



Housing Market Assessment

City of Monroe, Georgia

May 2023

prepared on behalf of



prepared by  **ECG** | Economic & Community Development

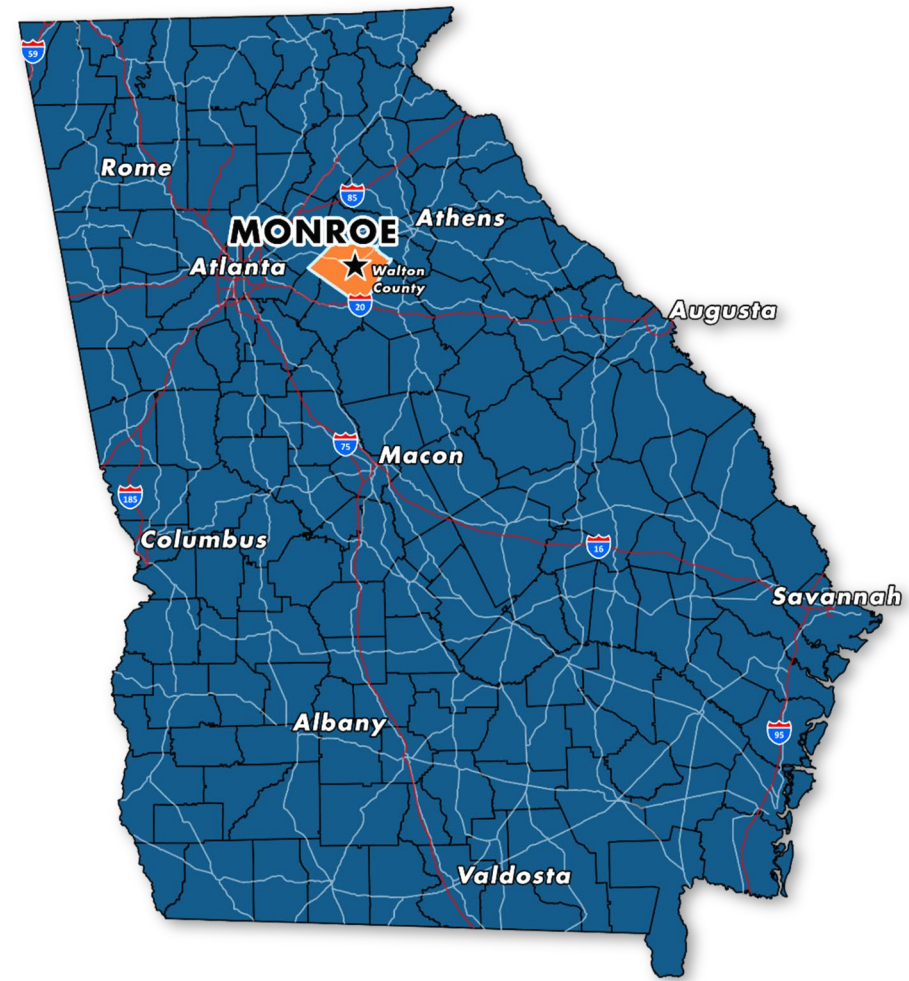
About the City of Monroe & Walton County

Monroe is a city in Walton County, Georgia, located approximately 45 miles east of Atlanta. Monroe was founded in 1821 and is the seat of Walton County. Monroe has nine historic districts and nine buildings on the National Register of Historic Places. A few of the most recognized listings include the Walton County Courthouse, the McDaniel-Tichenor House, and the Monroe and Walton Mills Historic District.

Monroe is a bustling town with rich history, shopping, dining, outdoor recreation, and events. The city is a perfect mix of vibrancy and historical roots, with a population of 15,264. The city has a diverse economy with critical industries, including automotive manufacturing, food processing, and healthcare. The city has several major employers, including Hitachi, Walmart Distribution Center, Leggett & Platt, Tucker Door & Trim, Minerva, and Nucor (Elite Storage). Monroe is home to a city-owned public-use airport that hosts Flight Train Monroe, Mid-Georgia Soaring Association, and Skydive Monroe.

In addition to its strong economy, Monroe offers its residents a high quality of life. The city values connected and walkable neighborhoods and has significantly improved Monroe's parks. Monroe's parks include Pilot Park, Mathews Park, Hammock Park, and Childers Park, to name a few. As of fall 2023, the Town Green will be ready, which includes an amphitheater, splash pad, and swings. The Town Green is in a central location downtown and is within walking distance of many unique restaurants like Amici's, The Brown Fig, and Broad Street Tavern.

Monroe has several cultural attractions, including the Monroe-Walton Center for the Arts (MWCA), the On Stage Playhouse, and the Monroe Museum. The City of Monroe is served by the Walton County School District, which includes several elementary, middle, and high schools. Several private schools call Monroe home, including George Walton Academy and Monroe Country Day School. The City of Monroe, Georgia, offers a unique blend of history, culture, and economic opportunity, making it an attractive place to live, work, and play.



Housing Market Assessment: Aims & Scope

This Housing Assessment was completed by ECG Office of Economic & Community Development on behalf of the City of Monroe. ECG aims with this study:

- ❖ **To present an overview** of the current demographic, economic, and housing conditions in the City of Monroe and Walton County;
- ❖ **To provide context** to the conditions by comparing the city and county to the wider region, to the State of Georgia, and to the United States as a whole; and
- ❖ **To offer possible courses of action** the City of Monroe and Walton County can follow to accomplish their Housing and Economic Development goals.



Alignment with the City of Monroe's Housing Goals and Vision

Monroe's Growth Goals

The City of Monroe's Comprehensive Plan Update (2022) outlines a set of goals and strategies that aim to guide the city's growth and development over the next several years. Here are some of the key goals identified in the plan:

- 1. Promote Economic Development:** The city aims to attract new businesses and industries to the area, while also supporting the growth of existing businesses. Strategies to achieve this goal include providing incentives for new businesses, improving infrastructure and transportation networks, and marketing the city as a desirable location for investment.
- 2. Improve Housing Options:** The city aims to provide a variety of housing options to meet the needs of residents at all income levels. Strategies to achieve this goal include encouraging the development of mixed-use and higher-density housing, promoting the use of public-private partnerships to support affordable housing, and implementing a program to address blighted properties and vacant homes.
- 3. Enhance Community Amenities:** The city aims to improve its public spaces and community amenities to make the city a more attractive place to live, work, and play. Strategies to achieve this goal include developing new parks and recreational facilities, improving streetscapes and pedestrian infrastructure, and supporting the development of cultural and arts programs.
- 4. Strengthen Transportation Infrastructure:** The city aims to improve its transportation infrastructure to support economic development and provide better access to services and amenities. Strategies to achieve this goal include improving road networks, increasing transit options, and promoting the use of active transportation modes such as walking and biking.
- 5. Support Environmental Sustainability:** The city aims to promote environmental sustainability and reduce its impact on the natural environment. Strategies to achieve this goal include developing green infrastructure, promoting energy efficiency and renewable energy use, and reducing the amount of waste generated by the city.

The City of Monroe's Comprehensive Plan sets out a vision for a more vibrant, sustainable, and connected community that can attract new businesses and residents while also meeting the needs of its existing population.

Alignment with the City of Monroe's Housing Goals and Vision

Monroe's Housing Goals

The City of Monroe's Comprehensive Plan delineates a set of housing goals that aim to provide a variety of housing options for residents at all income levels. Here are some of the key strategies identified in the plan:

- 1. Increase Affordable Housing Options:** The city aims to increase the availability of affordable housing by encouraging the development of new affordable housing units and supporting the preservation of existing units. Strategies to achieve this goal include offering incentives for developers to build affordable housing, providing financial assistance to low-income homeowners, and creating a housing trust fund to support affordable housing initiatives.
- 2. Promote Mixed-Use and Higher-Density Housing:** The city aims to promote the development of mixed-use and higher-density housing to create more vibrant and walkable neighborhoods. Strategies to achieve this goal include encouraging the development of mixed-use buildings that include both residential and commercial uses, increasing the allowable density of housing in certain areas, and promoting the use of infill development to make the most of existing urban areas.
- 3. Address Blighted Properties and Vacant Homes:** The city aims to address blighted properties and vacant homes in order to improve the overall quality of housing in the community. Strategies to achieve this goal include offering incentives for property owners to rehabilitate vacant homes, using eminent domain to acquire blighted properties and redevelop them, and implementing a code enforcement program to ensure that all properties meet certain minimum standards.
- 4. Increase Homeownership:** The city aims to increase the number of homeowners in the community by providing financial assistance and educational resources to potential homebuyers. Strategies to achieve this goal include offering down payment assistance programs, providing financial counseling to potential homebuyers, and partnering with local lenders to create special loan programs for low-income families.

The City of Monroe's housing goals reflect a commitment to creating a diverse and vibrant housing market that meets the needs of all residents, regardless of income level. By promoting a range of housing options, the city hopes to create a more inclusive and sustainable community for all its residents.

Alignment with the City of Monroe's Housing Goals and Vision

Housing Resources

The City of Monroe has several tools in place with an aim toward ensuring safe, decent, and affordable housing, including:

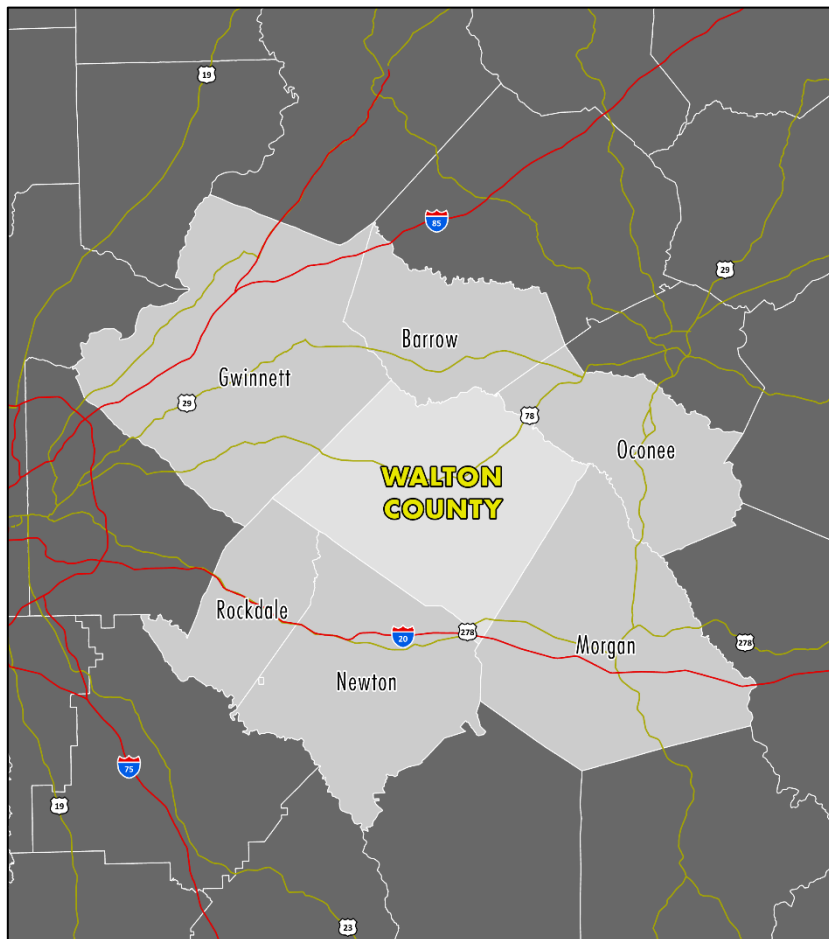
- ❖ **Georgia Initiative for Community Housing (GICH):** The Georgia Initiative for Community Housing (GICH) is a program that helps communities in Georgia develop and implement local housing strategies. The program is a collaboration between the Georgia Department of Community Affairs and the University of Georgia's Fanning Institute. One of the key benefits of the GICH program is that it provides technical assistance and support to participating communities. This includes access to training and resources on topics such as affordable housing development, community engagement, and grant writing. The City of Monroe completed the GICH program and implemented several initiatives as a result of this process. As part of the program, the city formed a local housing team, which includes representatives from local government, non-profit organizations, businesses, and residents. The team has worked to assess the local housing market and develop a set of housing goals and strategies that are tailored to the needs of the community. The city has been exploring ways to promote the development of affordable housing, including offering incentives for developers and working with non-profit organizations to create new affordable housing units. The city has also been working to address blighted properties and vacant homes through a code enforcement program and other initiatives. The program also provides communities with opportunities to network and learn from other participating communities.
- ❖ **Community Development Block Grant (CDBG):** The City of Monroe applied for and received 2022 CDBG funds of \$1,000,000 to be used for sewer infrastructure improvements in the Glen Iris Target Area. The project will benefit 173 persons, of whom 133 (77%) are low-to-moderate income persons. The total project cost is \$1,733,378, with \$733,378 in match and leverage.
- ❖ **City and County Code Enforcement:** Both the City of Monroe and Walton County have active code enforcement programs that work to address blighted properties and ensure that buildings are up to code. The city has increased code enforcement officers over the past few years and has one additional position opening this year.
- ❖ **Monroe Housing Authority:** The City of Monroe has a Housing Authority, which is responsible for providing affordable housing options for low-income families, elderly individuals, and individuals with disabilities. The Housing Authority is a separate legal entity from the city government, but it operates under the guidelines of the U.S. Department of Housing and Urban Development (HUD) and is overseen by a board of commissioners. The Monroe Housing Authority offers several different affordable housing programs, including public housing and the Housing Choice Voucher Program (also known as Section 8). These programs are designed to assist low-income families in finding safe and affordable housing in the community. The Housing Authority also offers a range of supportive services to its residents, including employment assistance, financial education, and health and wellness programs. These services are designed to help residents improve their overall quality of life and achieve greater self-sufficiency.

Region Definitions

In this report, **GSSD Region 5** refers to State Service Delivery Region in Georgia to which Walton County belongs (see the map on the right below). The **Walton County Region** (see the map on the left below) refers to Walton and its adjacent counties.

Walton County Region

Walton, Barrow, Gwinnett, Rockdale, Newton, Morgan, and Oconee Counties



GSSD Region 5

Walton, Newton, Jasper, Morgan, Greene, Oglethorpe, Elbert, Madison, Clarke, Oconee, Barrow, and Jackson Counties

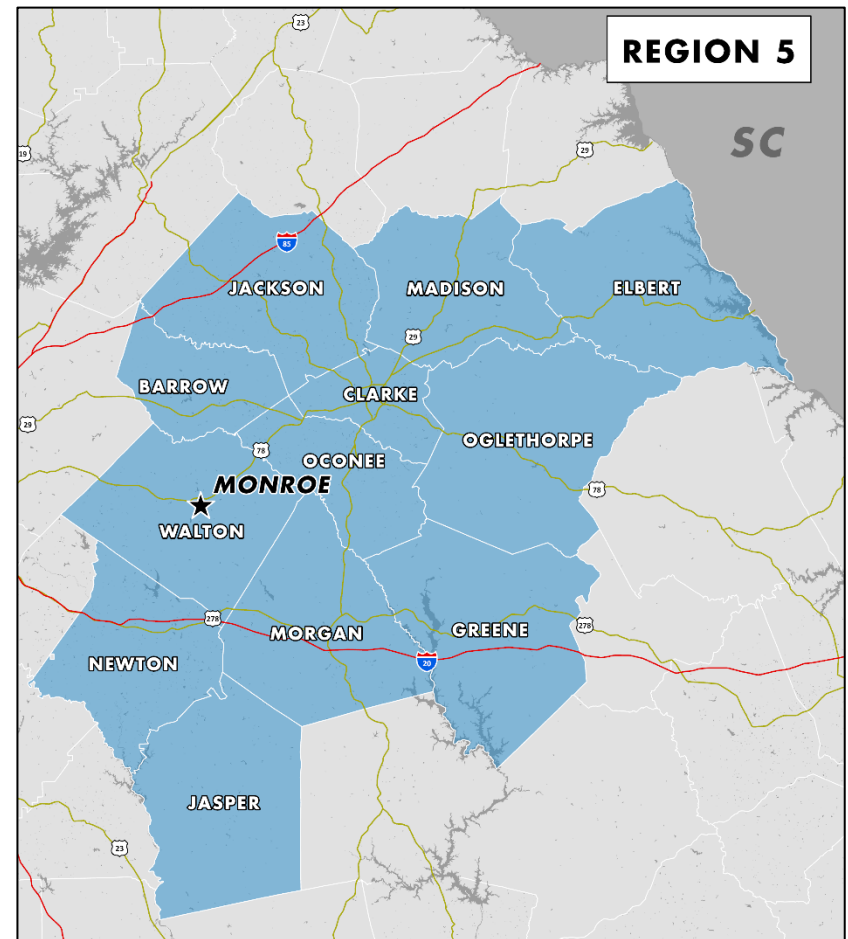
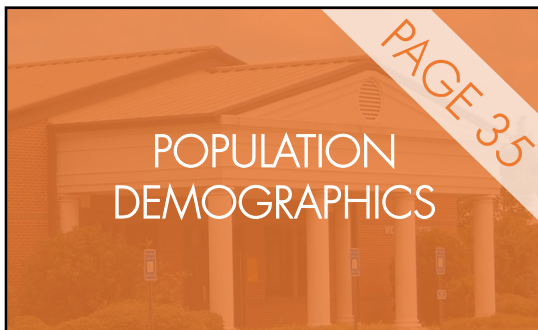


Table of Contents



The background of the slide is a green-tinted photograph of a city street. In the foreground, there is a large, ornate fountain with water spraying upwards. Behind the fountain, a multi-story building with a prominent dome and classical architectural features is visible. The building has a sign that reads "FITZPATRICK" and "1899". The overall scene is a vibrant urban setting.

