Position the Macon Mall area as a transformative mixed-use catalyst for Central Bibb, leveraging the existing amphitheater as a cultural and economic anchor to attract investment, activate public space, and support a broader vision for a vibrant, connected district.

a. Establish a redevelopment coalition of public, private, and community stakeholders to coordinate planning, align resources, and build the partnerships necessary to drive comprehensive and inclusive redevelopment.

b. Update zoning for parcels between Macon Mall and I-75 to increase housing diversity, encourage mixed-use development, and strengthen physical and economic connections to downtown Macon.
   - C-2 Districts
     - Allow live-work units, co-living arrangements, and adaptive reuse for residential purposes by right in C-2 zones, removing the current conditional use requirement for live-work development.
     - Allow townhouse and duplex development as conditional uses in C-2 zones, and increase allowable density in alignment with previous R-2 recommendations.
     - Update multifamily development requirements in C-2 zones to reflect R-3 recommendations.
   - Upzone R-1 parcels in the Mall area to R-2, and update existing R-2 requirements in accordance with previous recommendations.

I-75 East Corridor

a. Prioritize infill development and blight remediation near downtown in neighborhoods southeast, southwest, and north of Mercer University.
    - Allow accessory dwelling units (ADUs) by right and update R-2 zoning standards in accordance with previous recommendations.
    - Strategically assemble blighted and underutilized properties and land holdings throughout the corridor to create development-ready sites.
        - Particularly for urban mixed-income homeownership opportunities near downtown.
        - Leverage County-owned land anchors throughout the corridor as catalysts for broader neighborhood reinvestment.
b. Pursue the preservation and improvement of the mobile home parks on the southeastern side as an important source of naturally occurring affordable housing.

I-475 Corridor: Opportunity for a Mixed-Use Corridor Connecting to Macon Mall

a. Update zoning throughout the corridor to increase housing densities
    - In areas around Middle Georgia State University, build on existing commercial and residential zoning by updating multifamily development requirements for PDM, C-2, and C-4 zones in accordance with R-3 recommendations, and establish new PDS districts to encourage coordinated, higher-density mixed-use development.
    - Rezone R-1 parcels to R-2 and update R-2 standards in accordance with previous recommendations.
b. Expand PDM zoning to encourage mixed-use development.
    - Consolidate agricultural parcels and rezone them to PDM where appropriate, unlocking underutilized land for coordinated mixed-use development.

East Macon: Infrastructure Investment and Town Center Creation

a. Update zoning near activity nodes to increase housing densities, supporting more diverse and affordable housing options. These efforts should also build upon and expand the existing business overlay district and the mixed-use development vision from the Walnut Creek Village Urban Redevelopment Project.
    - Upzone R-1A parcels close to downtown to R-2 and update R-2 standards in accordance with previous recommendations.

- Upzone R-1A districts to R-2 along the eastern and southern side of US 80.

b. Explore housing and mixed-use development opportunities on large agricultural parcels throughout East Macon.

- Rezone agricultural parcels between Riggins Mill Road and US 80 to R-2 to support neighborhood growth, and rezone agricultural parcels along I-16 to PDM to enable coordinated mixed-use development that leverages existing economic activities and the corridor's regional connectivity and visibility.

I-75 South Corridor: Infrastructure Investment and Town Center Creation

a. Update zoning throughout the corridor to encourage mixed-use development that integrates housing, retail, and employment uses, creating more walkable and economically diverse nodes that serve existing and future residents.

- Rezone agricultural parcels to PDM and upzone R-1AAA parcels to R-2 near mixed-use cores to increase housing diversity and density in areas best positioned to support growth.

West Bibb Corridors: Greater Ownership Opportunities and Housing Diversity Along State Route 74 and US 80

a. Rezone select agricultural lands along these corridors for residential use, unlocking underutilized land supply to accommodate a broader range of housing types.

I-75 North: Build on Existing Momentum and Release Additional Housing Potential

a. Increase residential opportunities by rezoning select agricultural lands to R-3 and PDM, enabling higher-density residential and mixed-use development on well-located parcels that can support sustainable long-term growth.

b. Establish a mixed-use gateway on the north side of the submarket that signals a sense of arrival, integrates housing with commercial and civic uses, and creates a vibrant, identity-defining node that anchors the northern edge of the county.

I. Public Participation Process

1. Working Group and Community Meetings

Between May 2025 and April 2026, the RKG consultant team conducted a total of five meetings with the Working Group and four community meetings with residents as part of the plan development and public participation process. Feedback and inputs from these meetings were gathered and incorporated into the final report, and questions were answered during and after the meetings, with answers posted on the Macon-Bibb County Planning and Zoning Commission's website.