Housing Market

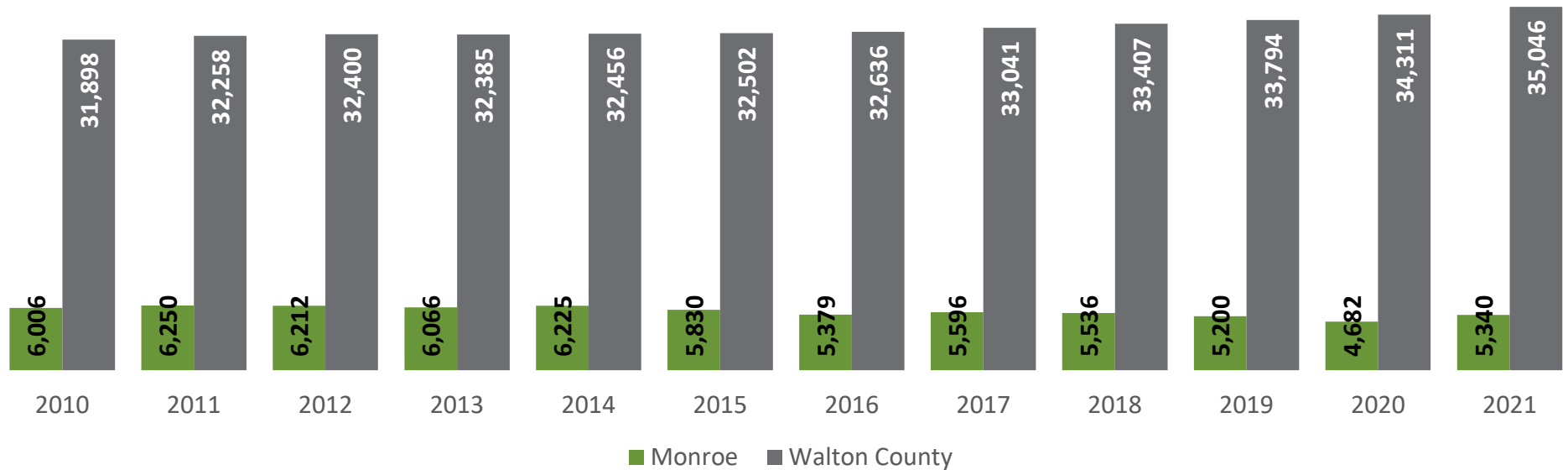
This section provides a snapshot of the current state of housing in the City of Monroe and Walton County, including occupancy and tenure, type, householder characteristics, housing fair share comparison, home values, and housing costs.

Housing Trends: Housing Units

KEY POINTS

- ❖ The total housing units in Monroe have declined between 2011 and 2021. Walton County's total housing units have increased, though not as much as regional total housing units.

Total Housing Units



Housing Units	2011	2021	Change (2011-2021)	% Change (2011-2021)
Monroe	6,250	5,340	-910	-14.6%
Walton County	32,258	35,046	2,788	8.6%
Walton County Region	439,179	490,366	51,187	11.7%
GSSD Region 5	233,256	254,901	21,645	9.3%
Georgia	4,063,024	4,375,039	312,015	7.7%
United States	131,034,946	139,647,020	8,612,074	6.6%

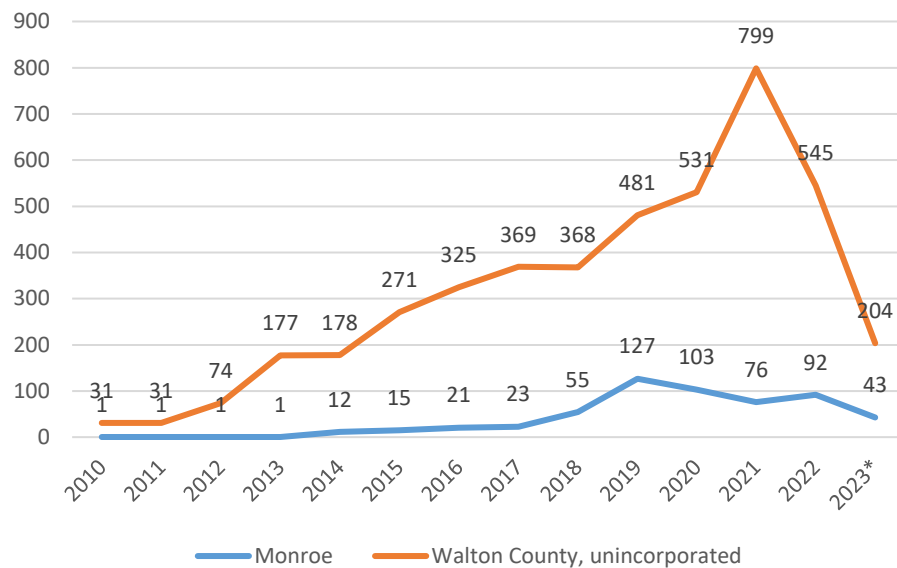
*There is a +/- 350 margin of error for each year of data which could lead to skewed results.
U.S. Census Bureau, American Community Survey 5-Year Estimates

Housing Trends: Building Permits

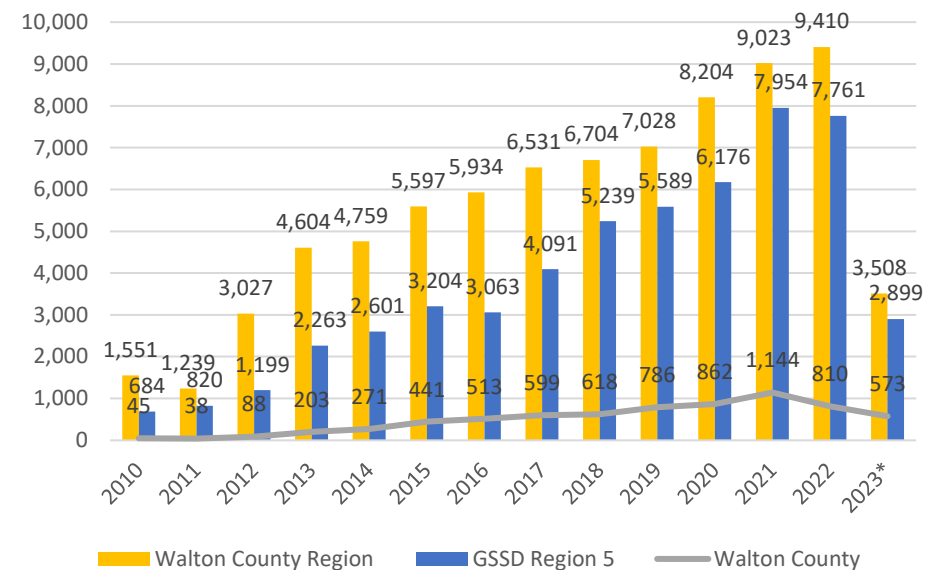
KEY POINTS

- ❖ Residential building permits are a metric to track new construction and housing unit growth.
- ❖ Residential building permits have increased greatly in Monroe and unincorporated Walton County in recent years, all of which are for single-family units.
- ❖ Walton County and regional residential building permits, both GSSD Region 5 and the Walton County Region, have increased in the past decade as well.

Monroe & Unincorporated Walton County Residential Building Permits



Walton County & Regional Residential Building Permits



U.S. Census Bureau, Building Permits Survey
*2023 Permits thru April


Housing Occupancy and Tenure

KEY POINTS

❖ Monroe’s vacancy rate is almost nine percent, while Walton County’s vacancy rate is almost six percent.

❖ Most occupied homes in Monroe are rentals, while most occupied homes in Walton County, the region, the state, and the nation are owner-occupied.

Housing Occupancy (2021)	Total Units	Occupied	%	Vacant	%
Monroe	5,340	4,880	91.4%	460	8.6%
Walton County	35,046	33,009	94.2%	2,037	5.8%
Walton County Region	490,366	467,425	95.3%	22,941	4.7%
GSSD Region 5	254,901	235,058	92.2%	19,843	7.8%
Georgia	4,375,039	3,885,371	88.8%	489,668	11.2%
United States	139,647,020	124,010,992	88.8%	15,636,028	11.2%

Housing Tenure (2021)						
	Monroe	Walton County	Walton County Region	GSSD Region 5	Georgia	United States
Total housing units	5,340	35,046	490,366	254,901	4,375,039	139,647,020
Occupied housing units	4,880	33,009	467,425	235,058	3,885,371	124,010,992
Owner-occupied	33.7%	75.5%	69.2%	68.6%	64.5%	64.6%
Renter-occupied	66.3%	24.5%	30.8%	31.4%	35.5%	35.4%

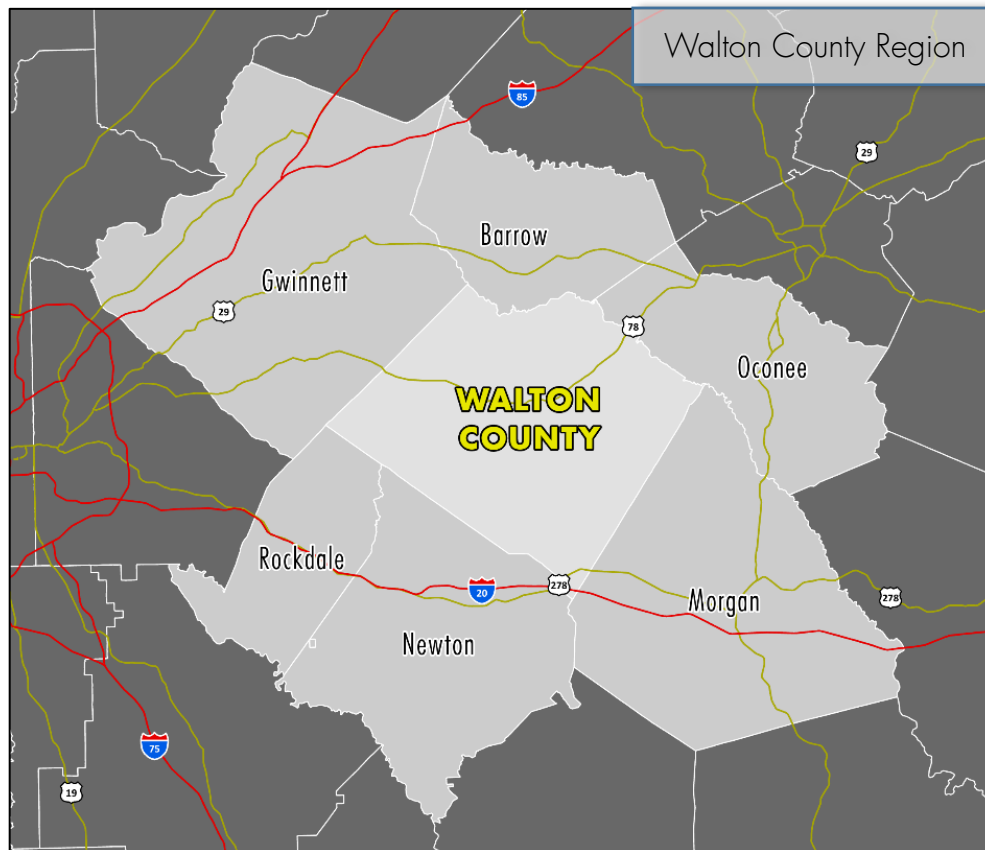
U.S. Census Bureau, American Community Survey 5-Year Estimates

Housing Fair Share Comparison

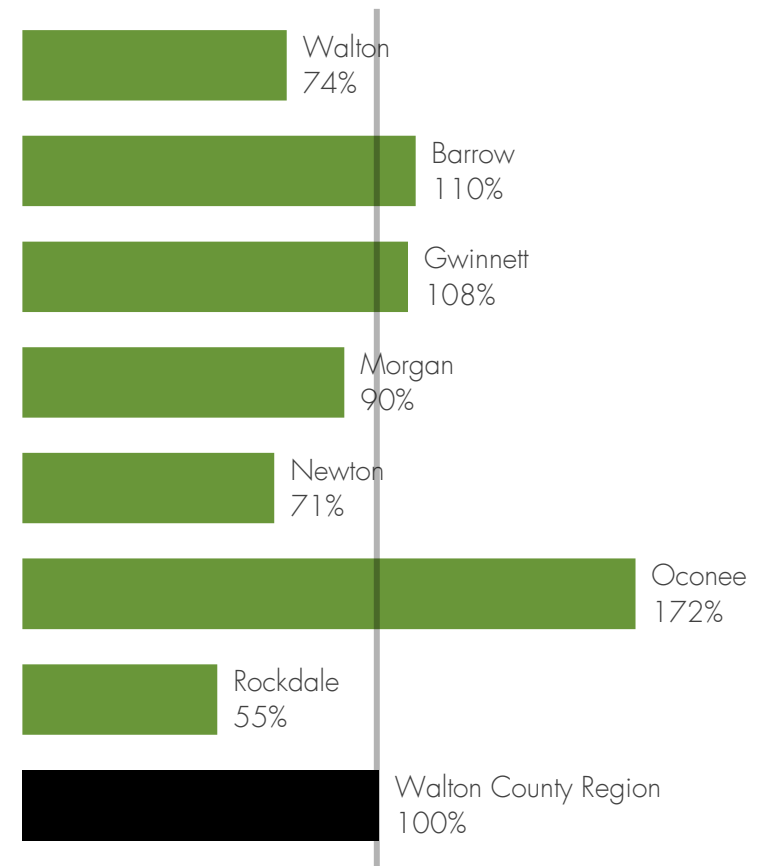
KEY POINTS

- ❖ A metric known as percentage of fair share is shown in the equation below and is used to gauge whether a part of a region is receiving its fair share of new housing units within a larger region (such as a multi-county area).
- ❖ Walton County has received only around 74 percent of its fair share of new housing unit growth between 2011 and 2021 when compared to the Walton County Region. Barrow, Gwinnett, and Oconee counties have seen more than their fair share of regional housing growth during the same period.

$$\text{percentage of fair share} = \frac{\text{county \% housing growth (2011 - 2021)}}{\text{regional \% housing growth (2011 - 2021)}}$$



Fair Share of Regional Housing Unit Growth (2011-2021)



Housing Type

KEY POINTS

- Nearly two-thirds of Monroe housing units and 84 percent of Walton County housing units are single-family detached units. Monroe has a higher percentage of multifamily units than Walton County.

Units in Structure (2021)



	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Total housing units	5,340		35,046		490,366		254,901		4,375,039		139,647,020	
1-unit, detached	3,242	60.7%	29,359	83.8%	372,049	75.9%	188,859	74.1%	2,918,588	66.7%	86,003,036	61.6%
1-unit, attached	195	3.7%	457	1.3%	23,173	4.7%	6,516	2.6%	181,860	4.2%	8,429,035	6.0%
2 units	877	16.4%	1,018	2.9%	9,352	1.9%	7,589	3.0%	92,907	2.1%	4,864,430	3.5%
3 or 4 units	439	8.2%	775	2.2%	8,517	1.7%	6,559	2.6%	127,553	2.9%	6,046,577	4.3%
5 to 9 units	332	6.2%	575	1.6%	14,732	3.0%	6,317	2.5%	190,742	4.4%	6,434,687	4.6%
10 to 19 units	53	1.0%	53	0.2%	23,419	4.8%	7,173	2.8%	200,048	4.6%	6,060,053	4.3%
20 or more units	72	1.3%	273	0.8%	24,958	5.1%	7,878	3.1%	298,879	6.8%	13,480,195	9.7%
Mobile home	130	2.4%	2,536	7.2%	13,881	2.8%	23,655	9.3%	360,518	8.2%	8,182,612	5.9%
Boat, RV, van, etc.	0	0.0%	0	0.0%	285	0.1%	355	0.1%	3,944	0.1%	146,395	0.1%

U.S. Census Bureau, American Community Survey 5-Year Estimates

Housing Type: Year Built

KEY POINTS

- ❖ 85 percent of Monroe homes and 63 percent of Walton County homes were built prior to 2000.
- ❖ 55 percent of Monroe homes and 24 percent of Walton County homes were built prior to 1980.
- ❖ Older homes are often in need of repairs and updates. Homes built prior to 1980 may have asbestos inside insulation, tiles, and other materials, and homes built before 1978 may have lead paint. Both require special precautions during home renovations and make the renovations more expensive but more critical.

Year Structure Built (2021)

	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Total housing units	5,340		35,046		490,366		254,901		4,375,039		139,647,020	
Built 2020 or later*	13	0.2%	18	0.1%	1265	0.3%	1016	0.4%	10,419	0.2%	261,398	0.2%
Built 2010 to 2019	138	2.6%	2,613	7.5%	41,814	8.5%	20,667	8.1%	375,698	8.6%	10,164,107	7.3%
Built 2000 to 2009	641	12.0%	10,213	29.1%	130,622	26.6%	66,908	26.2%	916,563	20.9%	18,958,193	13.6%
Built 1990 to 1999	902	16.9%	9,170	26.2%	129,042	26.3%	54,742	21.5%	873,428	20.0%	18,930,786	13.6%
Built 1980 to 1989	728	13.6%	4,781	13.6%	98,654	20.1%	36,155	14.2%	709,430	16.2%	18,494,657	13.2%
Built 1970 to 1979	1,012	19.0%	3,620	10.3%	50,983	10.4%	28,854	11.3%	580,288	13.3%	20,706,671	14.8%
Built 1960 to 1969	641	12.0%	1,964	5.6%	18,632	3.8%	18,199	7.1%	364,535	8.3%	14,433,420	10.3%
Built 1950 to 1959	578	10.8%	1,090	3.1%	9,258	1.9%	11,275	4.4%	251,792	5.8%	14,008,416	10.0%
Built 1940 to 1949	309	5.8%	550	1.6%	3185	0.6%	4818	1.9%	112,286	2.6%	6,584,726	4.7%
Built 1939 or earlier	378	7.1%	1,027	2.9%	6,911	1.4%	12,267	4.8%	180,600	4.1%	17,104,646	12.2%

U.S. Census Bureau, American Community Survey 5-Year Estimates


*Homes built in 2022-2023 may not be captured in this estimate. Residential building permits, which are on a different page of this report, capture newer construction.

Housing Type: Number of Bedrooms

KEY POINTS

- ❖ Most homes in Monroe are 2- or 3-bedroom homes, while most homes in Walton County are 3- or 4-bedroom homes. Homes across the nation are trending toward more bedrooms over time.

Bedrooms (2021)



	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Total housing units	5,340		35,046		490,366		254,901		4,375,039		139,647,020	
No bedroom	189	3.5%	344	1.0%	5,149	1.1%	2,298	0.9%	63,375	1.4%	3,689,027	2.6%
1 bedroom	423	7.9%	661	1.9%	24,155	4.9%	12,182	4.8%	330,651	7.6%	15,148,431	10.8%
2 bedrooms	1,567	29.3%	4,618	13.2%	72,798	14.8%	48,524	19.0%	941,260	21.5%	35,550,059	25.5%
3 bedrooms	2,155	40.4%	17,553	50.1%	191,964	39.1%	119,047	46.7%	1,841,633	42.1%	54,676,196	39.2%
4 bedrooms	919	17.2%	9,041	25.8%	135,425	27.6%	53,770	21.1%	861,326	19.7%	24,012,829	17.2%
5 or more bedrooms	87	1.6%	2,829	8.1%	60,875	12.4%	19,080	7.5%	336,794	7.7%	6,570,478	4.7%

U.S. Census Bureau, American Community Survey 5-Year Estimates

Householder Characteristics

KEY POINTS

- ❖ About 42 percent of householders in Monroe moved into their housing units in 2015 or later, compared to about one-third of Walton County householders.

Year Householder Moved into Unit (2021)	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
Occupied housing units	4,880		33,009		467,425		235,058		3,885,371		124,010,992	
Moved in 2019 or later	547	11.2%	2,875	8.7%	47,098	10.1%	24,212	10.3%	412,777	10.6%	12,384,398	10.0%
Moved in 2015 to 2018	1,486	30.5%	8,509	25.8%	147,150	31.5%	71,023	30.2%	1,230,887	31.7%	36,405,531	29.4%
Moved in 2010 to 2014	1,406	28.8%	5,523	16.7%	79,503	17.0%	37,822	16.1%	636,396	16.4%	21,104,629	17.0%
Moved in 2000 to 2009	707	14.5%	8,802	26.7%	115,851	24.8%	55,116	23.4%	817,610	21.0%	25,566,124	20.6%
Moved in 1990 to 1999	308	6.3%	4,241	12.8%	48,595	10.4%	25,160	10.7%	421,087	10.8%	14,173,100	11.4%
Moved in 1989 or earlier	426	8.7%	3,059	9.3%	29,228	6.3%	21,725	9.2%	366,614	9.4%	14,377,210	11.6%

*U.S. Census Bureau, American Community Survey 5-Year Estimates
 Note: Householders that moved in later than 2021 may not be captured in this estimate.*

Home Values and Housing Costs

KEY POINTS

- ❖ The median home value of Monroe is much lower than the median home value of Walton County, which is higher than the regional median home value.

Home Value (2021)	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Owner-occupied units	1,644		24,927		323,520		161,190		2,506,873		80,152,161	
Less than \$50,000	168	10.2%	1,095	4.4%	9,629	3.0%	10,570	6.6%	180,397	7.2%	5,009,191	6.2%
\$50,000 to \$99,999	180	10.9%	1,525	6.1%	12,880	4.0%	16,130	10.0%	282,455	11.3%	7,945,627	9.9%
\$100,000 to \$149,999	343	20.9%	2,508	10.1%	31,329	9.7%	22,535	14.0%	338,875	13.5%	9,029,536	11.3%
\$150,000 to \$199,999	484	29.4%	4,624	18.6%	62,951	19.5%	32,826	20.4%	410,647	16.4%	10,384,287	13.0%
\$200,000 to \$299,999	344	20.9%	8,046	32.3%	105,445	32.6%	38,699	24.0%	554,020	22.1%	16,082,523	20.1%
\$300,000 to \$499,999	125	7.6%	5,905	23.7%	79,658	24.6%	28,975	18.0%	487,067	19.4%	17,514,271	21.9%
\$500,000 to \$999,999	0	0.0%	1,099	4.4%	18,756	5.8%	9,432	5.9%	213,649	8.5%	10,929,818	13.6%
\$1,000,000 or more	0	0.0%	125	0.5%	2,872	0.9%	2,023	1.3%	39,763	1.6%	3,256,908	4.1%
Median (dollars)	\$161,400		\$231,900		\$220,624		\$190,115		\$206,700		\$244,900	

U.S. Census Bureau, American Community Survey 5-Year Estimates

Home Values and Housing Costs

KEY POINTS

- ❖ Housing units with a mortgage are a higher percentage of homes in Walton County than in Monroe.
- ❖ Mortgage status is an indicator of how long a homeowner has owned a home and how financially stable a homeowner is. Older homeowners and those with higher incomes are more likely to have no mortgage.





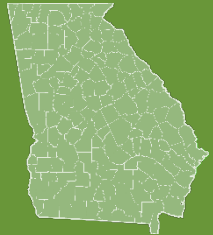
Mortgage Status (2020)	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
	Owner-occupied units	1,644		24,927		323,520		161,190		2,506,873		80,152,161
Housing units with a mortgage	1,002	60.9%	16,289	65.3%	233,008	72.0%	103,296	64.1%	1,620,298	64.6%	49,759,315	62.1%
Housing units without a mortgage	642	39.1%	8,638	34.7%	90,512	28.0%	57,894	35.9%	886,575	35.4%	30,392,846	37.9%

U.S. Census Bureau, American Community Survey 5-Year Estimates

Home Values and Housing Costs

KEY POINTS

- ❖ In general, monthly housing costs are lower for homeowners without a mortgage than for those with a mortgage. This holds true for Monroe and Walton County.

Selected Monthly Owner Costs (SMOC)* (2020)											United States	
	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia			
Housing units with a mortgage	1,002		16,289		233,008		103,296		1,620,298		49,759,315	
Less than \$500	0	0.0%	107	0.7%	1,300	0.6%	993	1.0%	16,533	1.0%	493,362	1.0%
\$500 to \$999	256	25.5%	2,237	13.7%	24,543	10.5%	17,860	17.3%	264,526	16.3%	7,075,877	14.2%
\$1,000 to \$1,499	486	48.5%	5,656	34.7%	74,703	32.1%	41,210	39.9%	517,557	31.9%	12,699,743	25.5%
\$1,500 to \$1,999	188	18.8%	4,714	28.9%	67,027	28.8%	22,601	21.9%	371,403	22.9%	10,722,625	21.5%
\$2,000 to \$2,499	72	7.2%	1,906	11.7%	34,294	14.7%	10,862	10.5%	201,722	12.4%	6,993,376	14.1%
\$2,500 to \$2,999	0	0.0%	1,197	7.3%	17,058	7.3%	5,324	5.2%	113,603	7.0%	4,394,486	8.8%
\$3,000 or more	0	0.0%	472	2.9%	14,083	6.0%	4,446	4.3%	134,954	8.3%	7,379,846	14.8%
Median	\$1,261		\$1,515		N/A		N/A		\$1,514		\$1,697	
Housing units without a mortgage	642		8,638		90,512		57,894		886,575		30,392,846	
Less than \$250	242	37.7%	964	11.2%	7,741	8.6%	7,367	12.7%	107,591	12.1%	2,990,668	9.8%
\$250 to \$399	197	30.7%	2,239	25.9%	19,536	21.6%	15,409	26.6%	246,587	27.8%	6,219,558	20.5%
\$400 to \$599	66	10.3%	3,101	35.9%	31,646	35.0%	19,807	34.2%	282,088	31.8%	8,423,860	27.7%
\$600 to \$799	84	13.1%	1,370	15.9%	18,446	20.4%	8,769	15.1%	133,791	15.1%	5,377,780	17.7%
\$800 to \$999	39	6.1%	540	6.3%	7,411	8.2%	3,402	5.9%	58,292	6.6%	2,989,426	9.8%
\$1,000 or more	14	2.2%	424	4.9%	5,732	6.3%	3,140	5.4%	58,226	6.6%	4,391,554	14.4%
Median	\$293		\$467		N/A		N/A		\$456		\$538	




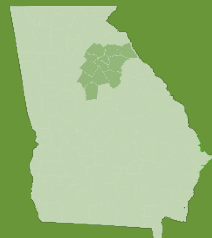
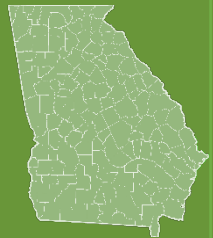

U.S. Census Bureau, American Community Survey 5-Year Estimates

*Selected Monthly Owner Costs (SMOC) includes mortgage, insurance, utilities, and maintenance costs.

Home Values and Housing Costs

KEY POINTS

- ❖ Median gross rent is lower in Monroe than in the county, the state, or the nation.
- ❖ Over half of units have rent less than \$1,000 per month in the City of Monroe.

Gross Rent (2020)												
	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Occupied units paying rent	3,171		7,717		139,770		69,570		1,308,796		41,729,931	
Less than \$500	566	17.8%	806	10.4%	3,331	2.4%	4,753	6.8%	99,050	7.6%	3,363,941	8.1%
\$500 to \$999	1,140	36.0%	2,637	34.2%	21,610	15.5%	32,242	46.3%	433,657	33.1%	12,713,367	30.5%
\$1,000 to \$1,499	1,325	41.8%	3,585	46.5%	67,199	48.1%	23,334	33.5%	485,270	37.1%	12,853,602	30.8%
\$1,500 to \$1,999	140	4.4%	499	6.5%	36,643	26.2%	6,884	9.9%	212,989	16.3%	6,999,395	16.8%
\$2,000 to \$2,499	0	0.0%	148	1.9%	8,831	6.3%	1,597	2.3%	53,507	4.1%	3,063,749	7.3%
\$2,500 to \$2,999	0	0.0%	20	0.3%	1,766	1.3%	378	0.5%	13,211	1.0%	1,287,657	3.1%
\$3,000 or more	0	0.0%	22	0.3%	390	0.3%	382	0.5%	11,112	0.8%	1,448,220	3.5%
Median (dollars)	\$942		\$1,045		N/A		N/A		\$1,110		\$1,163	
No rent paid	65		365		4,135		4,298		69,702		2,128,900	

U.S. Census Bureau, American Community Survey 5-Year Estimates

Home Values and Housing Costs

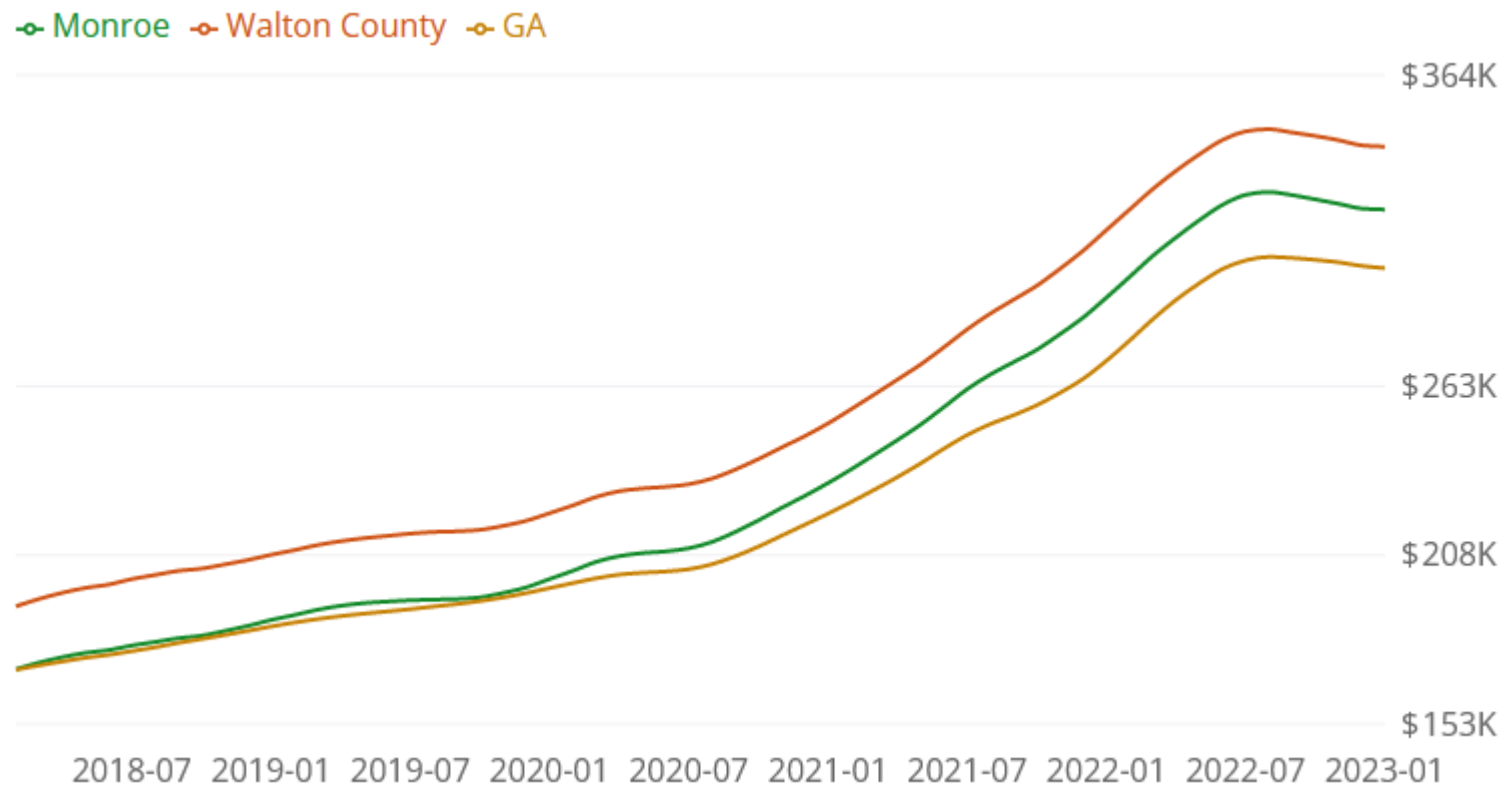
KEY POINTS

- ❖ Home values in Monroe and Walton County have risen sharply in the past few years, tracking with state and national trends. The latest median home values in Monroe and Walton County are higher than the state median home value.

The Zillow Home Value Index is the typical value for a geographic area, analogous to a median home value.