2. Community Survey

A community survey was conducted online between August and September 2025 to gather input from residents. Below is a summary of the survey results.

Community Survey Results

A total of 194 responses were received as of September 12, 2025, of which 172 respondents (88.7%) identified as current Macon-Bibb County residents.

Resident Profile

The majority of responding residents reside in Central Bibb (26.7%) and North Bibb (26.7%), while renter respondents are more concentrated in North Bibb (40.0%). Approximately 73.1% of respondents are employed within the County; among those who are not, nearly half are retired, and 16.3% work in Houston County. Most households (65.8%) consist of one or two persons, and 80.0% of owner-occupant respondents reside in single-family homes. By contrast, 54.3% of renter respondents live in apartments. Of all responding residents, 68.3% are homeowners and 24.1% are renters.

Housing Challenges

The majority of respondents (85.7%) report that their current residence adequately meets their housing needs. Among those expressing dissatisfaction, the most commonly cited concerns were safety issues (40.0%) and poor physical condition of the dwelling (40.0%). Renters are disproportionately affected by affordability, safety, inadequate maintenance, and limited housing options. Among owner respondents, 35.4% reported difficulty maintaining their homes due to the cost of repairs. Among renter respondents, 38.2% reported challenges with their landlords, and 87.0% identified barriers to homeownership, primarily the lack of affordable options and insufficient funds for a down payment.

Future Housing Needs and Residential Mobility

Nearly half of respondents (48.3%) anticipate a change in their housing needs within the next two to three years, citing the desire for more affordable options (37.0%), the need for additional space (31.5%), and plans to pursue homeownership (30.1%). Approximately 40.0% of respondents indicated plans to relocate outside the County within two years, a figure that rises to 74.3% among renter respondents. Primary motivations for relocation include affordability concerns, safety, the desire for homeownership, access to family-friendly amenities, and dissatisfaction with local governance. Among owners, 65.3% intend to age in place, while the remainder anticipate downsizing.

Opinions on Future Housing Development

A substantial majority of respondents (73.1%) expressed support for expanding housing options across a range of price points, with even stronger support among renters (90.3%). Respondents identified East Bibb, South Bibb, existing residential areas (infill development), and the urban core of Central Bibb as priority areas for housing investment. Anticipated concerns regarding new development include increased traffic (73.5%), higher per-capita County expenditures (52.9%), and challenges related to the availability of development partners and community acceptance (74.6%). Notably, 73.6% of respondents indicated a preference for active County involvement in expanding access to affordable housing.

Demographic Profile of Respondents

Respondents aged 55 and older represent the largest age cohort (43.3%), followed by those aged 35 to 54 (34.7%) and those under 35 (17.3%). Renter respondents skew younger, with 45.2% under the age of 35. Racially, 62.2% of respondents identified as White and 26.8% as Black; other racial and ethnic groups, including the Hispanic population, are underrepresented in the survey sample. With respect to income, 33.1% of respondents earn $100,000 or more annually, 27.6% earn between $50,000 and $99,999, and 23.6% earn below $50,000.

Summary of Written Comments

Qualitative responses submitted through the open-comment section of the survey reflect several recurring themes. Respondents emphasized the need for affordable housing across a broad range of income levels, expressing concern that current options are concentrated at either the luxury or heavily subsidized ends of the market. A significant number of comments called for the redevelopment of vacant, blighted, and deteriorating properties through infill strategies that preserve neighborhood character and leverage existing infrastructure. Concerns regarding crime and public safety were frequently linked to poor housing conditions and insufficient oversight of rental properties. Additional themes included calls for more transparent and accountable governance, opposition to speculative investor activity in the local housing market, and the need for equitable access to housing, particularly pathways from renting to homeownership. Respondents also emphasized the importance of coordinating housing growth with improvements to transportation, schools, employment, and public services.

Appendix

1. Methodological Overview: Population Projection Approaches

The two most common methods for projecting populations are the cohort component method and the Hamilton-Perry Approach. Each method is useful at varying geographical levels.

The cohort component method is the standard approach when a lot of data is available and for larger geographies, such as county or state level, as well as the national level (method used by the U.S. Census Bureau for national projections).

The Hamilton-Perry method is useful when data is limited or geographies are much smaller. RKG leverages a modified approach of this method that includes hierarchical smoothing to adjust for large fluctuations in smaller area data that could be a result of margins of error.

Cohort Component Method

The cohort component method uses population by 5-year age increments, mortality, fertility, and migration data as inputs to create a stepwise calculation of population change.

This method requires several assumptions and requires data from a number of sources that are often unavailable at geographies below the county level.

Modified Hamilton-Perry

The modified Hamilton-Perry method utilizes all available ACS 5-year estimates and calculates Cohort Change Ratios and Child to Woman Ratios as proxies for age-specific population change (i.e., mortality and fertility) to project out population change.

The value of this method is that it requires less data and input assumptions and has been found to be fairly accurate at providing conservative estimates.

2. Literature Review for Modified Hamilton-Perry Method

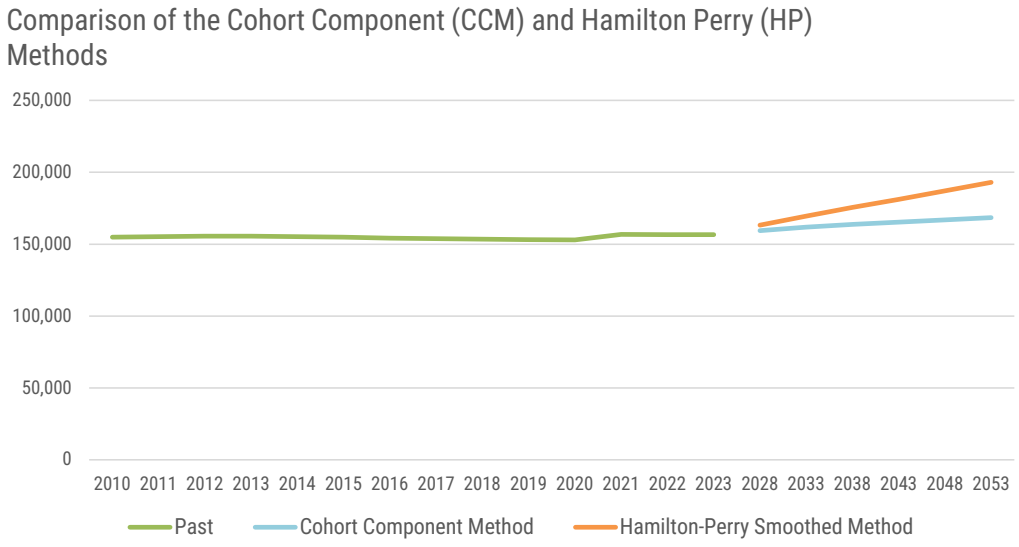
- The modified cohort component method, Hamilton-Perry, is used to overcome data limitations for smaller areas (Hamilton-Perry, 1962).
- Swanson et al. (2010) and Baker et al. (2020) have found that using the Hamilton-Perry method for producing population projections yields reasonable estimates for population projections

and Swanson, David & Tayman, Jeff. (2019) found this approach to be fairly accurate at the state level as well.

- Inoue (2019) further adapted this Hamilton-Perry approach by adding smoothing steps to the estimates, modifying estimates such that a small areas growth trajectory is not just information by past population growth but also the growth of surrounding populations and larger geographies that the area of interest resides in (i.e., town compared to neighboring towns benchmarked to county).
- Wilson et al. (2021) found that methods that incorporate smoothing approaches outperform similar models without smoothing.
- Marquez et al. (2024) employed this smoothed Hamilton-Perry method on King's County, Washington, and demonstrated that this model performs well in near-term forecasts and the smoothing approach improves longer-term forecast scenarios.

3. Modified Hamilton-Perry Approach

The figure illustrates an example of performing the Cohort Component method versus the modified Hamilton-Perry method for Macon-Bibb County. While the cohort component model has been found to be a fairly accurate method in the near term, making assumptions about migration rates and fertility rates into the future can significantly impact longer-term forecasts. At smaller geographies such as municipalities, some of this data is not easily available (i.e., migration, which is lagged by the IRS tax record data and not at the municipal level) (source: US Decennial Estimates, ACS 5-Year Estimates, UW Population Dynamics Lab).



The results of the modified Hamilton-Perry method can almost be viewed as an extension of ACS 5-year estimates because they only use the data found in those estimates, which have fertility and migration embedded in them, making for more conservative and higher performing accuracy over the long run.

4. Summary of Population Projection Approaches

The modified Hamilton-Perry method has been found to perform well at smaller geographies, such as municipalities and small and mid-size counties, and to be relatively accurate over the long run.

The results of this type of multi-stage smoothing approach produce more conservative estimates, which can be interpreted much like ACS 5-year estimates are interpreted.

Using ACS 5-year estimates and various age-sex-related ratios within this data ensures that mortality, fertility, and migration are derived from the embedded change that is captured in the ACS 5-year estimates.

RKG has tested this method at the state, county, planning region, and municipal level for several states and found them to perform well and conservatively at all scales. Results of this approach have been compared to the UVA Weldon Population Center, UMass Donahue Institute, Moody's Analytics, and Lightcast.