Zillow Home Value Index (January 2023)

Monroe: \$321,059 | Walton County: \$341,587 | Georgia: \$301,978



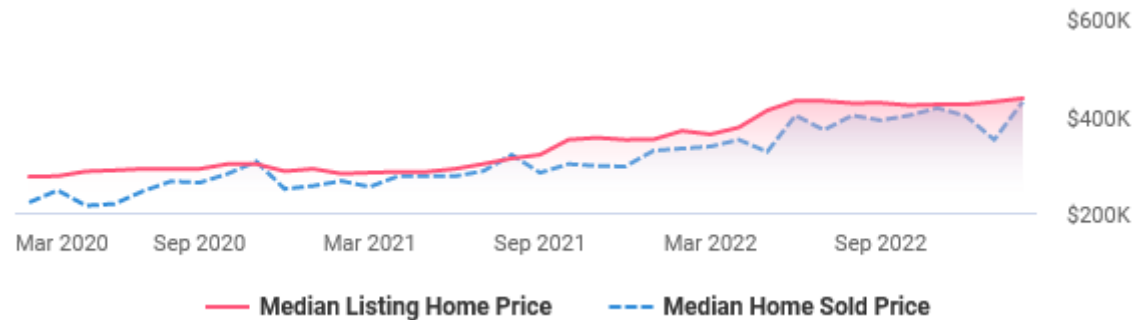
Zillow

Home Values and Housing Costs

KEY POINTS

- ❖ In January 2023, the median listing price in Monroe was \$434.9k, trending up 18.2 percent year-over-year.
- ❖ The median listing home price per square foot was \$183.
- ❖ The median home sale price was \$427.6k.
- ❖ Monroe is in a balanced market as of January 2023, which means that the supply and demand of homes are about the same.
- ❖ Home values are an indicator of a housing market's appeal. Price per square foot informs how much a home build should cost to be sellable in the housing market.

Median Listing Home Price vs. Median Home Sold (Sale) Price



Sale-to-List Price Ratio: 99.86%

Homes in Monroe sold for approximately the asking price on average in January 2023.

Buyer's Market vs. Seller's Market

Monroe is in a balanced market as of January 2023, which means that the supply and demand of homes are about the same.



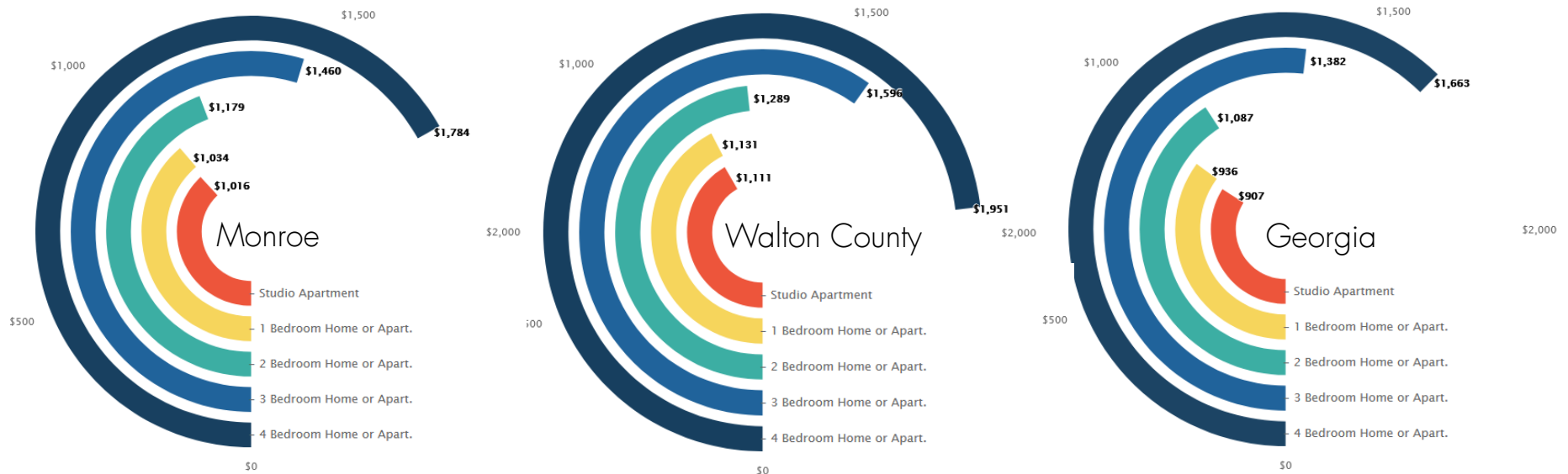
Realtor.com

Home Values and Housing Costs

KEY POINTS

- ❖ Median market rent prices in Monroe and Walton County are slightly higher than Georgia on average, though these numbers are volatile and may not be accurate.

Median Market Rent by Bedrooms in Unit



Sperling's Best Places

Housing Market Key Takeaways

01

Construction of new housing is increasing year over year.

Following national and state trends, residential building permits have increased in Monroe and Walton County in recent years, though more housing may still be needed.

02

Housing growth in Walton County has been less than its fair share in the region.

When compared with the Walton County Region, Walton County's overall housing unit growth between 2011 and 2021 has been only around three-quarters of its fair share.

03

Owners pay more for housing per month than renters.

Rent prices have lagged behind the increase in home values but are higher than the state median.

Income & Poverty


The Income & Poverty section illustrates income and poverty statistics and data related to housing affordability.

Income & Poverty

KEY POINTS

- ❖ Households are considered cost-burdened if they are paying 30 percent or more of their household incomes in housing costs, including utilities.*
- ❖ A significant percentage of owner-occupied households with a mortgage in Monroe (36 percent) and Walton County (22 percent) pay 30 percent or more of their income in housing costs.
- ❖ Among renter-occupied households, 59 percent of Monroe households and 49 percent of Walton County households pay more than 30 percent of their incomes in housing costs.
- ❖ Housing affordability is an important consideration because it supports the needs of the community’s residents and workforce, improves neighborhoods, and strengthens the economy. When people can afford homes in the communities where they want to live and work, it increases their quality of life by reducing commute times, increasing disposable income, and supporting community cohesion, vibrancy, and involvement.
- ❖ **Due to the large percentage of cost-burdened, lower-income households, it may be advisable to look at options for creating affordable housing, especially rental housing, in Monroe and Walton County.** (See Appendix for examples of affordable housing initiatives.)

Income and Poverty (2020)



	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Median Household Income	\$37,583		\$65,491		\$70,430		\$58,411		\$61,224		\$64,994	
Per Capita Income	\$15,457		\$28,436		\$31,140		\$28,463		\$32,427		\$35,384	
In Poverty (% of population)	4,156	32.2%	11,286	12.3%	147,973	11.0%	94,851	15.3%	1,461,572	14.3%	40,910,326	12.8%
Households Receiving Food Stamps/SNAP	1,298	30.6%	3,580	11.2%	38,089	8.5%	27,342	12.0%	468,521	12.2%	13,892,407	11.4%

U.S. Census Bureau, American Community Survey 5-Year Estimates & JobsEQ 2022Q3

*According to the U.S. Census Bureau

Income & Poverty

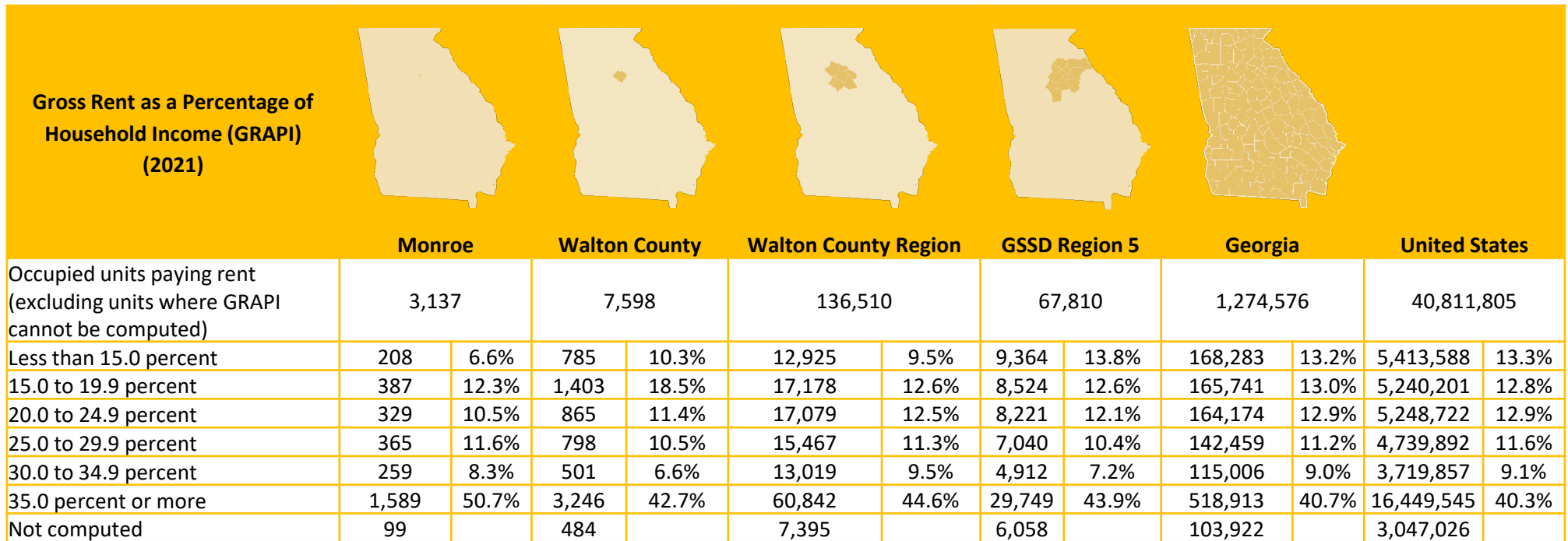
**Selected Monthly Owner Costs
as a Percentage of Household
Income (SMOCAPI)
(2021)**



	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	1,002		16,255		231,698		102,705		1,610,977		49,524,905	
Less than 20.0 percent	375	37.4%	8,105	49.9%	110,464	47.7%	50,861	49.5%	817,761	50.8%	23,335,775	47.1%
20.0 to 24.9 percent	169	16.9%	2,677	16.5%	37,079	16.0%	16,401	16.0%	242,582	15.1%	7,651,709	15.5%
25.0 to 29.9 percent	102	10.2%	1,921	11.8%	22,315	9.6%	9,428	9.2%	147,047	9.1%	5,061,301	10.2%
30.0 to 34.9 percent	129	12.9%	993	6.1%	14,999	6.5%	6,836	6.7%	97,957	6.1%	3,328,626	6.7%
35.0 percent or more	227	22.7%	2,559	15.7%	46,841	20.2%	19,179	18.7%	305,630	19.0%	10,147,494	20.5%
Not computed	0		34		1,310		591		9,321		234,410	
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	642		8,585		89,004		56,990		869,465		29,980,557	
Less than 10.0 percent	335	52.2%	4,535	52.8%	50,236	56.4%	29,547	51.8%	455,853	52.4%	13,823,361	46.1%
10.0 to 14.9 percent	109	17.0%	1,757	20.5%	15,457	17.4%	10,660	18.7%	157,342	18.1%	5,768,577	19.2%
15.0 to 19.9 percent	70	10.9%	855	10.0%	7,844	8.8%	5,471	9.6%	81,569	9.4%	3,222,277	10.7%
20.0 to 24.9 percent	45	7.0%	320	3.7%	4,079	4.6%	3,070	5.4%	49,131	5.7%	1,940,580	6.5%
25.0 to 29.9 percent	10	1.6%	183	2.1%	2,940	3.3%	2,086	3.7%	31,293	3.6%	1,246,171	4.2%
30.0 to 34.9 percent	0	0.0%	58	0.7%	1,945	2.2%	1,375	2.4%	20,048	2.3%	837,525	2.8%
35.0 percent or more	73	11.4%	877	10.2%	6,503	7.3%	4,781	8.4%	74,229	8.5%	3,142,066	10.5%
Not computed	0		53		1,508		904		17,110		412,289	

U.S. Census Bureau, American Community Survey 5-Year Estimates

Income & Poverty



U.S. Census Bureau, American Community Survey 5-Year Estimates

Income & Poverty

Affordable Housing and Low-Income Housing Terminology

- ❖ A home is considered affordable if a household spends less than 30 percent of its gross income on housing costs.
- ❖ Affordable housing as a housing category is typically defined as housing that is “affordable” for a household making 80 percent of the area median income (AMI).
- ❖ Area median income (AMI) or median family income (MFI) is calculated for each MSA or county by the U.S. Department of Housing and Urban Development (HUD) to determine qualification for HOME funding. HUD uses a formula that involves the median family income for the ACS 2019 dataset and the difference in the consumer price index between 2019 and 2022 to calculate AMI or MFI. **The AMI for the Atlanta Metro Area, of which Monroe is a part, in 2022 is \$96,400.**
- ❖ Per federal regulations, a low-income household is a household whose income does not exceed 80 percent of AMI, adjusted for family size. Low-income housing and affordable housing are sometimes used interchangeably. **80 percent of AMI is \$77,120.**
- ❖ Very low-income housing is affordable for households whose incomes do not exceed 50 percent of AMI, while extremely low-income housing is affordable for households whose incomes do not exceed 30 percent of AMI. **30 percent of AMI is \$28,920 and 50 percent of AMI is \$48,200.**
- ❖ Workforce housing is housing that is “affordable” to households earning between 60 and 120 percent of AMI, meaning that households in that income range spend 30 percent or less of their gross income on housing costs. **60 percent of AMI is \$57,840 and 120 percent of AMI is \$115,680.**
- ❖ Per federal regulations, households whose incomes are between 81 percent and 95 percent of AMI are considered moderate-income. Housing for which moderate-income households spend 30 percent or less of their gross income on housing costs is considered moderate-income housing. **81 percent of AMI is \$78,084 and 95 percent of AMI is \$91,580.**
- ❖ In accordance with federal housing policy, HUD defines a mixed-income building as “comprised of housing units with differing levels of affordability, typically with some market-rate housing and some housing that is available to low-income occupants below market-rate.” In accordance with widely held housing industry practice, a mixed-income neighborhood consists of a variety of household incomes and opportunities for meaningful interaction, including parks, schools, and shopping.

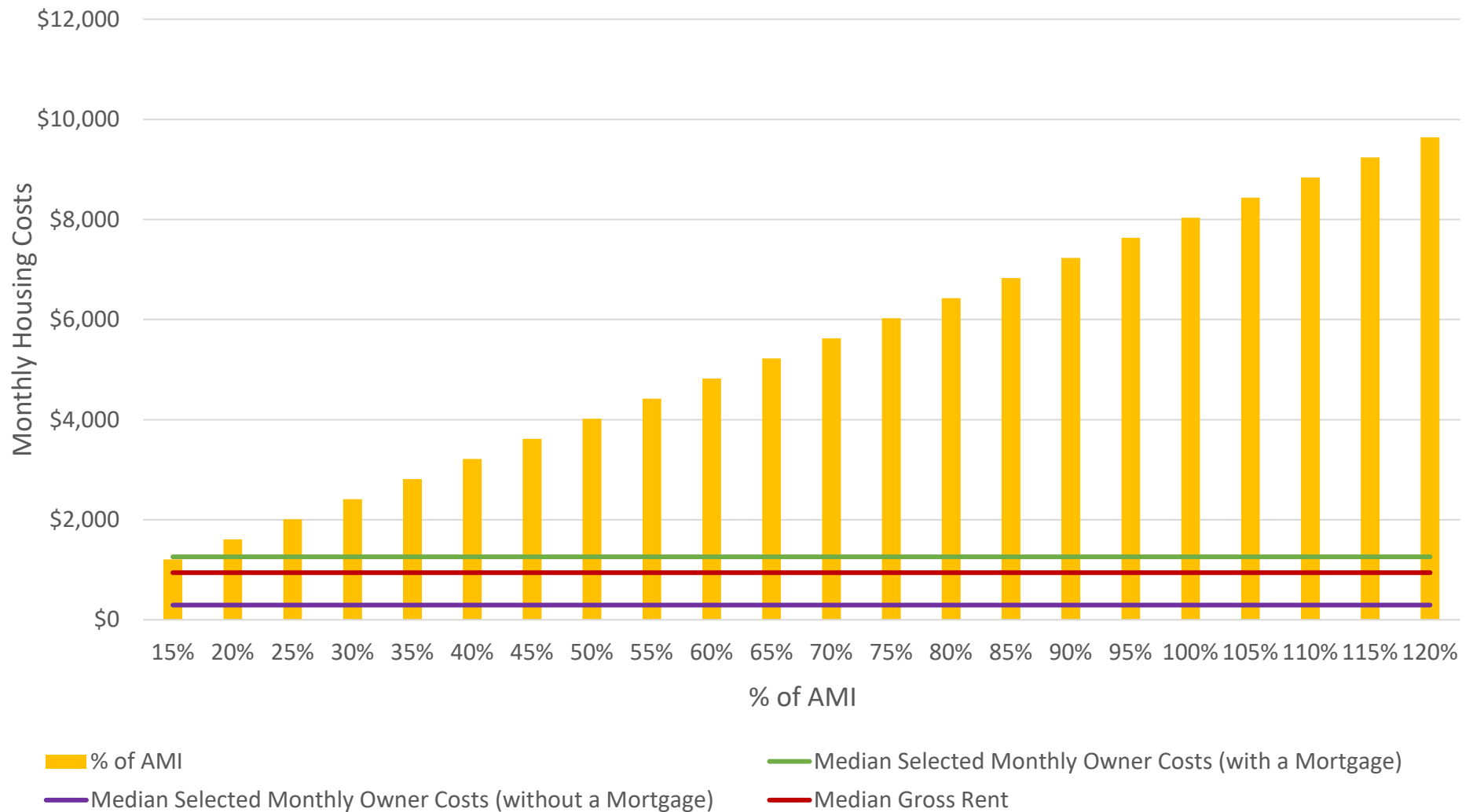
Adjusted HOME Income Limits Metro Atlanta	No. of People in Family							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low Income (30%)	\$20,250	\$23,150	\$26,050	\$28,900	\$31,250	\$33,550	\$35,850	\$38,150
Very Low Income (50%)	\$33,750	\$38,600	\$43,400	\$48,200	\$52,100	\$55,950	\$59,800	\$63,650
"Workforce" Threshold (60%)	\$40,500	\$46,320	\$52,080	\$57,840	\$62,520	\$67,140	\$71,760	\$76,380
Low Income (80%)	\$54,000	\$61,700	\$69,400	\$77,100	\$83,300	\$89,450	\$95,650	\$101,800
"Workforce" Limit (120%)	\$81,000	\$92,640	\$104,160	\$115,680	\$125,040	\$134,280	\$143,520	\$152,760

U.S. Department of Housing and Urban Development (HUD) FY 2022

Income & Poverty

KEY POINTS

❖ Those making 15 percent or more of the AMI can afford the median housing costs for owner-occupied homes.



Income & Poverty

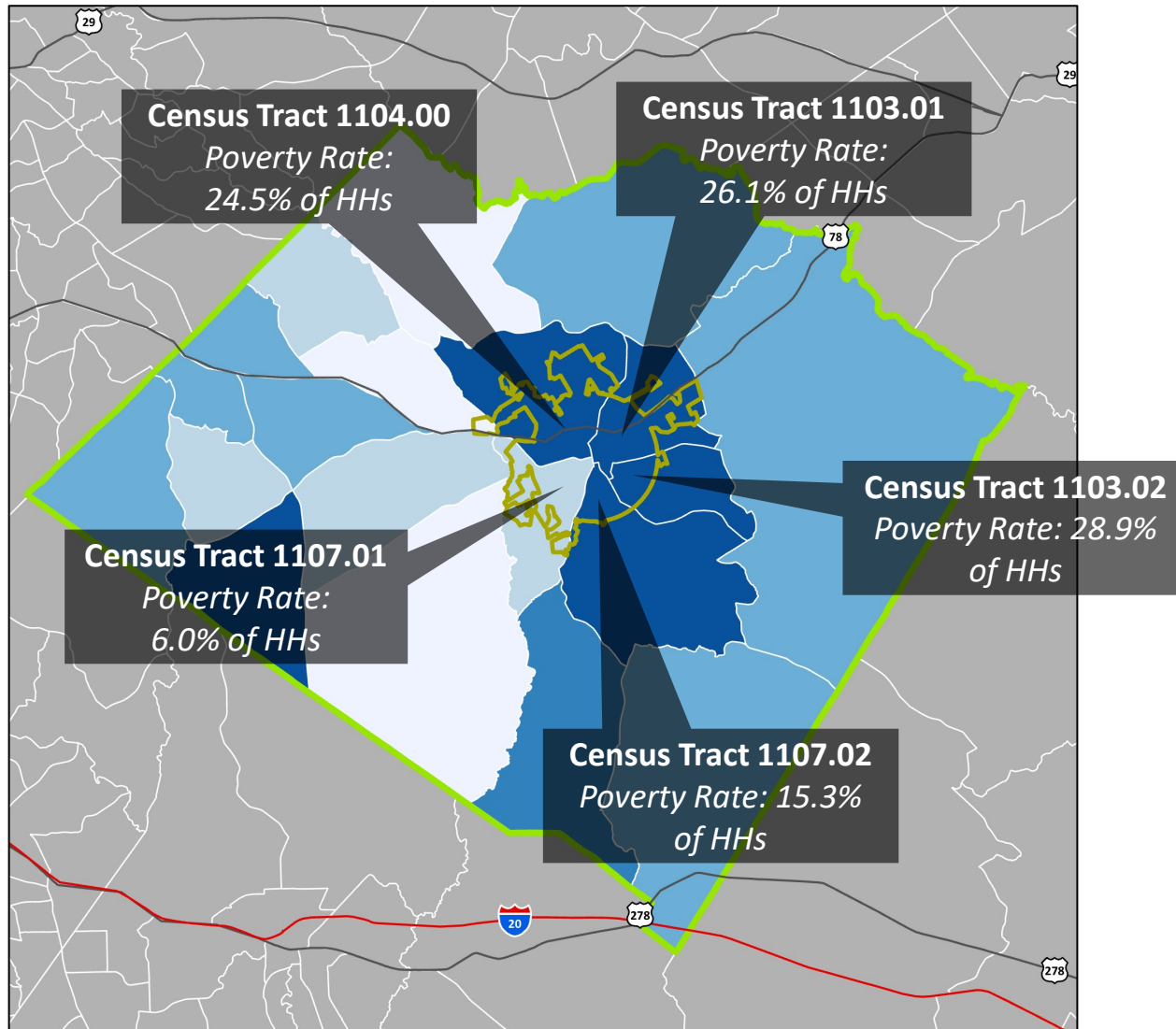
Housing Costs by % of AMI	
Area Median Income (AMI)	\$96,400
Maximum Monthly Housing Costs Affordable for AMI	\$2,410
Affordable or Low-Income Housing	
80% of AMI	\$77,120
Maximum Monthly Housing Costs Affordable for 80% of AMI	\$1,928
Workforce Housing	
60% of AMI	\$57,840
Maximum Monthly Housing Costs Affordable for 60% of AMI	\$1,446
120% of AMI	\$115,680
Maximum Monthly Housing Costs Affordable for 120% of AMI	\$2,892
Moderate-Income Housing	
81% of AMI	\$78,084
Maximum Monthly Housing Costs Affordable for 81% of AMI	\$1,952
95% of AMI	\$91,580
Maximum Monthly Housing Costs Affordable for 95% of AMI	\$2,290
Housing Costs	
Median Selected Monthly Owner Costs (With a Mortgage)	\$1,261
Median Selected Monthly Owner Costs (Without a Mortgage)	\$293
Median Gross Rent	\$942

Income & Poverty

KEY POINTS

❖ Among census tracts in Monroe, the poverty rate is highest in tracts 1103.02, 1103.01, and 1104.00.

❖ The census tracts with higher poverty rates may be a good area in which to prioritize affordable housing efforts.



U.S. Census Bureau (2021)

Income & Poverty Key Takeaways

01

Income is lower in Monroe than county, regional, state, and national incomes.

Median household incomes and per capita incomes are lower in Monroe than in the surrounding region, while poverty rates and food stamp usage rates are higher. These factors can make housing difficult to afford.

02

A segment of Monroe and Walton County renters are burdened by housing costs.

A high percentage of renters (59 percent in Monroe and 49 percent in Walton County) are housing cost burdened, meaning they spend an uncomfortable portion of their income (30 percent or more) on housing costs.

03

A segment of Monroe and Walton County homeowners are also burdened by housing costs.

A significant percentage of owner-occupied households with a mortgage in Monroe (36 percent) and Walton County (22 percent) are housing cost burdened, meaning they spend 30 percent or more of their income in housing costs.

The background of the slide is a photograph of a building with a gabled roof and a white text box overlay. The building has a prominent gable with a decorative vent in the center. The text box is white and contains the title and a short paragraph. The overall color scheme is a warm, orange-brown hue.

Population Demographics

The Population Demographics section details population trends, age distribution, and educational attainment.

Population Summary

KEY POINTS

- ❖ Rates of uninsured people and children in single parent families are higher in the City of Monroe than in the county, region, state, or nation.
- ❖ Disability rates are slightly higher and labor force participation rates for disabled people are slightly higher in Monroe than in the county region, state, or nation.

Social Characteristics



	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Total Population (2021 ACS)	15,264		99,853		1,424,152		674,939		10,788,029		332,031,554	
Total Population (2020 ACS)	13,568		93,284		1,359,008		635,568		10,516,579		326,569,308	
Disconnected Youth*	22	2.2%	132	2.5%	2,140	2.7%	804	2.0%	18,191	3.1%	433,164	2.5%
Children in Single Parent Families (% of all children)	2,927	80.4%	7,535	35.2%	104,896	30.6%	48,194	34.5%	896,618	38.1%	23,628,508	34.0%
Uninsured (Medical)	2,699	20.7%	11,150	12.1%	200,543	14.8%	79,543	12.6%	1,345,294	13.0%	28,058,903	8.7%
With a Disability, Age 18-64	1,082	14.5%	5,767	10.4%	63,406	7.6%	47,142	12.0%	677,890	10.6%	20,231,217	10.3%
With a Disability, Age 18-64, Labor Force Participation	544	50.3%	2,560	44.4%	27,282	43.0%	19,678	41.7%	277,978	41.0%	8,740,236	43.2%

Estimates are as of 2020 and sourced from U.S. Census Bureau, American Community Survey 5-Year Estimates & JobsEQ 2022Q3 unless otherwise noted.

*Disconnected Youth are 16–19 year-olds who are not in school, not high school graduates, and either unemployed or not in the labor force.

Population Summary

Age and Sex Summary												
	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Total Population (2021 ACS)	15,264		99,853		1,424,152		674,939		10,788,029		332,031,554	
Total Population (2020 ACS)	13,568		93,284		1,359,008		635,568		10,516,579		326,569,308	
Male	5,859	43.2%	45,281	48.5%	660,217	48.6%	307,929	48.4%	5,113,936	48.6%	160,818,530	49.2%
Female	7,709	56.8%	48,003	51.5%	698,791	51.4%	327,639	51.6%	5,402,643	51.4%	165,750,778	50.8%
Median Age	29.2		39.1		36.3		36.9		36.9		38.2	
Under 18 Years	4,193	30.9%	22,929	24.6%	359,401	26.4%	148,065	23.3%	2,505,314	23.8%	73,296,738	22.4%
18 to 24 Years	1,638	12.1%	7,838	8.4%	122,176	9.0%	74,828	11.8%	1,014,840	9.6%	30,435,736	9.3%
25 to 34 Years	1,988	14.7%	11,468	12.3%	175,786	12.9%	83,153	13.1%	1,463,710	13.9%	45,485,165	13.9%
35 to 44 Years	1,731	12.8%	11,620	12.5%	189,644	14.0%	80,157	12.6%	1,384,214	13.2%	41,346,677	12.7%
45 to 54 Years	1,596	11.8%	13,314	14.3%	196,454	14.5%	81,912	12.9%	1,404,137	13.4%	41,540,736	12.7%
55 to 64 Years	1,004	7.4%	11,522	12.4%	161,163	11.9%	75,344	11.9%	1,285,003	12.2%	42,101,439	12.9%
65 to 74 Years	892	6.6%	8,780	9.4%	98,981	7.3%	56,557	8.9%	898,600	8.5%	30,547,950	9.4%
75 Years, and Over	526	3.9%	5,813	6.2%	55,403	4.1%	35,552	5.6%	560,761	5.3%	21,814,867	6.7%

Estimates are as of 2020 and sourced from U.S. Census Bureau, American Community Survey 5-Year Estimates & JobsEQ 2022Q3 unless otherwise noted.

Population Summary

Race & Ethnicity												
	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
Total Population (2021 ACS)	15,264		99,853		1,424,152		674,939		10,788,029		332,031,554	
Total Population (2020 ACS)	13,568		93,284		1,359,008		635,568		10,516,579		326,569,308	
Race: White	5,303	39.1%	71,689	76.9%	686,839	50.5%	443,592	69.8%	6,020,265	57.2%	229,960,813	70.4%
Race: Black or African American	7,669	56.5%	16,920	18.1%	394,397	29.0%	144,173	22.7%	3,319,844	31.6%	41,227,384	12.6%
Race: American Indian and Alaska Native	0	0.0%	68	0.1%	4,323	0.3%	963	0.2%	34,962	0.3%	2,688,614	0.8%
Race: Asian	240	1.8%	1,527	1.6%	121,988	9.0%	14,666	2.3%	434,603	4.1%	18,421,637	5.6%
Race: Native Hawaiian and Other Pacific Islander	0	0.0%	16	0.0%	707	0.1%	214	0.0%	7,127	0.1%	611,404	0.2%
Race: Some Other Race	51	0.4%	1,454	1.6%	87,353	6.4%	13,568	2.1%	306,609	2.9%	16,783,914	5.1%
Race: Two or More Races	305	2.2%	1,610	1.7%	63,401	4.7%	18,392	2.9%	393,169	3.7%	16,875,542	5.2%
Hispanic or Latino (of any race)	608	4.5%	4,343	4.7%	228,558	16.8%	47,333	7.4%	1,013,057	9.6%	59,361,020	18.2%

Estimates are as of 2020 and sourced from U.S. Census Bureau, American Community Survey 5-Year Estimates & JobsEQ 2022Q3 unless otherwise noted.

Population Summary

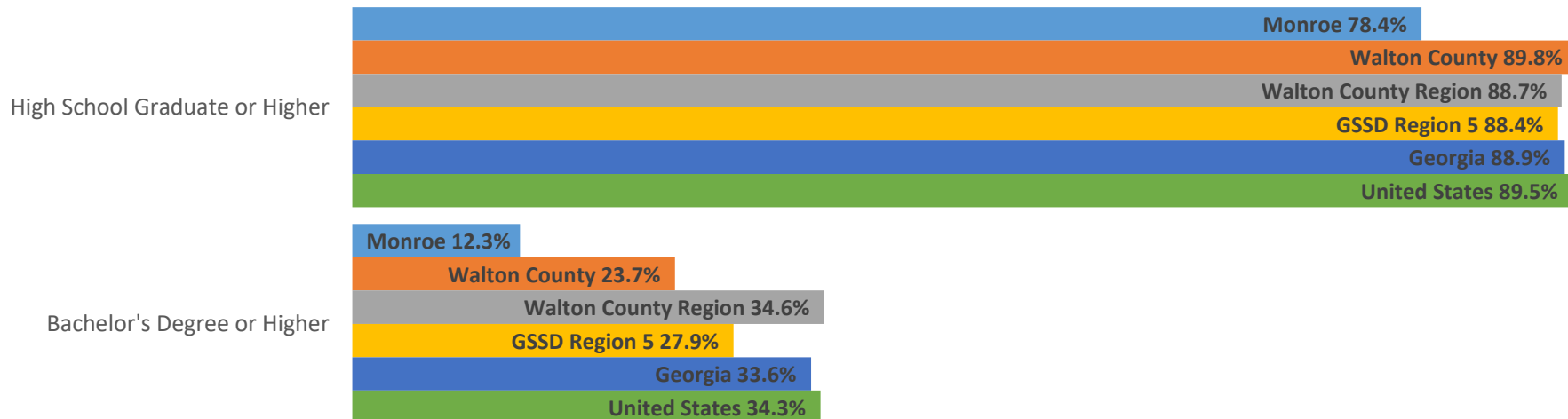
Educational Attainment Ages 25-64



	Monroe		Walton County		Walton County Region		GSSD Region 5		Georgia		United States	
No High School Diploma	1,366	21.6%	4,890	10.2%	81,989	11.3%	37,177	11.6%	615,102	11.1%	17,929,220	10.5%
High School Graduate	2,508	39.7%	16,287	34.0%	176,888	24.5%	97,427	30.4%	1,458,600	26.3%	43,289,555	25.4%
Some College, No Degree	1,298	20.5%	11,194	23.4%	144,285	20.0%	69,054	21.5%	1,132,825	20.5%	34,959,338	20.5%
Associate's Degree	371	5.9%	4,214	8.8%	69,739	9.6%	27,345	8.5%	468,652	8.5%	15,776,790	9.3%
Bachelor's Degree	606	9.6%	7,169	15.0%	161,429	22.3%	52,109	16.3%	1,161,543	21.0%	36,888,244	21.6%
Postgraduate Degree	170	2.7%	4,170	8.7%	88,717	12.3%	37,454	11.7%	700,342	12.6%	21,630,870	12.7%

Estimates are as of 2020 and sourced from U.S. Census Bureau, American Community Survey 5-Year Estimates & JobsEQ 2022Q3

Educational Attainment, Population Ages 25+



Demographics & Psychographics

Psychographics

Esri produces a psychographic classification system, which categorizes people in each area by their values and purchasing behavior, called Tapestry Segmentation. Tapestry Segmentation classifies US neighborhoods into 67 unique segments, based on demographics and socioeconomic characteristics. Esri Tapestry Segmentation includes three indexes displaying average household wealth, socioeconomic status, and housing affordability for the market relative to US standards. Below are the top three tapestry segments within City of Monroe and Walton County. Please see the Appendix for details about these tapestry segments.

City of Monroe	Walton County
1. Hometown Heritage (8G)	1. Green Acres (6A)
2. Middleburg (4C)	2. Middleburg (4C)
3. Small Town Sincerity (12C)	3. Salt of the Earth (6B)

Esri (2022)

Population Demographics Key Takeaways

01

Fewer Monroe residents hold college degrees than in the county, region, state, or nation.

A college education affects earning potential and limits the amount of income available for housing costs.

02

Monroe is younger on average than the county or surrounding region.

The median age of 29.2 years is lower than typical for the county, region, state, and nation.

03

The disability rate and disabled labor force participation rates are higher in Monroe than the county, region, state, or nation.

In addition, rates of uninsured people and children in single parent families are higher in Monroe than in the county, region, state, or nation.

Workforce Flow

This section of the report details the commuter patterns of the City of Monroe and Walton County region.

U.S. Census Bureau OnTheMap commuter data is used in the following section. Please note, some of the weaknesses of OnTheMap commuter data include:

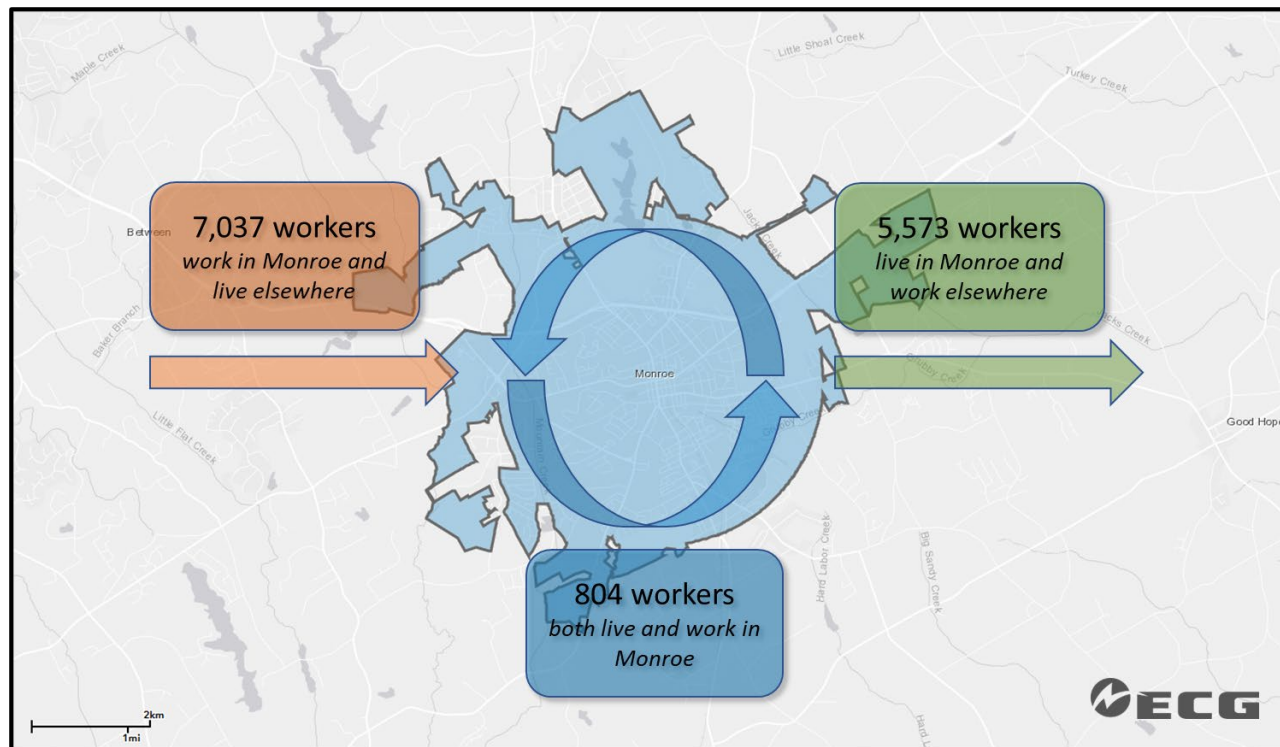
- 1. Lack of data on certain types of workers: OnTheMap data is based on administrative records from state unemployment insurance programs and the Census Bureau's American Community Survey. As a result, the data may not include workers who are not covered by unemployment insurance, such as some self-employed individuals.*
- 2. Limited detail on work activities: OnTheMap data is focused primarily on commuting patterns and does not provide detailed information on the types of work activities or industries in which individuals are employed.*
- 3. Limited geographic detail: OnTheMap data is generally reported at the county or census tract level, which may not provide enough detail for some types of analyses. In addition, the data may not accurately reflect the complex commuting patterns that can occur in larger metropolitan areas.*
- 4. Potential for errors or inconsistencies: OnTheMap data is based on administrative records and self-reported survey data, which can be subject to errors or inconsistencies. In addition, the data is updated infrequently, which means that it may not reflect recent changes in the labor market or commuting patterns.*
- 5. A lag in data between collection and reporting: The latest official commuter data is from 2019 and it is likely that the commuter patterns have shifted significantly since then following national trends.*

Commuter Patterns: City of Monroe

KEY POINTS

- ❖ Monroe has a net commuter inflow, meaning more workers commute into the city than out of it.
- ❖ A relatively small number of Monroe workers both live and work in the city.
- ❖ Out of all residents of Monroe who are employed, nearly a quarter work in Walton County (including Monroe).
- ❖ Out of all employees with jobs in Monroe, over a third live somewhere in Walton County (including Monroe).

Labor Market Size	Count	Share	Labor Force Efficiency	Count	Share	Employment Efficiency	Count	Share
Employed in Monroe	7,841	100.0%	Living in Monroe	6,377	100.0%	Employed in Monroe	7,841	100.0%
Living in Monroe	6,377	81.3%	Living and Employed in Monroe	804	12.6%	Employed and Living in Monroe	804	10.3%
Net Job Inflow (+)	+1,464	-	Living in Monroe but Employed Elsewhere	5,573	87.4%	Employed in Monroe but Living Elsewhere	7,037	89.7%



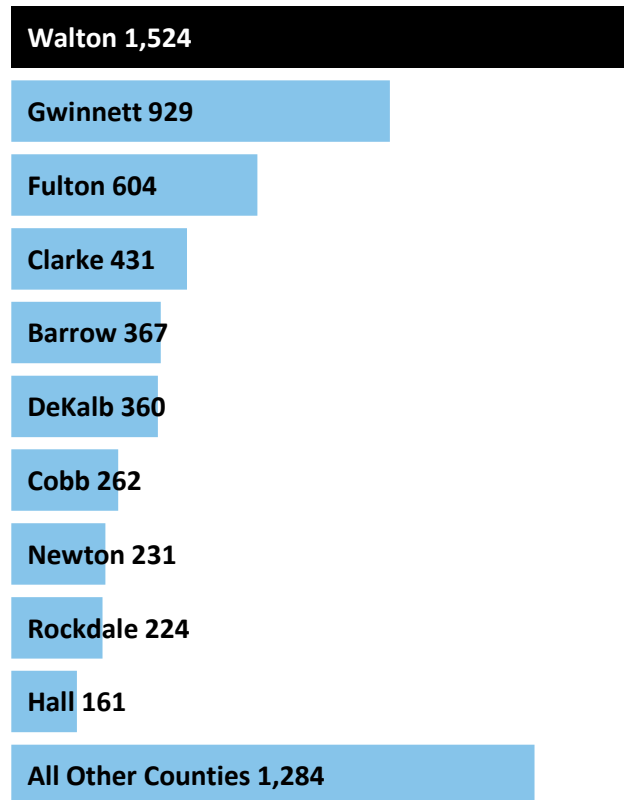
U.S. Census Bureau, Center for Economic Studies, LEHD / OnTheMap (2019)

Commuter Patterns: City of Monroe

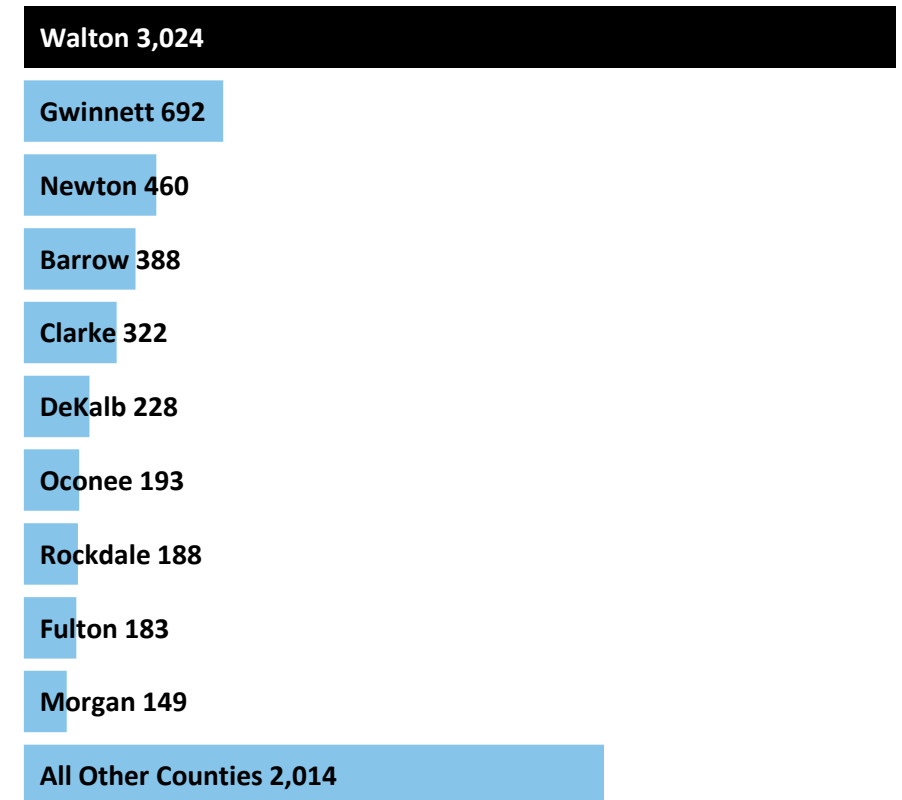
Living in Monroe	6,377	100.0%
Living and Employed in Monroe	804	12.6%
Living in Monroe but Employed Elsewhere	5,573	87.4%

Employed in Monroe	7,841	100.0%
Employed and Living in Monroe	804	10.3%
Employed in Monroe but Living Elsewhere	7,037	89.7%

Counties Where Workers Who Live in Monroe are Employed



Counties Where Workers Live Who are Employed in Monroe



U.S. Census Bureau, Center for Economic Studies, LEHD / OnTheMap (2019)

Commuter Patterns: City of Monroe

Interior Flow Job Characteristics People Who Live and Work in Monroe

Internal Jobs Filled by Residents	804	100.0%
Workers Aged 29 or younger	201	25.0%
Workers Aged 30 to 54	408	50.7%
Workers Aged 55 or older	195	24.3%
Workers Earning \$1,250 per month or less	223	27.7%
Workers Earning \$1,251 to \$3,333 per month	311	38.7%
Workers Earning More than \$3,333 per month	270	33.6%
Workers in the "Goods Producing" Industry Class	183	22.8%
Workers in the "Trade, Transportation, and Utilities" Industry Class	119	14.8%
Workers in the "All Other Services" Industry Class	502	62.4%

Inflow Job Characteristics People Who Work in Monroe and Live Elsewhere

Internal Jobs Filled by Outside Workers	7,037	100.0%
Workers Aged 29 or younger	1,735	24.7%
Workers Aged 30 to 54	3,732	53.0%
Workers Aged 55 or older	1,570	22.3%
Workers Earning \$1,250 per month or less	1,664	23.6%
Workers Earning \$1,251 to \$3,333 per month	2,644	37.6%
Workers Earning More than \$3,333 per month	2,729	38.8%
Workers in the "Goods Producing" Industry Class	1,135	16.1%
Workers in the "Trade, Transportation, and Utilities" Industry Class	2,154	30.6%
Workers in the "All Other Services" Industry Class	3,748	53.3%

Outflow Job Characteristics People Who Live in Monroe and Work Elsewhere

External Jobs Filled by Residents	5,573	100.0%
Workers Aged 29 or younger	1,405	25.2%
Workers Aged 30 to 54	3,070	55.1%
Workers Aged 55 or older	1,098	19.7%
Workers Earning \$1,250 per month or less	1,346	24.2%
Workers Earning \$1,251 to \$3,333 per month	2,192	39.3%
Workers Earning More than \$3,333 per month	2,035	36.5%
Workers in the "Goods Producing" Industry Class	1,071	19.2%
Workers in the "Trade, Transportation, and Utilities" Industry Class	1,466	26.3%
Workers in the "All Other Services" Industry Class	3,036	54.5%

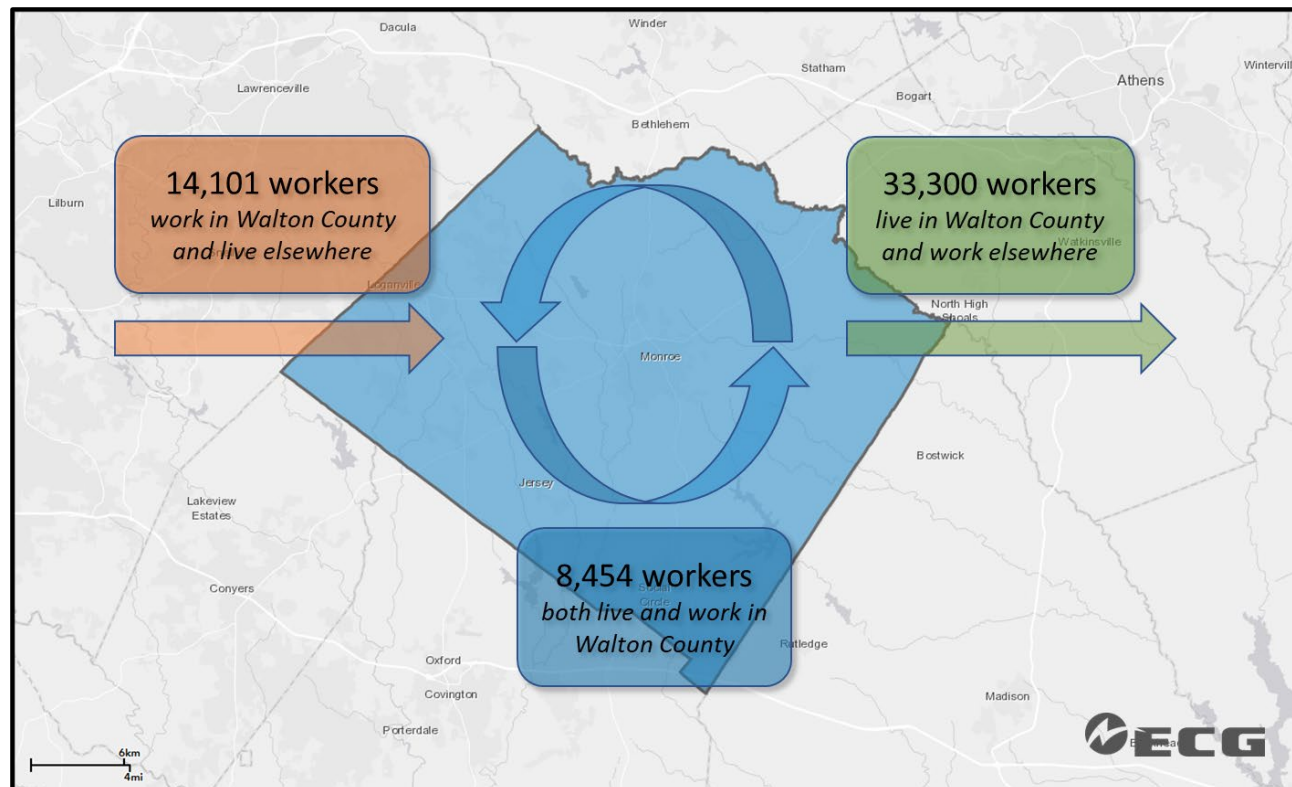
U.S. Census Bureau, Center for Economic Studies, LEHD / OnTheMap (2019)

Commuter Patterns: Walton County

KEY POINTS

- ❖ Walton County has a net commuter outflow, meaning more workers commute out of the county than into it.
- ❖ Slightly over a third of Walton County workers both live and work in the county.

Labor Market Size	Count	Share	Labor Force Efficiency	Count	Share	Employment Efficiency	Count	Share
Employed in Walton County	22,555	100.0%	Living in Walton County	41,754	100.0%	Employed in Walton County	22,555	100.0%
Living in Walton County	41,754	185.1%	Living and Employed in Walton County	8,454	20.2%	Employed and Living in Walton County	8,454	37.5%
Net Job Outflow (-)	-19,199	-	Living in Walton County but Employed Elsewhere	33,300	79.8%	Employed in Walton County but Living Elsewhere	14,101	62.5%



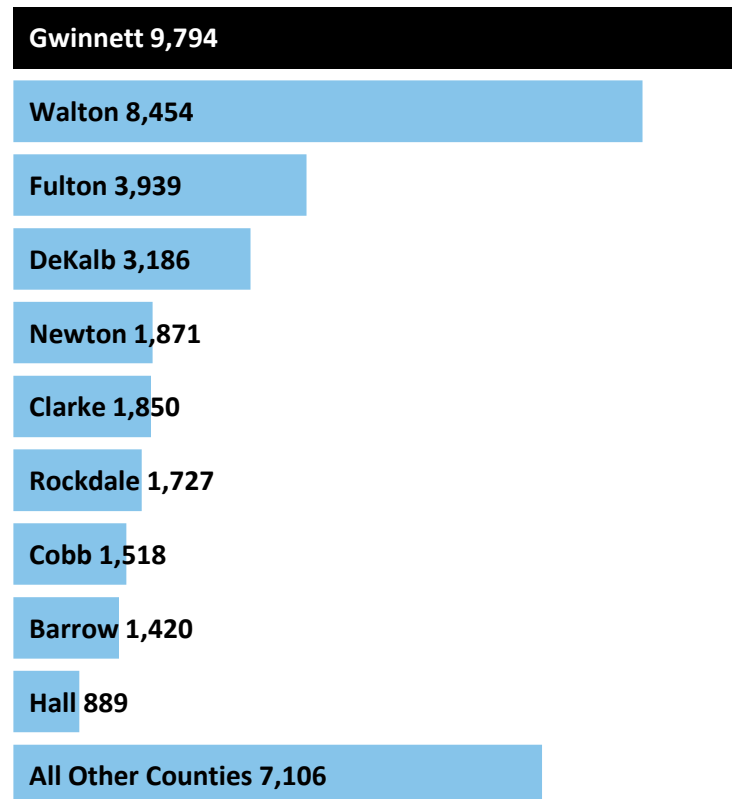
U.S. Census Bureau, Center for Economic Studies, LEHD / OnTheMap (2019)

Commuter Patterns: Walton County

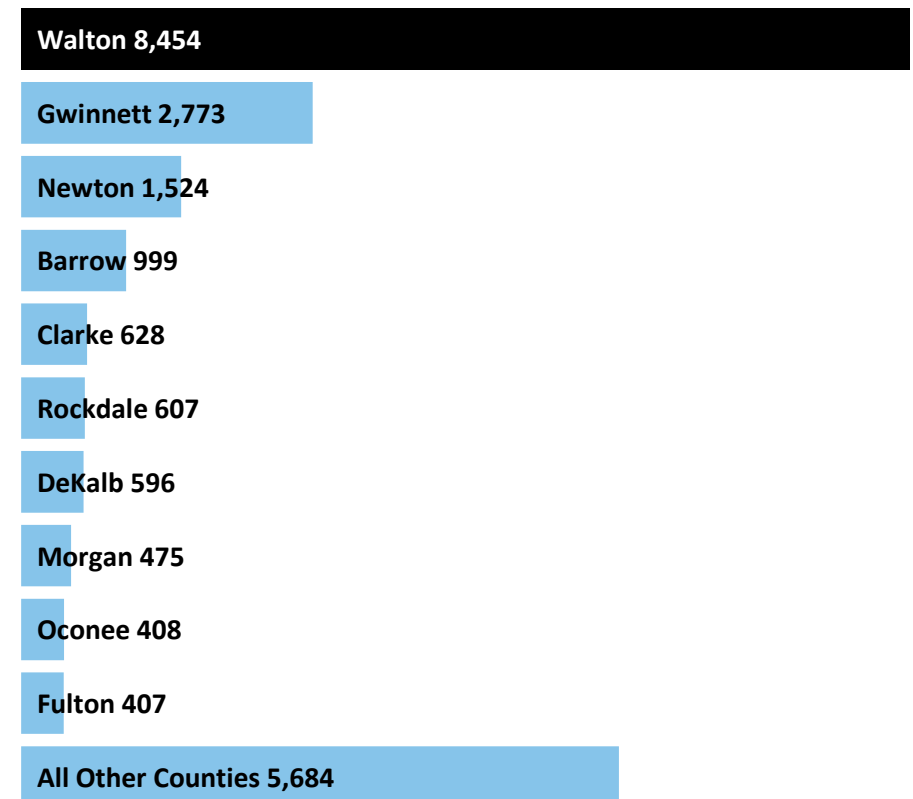
Living in Walton County	41,754	100.0%
Living and Employed in Walton County	8,454	20.2%
Living in Walton County but Employed Elsewhere	33,300	79.8%

Employed in Walton County	22,555	100.0%
Employed and Living in Walton County	8,454	37.5%
Employed in Walton County but Living Elsewhere	14,101	62.5%

Counties Where Workers Who Live in Walton County are Employed



Counties Where Workers Live Who are Employed in Walton County



U.S. Census Bureau, Center for Economic Studies, LEHD / OnTheMap (2019)

Commuter Patterns: Walton County

Interior Flow Job Characteristics

People Who Live and Work in Walton County

Internal Jobs Filled by Residents	8,454	100.0%
Workers Aged 29 or younger	1,844	21.8%
Workers Aged 30 to 54	4,539	53.7%
Workers Aged 55 or older	2,071	24.5%
Workers Earning \$1,250 per month or less	2,139	25.3%
Workers Earning \$1,251 to \$3,333 per month	3,042	36.0%
Workers Earning More than \$3,333 per month	3,273	38.7%
Workers in the "Goods Producing" Industry Class	2,008	23.8%
Workers in the "Trade, Transportation, and Utilities" Industry Class	1,108	13.1%
Workers in the "All Other Services" Industry Class	5,338	63.1%

Inflow Job Characteristics

People Who Work in Walton County and Live Elsewhere

Internal Jobs Filled by Outside Workers	14,101	100.0%
Workers Aged 29 or younger	3,600	25.5%
Workers Aged 30 to 54	7,559	53.6%
Workers Aged 55 or older	2,942	20.9%
Workers Earning \$1,250 per month or less	3,276	23.2%
Workers Earning \$1,251 to \$3,333 per month	5,068	35.9%
Workers Earning More than \$3,333 per month	5,757	40.8%
Workers in the "Goods Producing" Industry Class	3,739	26.5%
Workers in the "Trade, Transportation, and Utilities" Industry Class	3,502	24.8%
Workers in the "All Other Services" Industry Class	6,860	48.6%

Outflow Job Characteristics

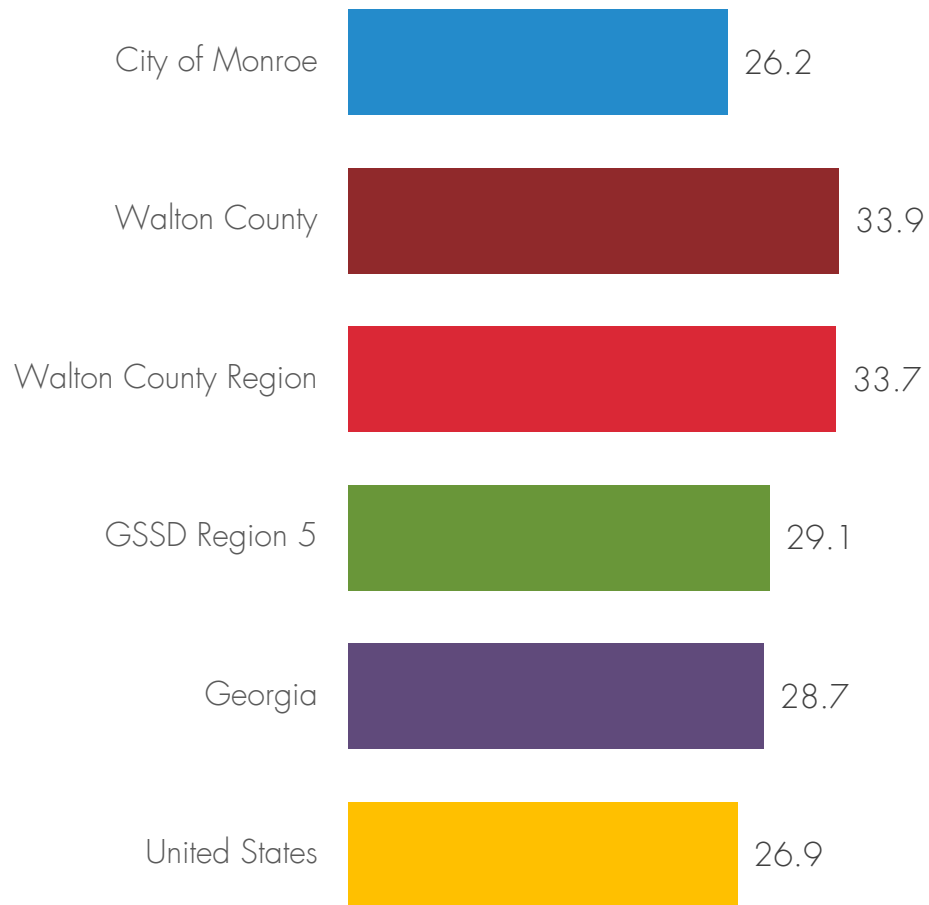
People Who Live in Walton County and Work Elsewhere

External Jobs Filled by Residents	33,300	100.0%
Workers Aged 29 or younger	7,757	23.3%
Workers Aged 30 to 54	18,274	54.9%
Workers Aged 55 or older	7,269	21.8%
Workers Earning \$1,250 per month or less	6,748	20.3%
Workers Earning \$1,251 to \$3,333 per month	10,728	32.2%
Workers Earning More than \$3,333 per month	15,824	47.5%
Workers in the "Goods Producing" Industry Class	5,764	17.3%
Workers in the "Trade, Transportation, and Utilities" Industry Class	8,556	25.7%
Workers in the "All Other Services" Industry Class	18,980	57.0%

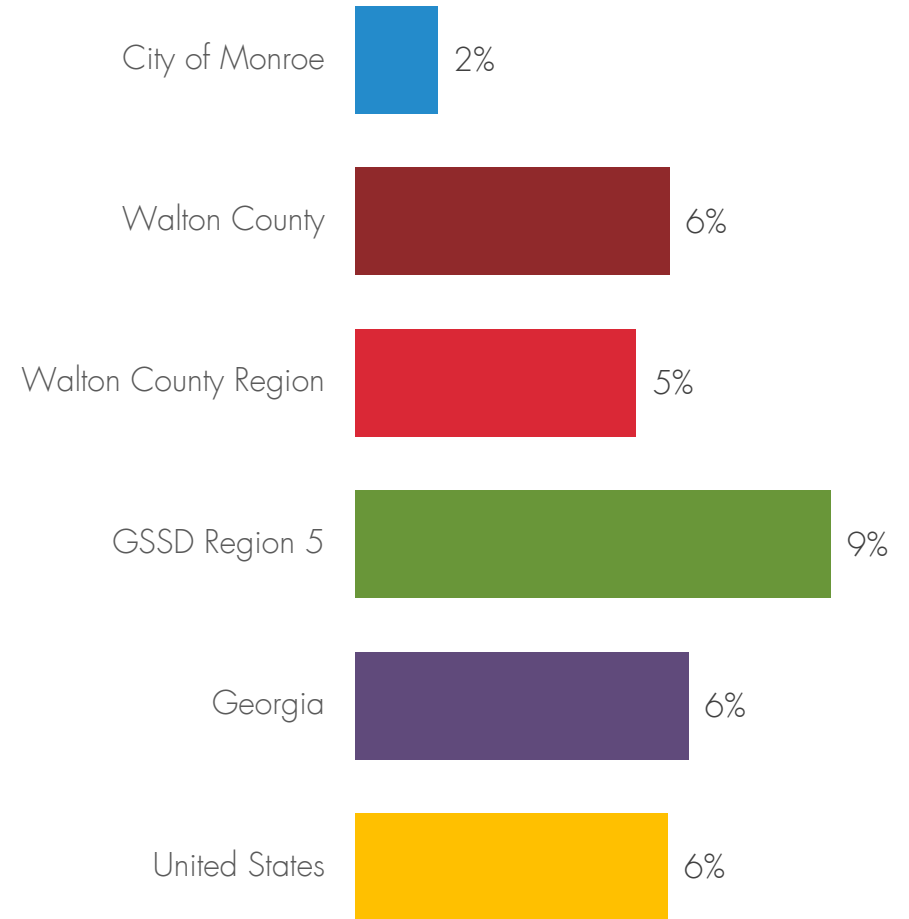
U.S. Census Bureau, Center for Economic Studies, LEHD / OnTheMap (2019)

Commute Times

Average Commute Time for Workers Who Do Not Work At Home (Minutes, in 2020)



Change in Average Commute Time (2011-2020)



U.S. Census Bureau, American Community Survey 5-Year Estimates

Workforce Flow Key Takeaways

01

Average commute times for Monroe residents have slightly increased in the past decade.

Residents of Monroe have lower commute times than Walton County or the surrounding region. Commute times in Walton County have increased more than in Monroe in the past decade.

02

Slightly more than a third of Walton County workers both live and work in the county.

Additionally, a small percentage of Monroe workers both live and work in the city. Nearly a quarter of Monroe residents with jobs work in Walton County. Over a third of Monroe workers live somewhere in Walton County.

03

Monroe has a net commuter inflow, while Walton County has a net commuter outflow.

Monroe has a net commuter inflow, meaning more workers commute into the city than out of it. Walton County, on the other hand, has a net commuter outflow.







Economic Conditions

The Economic Conditions section includes employment trends, wages, cost of living info, and data about industries and occupations.

Economic Conditions

KEY POINTS

- ❖ Monroe's labor force participation rate and prime-age labor force participation rate are lower than the county, regional, state, and national rates.

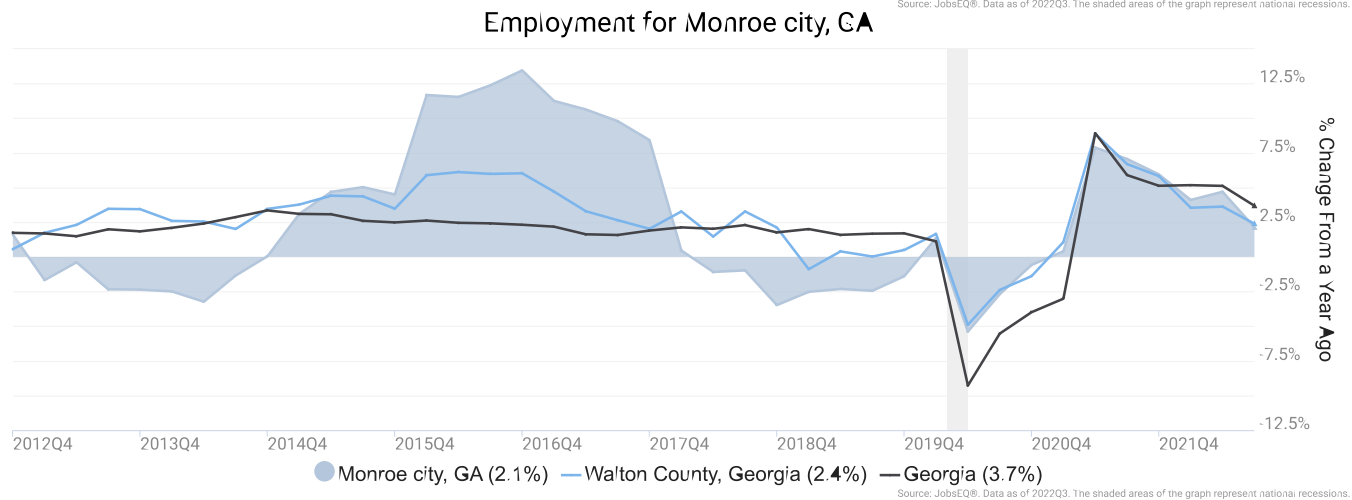
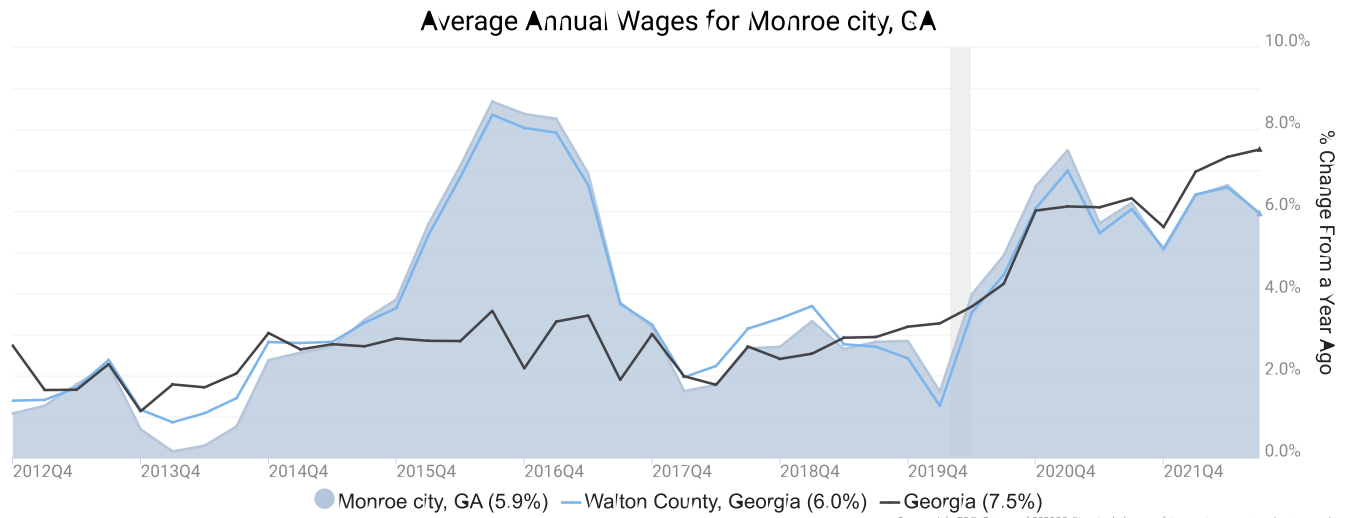
Economic Overview							
		Monroe	Walton County	Walton County Region	GSSD Region 5	Georgia	United States
Labor Force Participation (civilian population 16 years and over)		5,492	45,918	698,103	312,781	5,201,775	164,759,496
Labor Force Participation Rate		55.4%	62.7%	67.0%	62.1%	63.1%	63.2%
Prime-Age Labor Force Participation Rate (civilian population ages 25-54)		69.5%	80.9%	83.1%	81.2%	81.1%	82.4%

U.S. Bureau of Labor Statistics and JobsEQ 2022Q3

Economic Conditions

KEY POINTS

- ❖ As of 2022Q3, total employment for Monroe was 9,315 (based on a four-quarter moving average). Over the year ending 2022Q3, employment increased 2.1% in the region.
- ❖ The average worker in Monroe earned annual wages of \$50,367 as of 2022Q3. Average annual wages per worker increased 5.9% in the city over the preceding four quarters.



Economic Conditions

KEY POINTS

- ❖ The Cost-of-Living Index estimates the relative price levels for consumer goods and services. When applied to wages and salaries, the result is a measure of relative purchasing power. The cost of living is 2.3 percent lower in Monroe and Walton County than the U.S. average.

Cost of Living Information	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
City of Monroe	\$50,367	97.7	\$51,571
Walton County	\$49,210	97.7	\$50,386
Walton County Region	\$57,061	98.5	\$57,927
GSSD Region 5	\$48,601	95.7	\$50,770
Georgia	\$63,201	95.3	\$66,285
United States	\$68,132	100.0	\$68,132

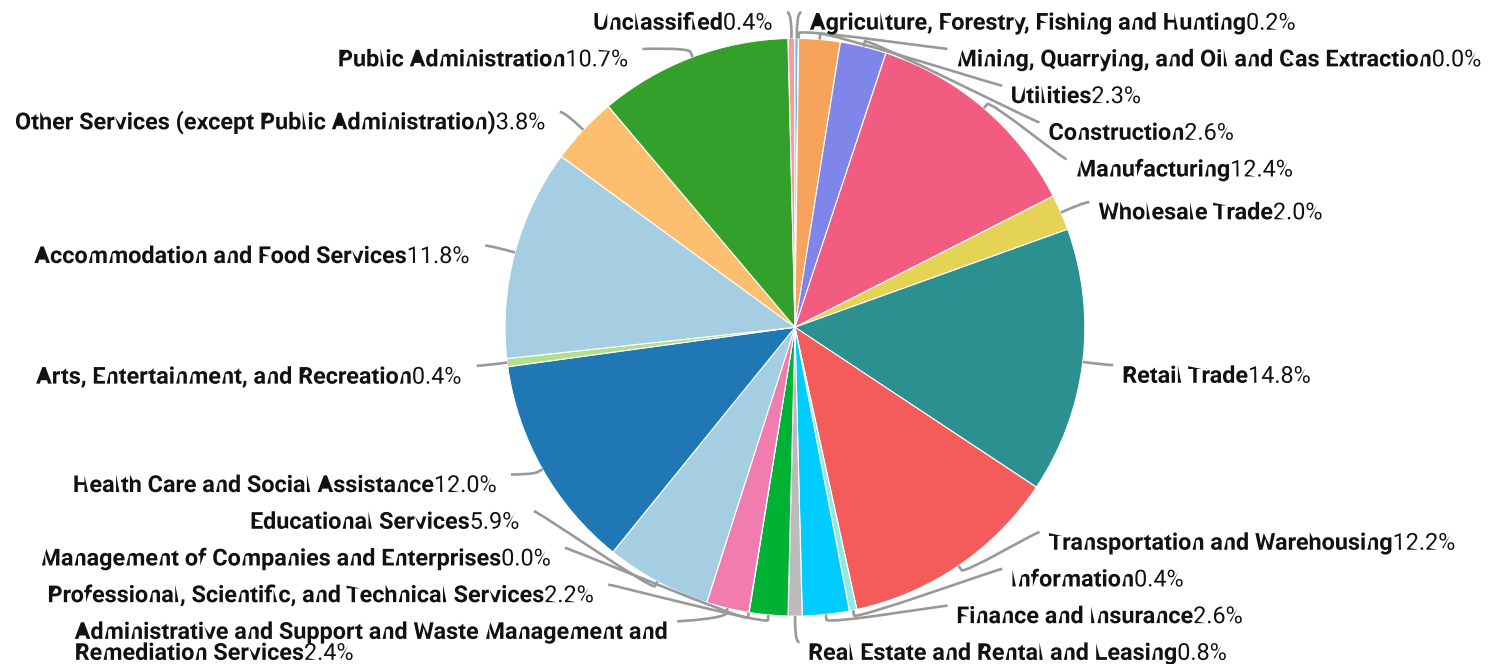
JobsEQ and C2ER (2022Q3)

Economic Conditions

KEY POINTS

- ❖ The largest sector in Monroe is Retail Trade, followed by Manufacturing and Transportation and Warehousing.
- ❖ Highly concentrated industries, as measured by the location quotient, include Utilities (LQ = 4.55), Transportation and Warehousing (LQ = 2.46), and Public Administration (LQ = 2.33).

Total Workers for Monroe city, CA by Industry



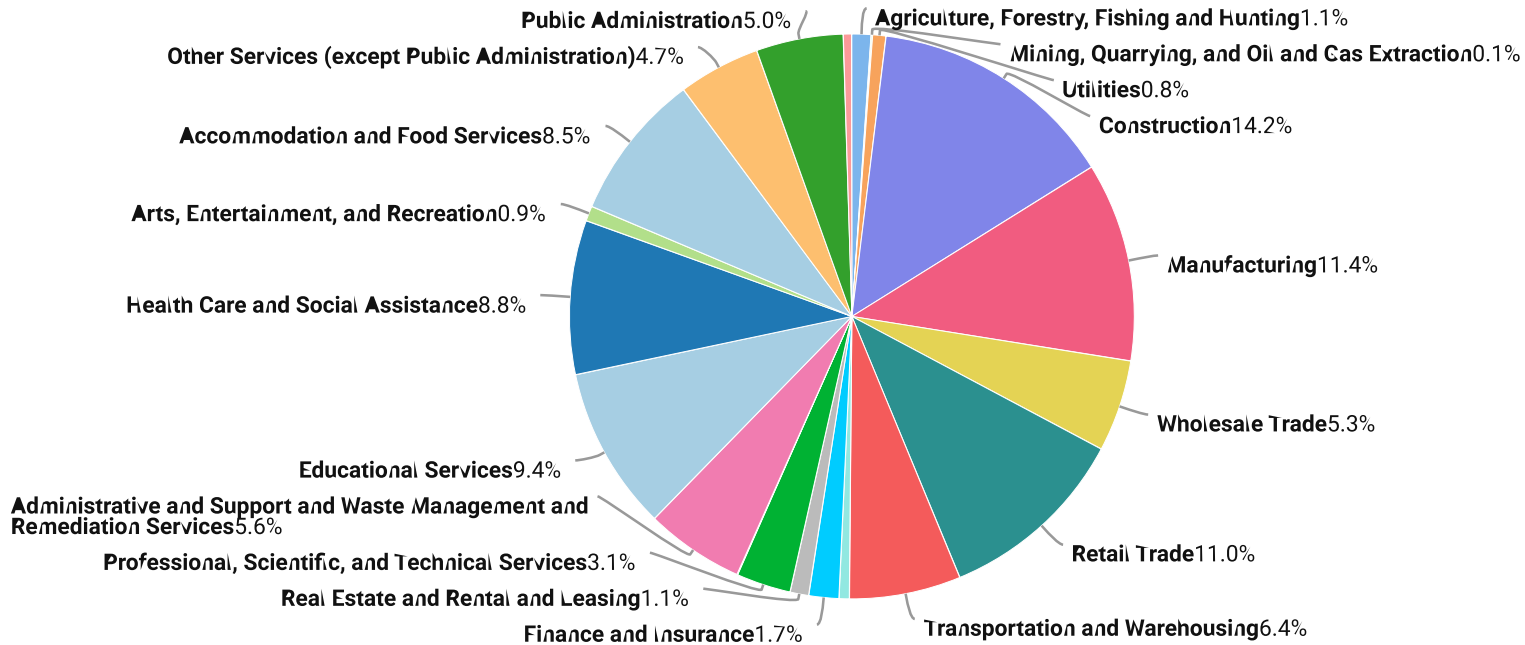
U.S. Bureau of Labor Statistics and JobsEQ 2022Q3

Economic Conditions

KEY POINTS

- ❖ The largest sector in Walton County is Construction, followed by Manufacturing and Retail Trade.
- ❖ Highly concentrated industries, as measured by the location quotient, include Construction (LQ = 2.39), Utilities (LQ = 1.53), and Manufacturing (LQ = 1.41).

Total Workers for Walton County, Georgia by Industry



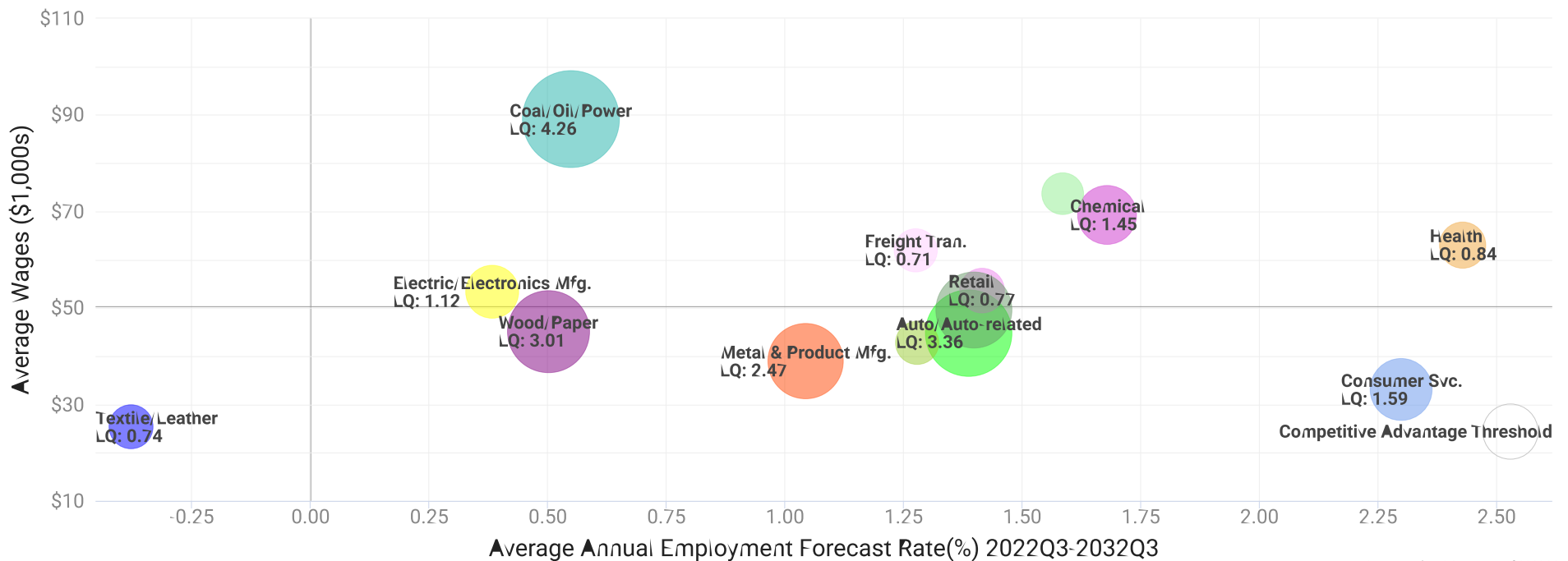
U.S. Bureau of Labor Statistics and JobsEQ 2022Q3

Economic Conditions

KEY POINTS

- ❖ A cluster is a geographic concentration of interrelated industries or occupations.
- ❖ The industry cluster in Monroe with the highest relative concentration is Coal/Oil/Power with a location quotient of 4.26.
- ❖ This cluster employs 215 workers in the city with an average wage of \$89,062. Employment in the Coal/Oil/Power cluster is projected to expand in the city about 0.5% per year over the next ten years.

Industry Clusters for Monroe city, GA as of 2022Q3



Source: JobsEQ@Data as of 2022Q3

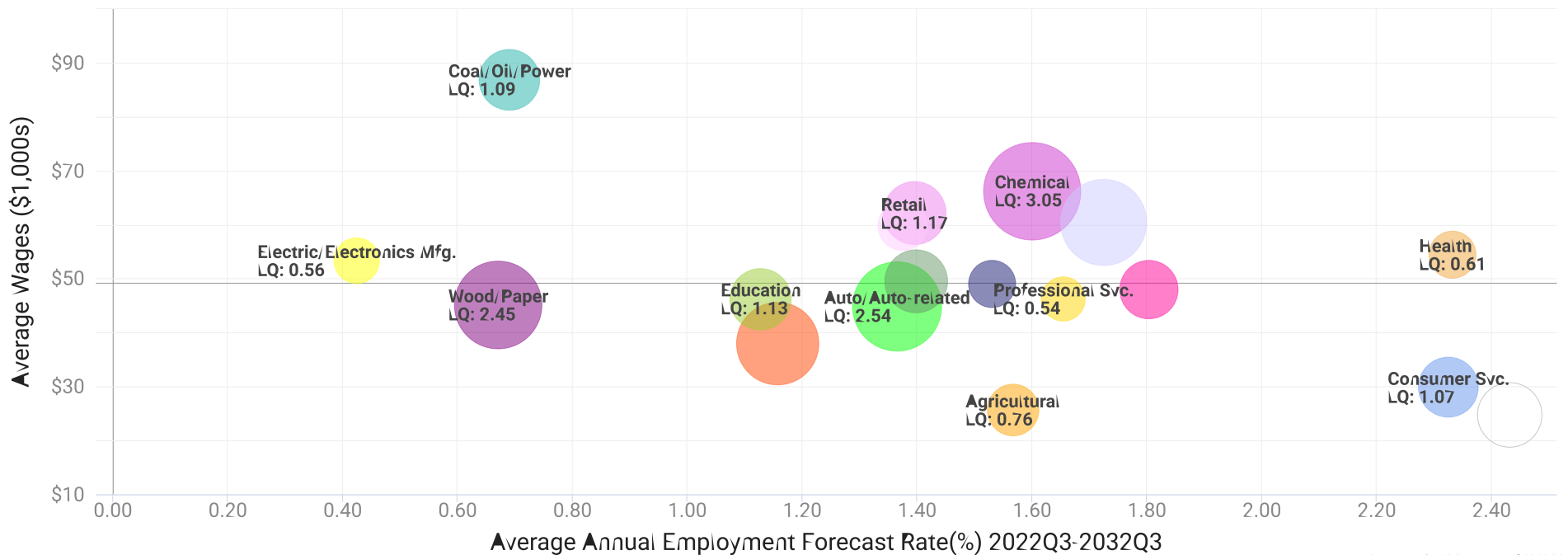
U.S. Bureau of Labor Statistics and JobsEQ 2022Q3

Economic Conditions

KEY POINTS

- ❖ A cluster is a geographic concentration of interrelated industries or occupations.
- ❖ The industry cluster in Walton County with the highest relative concentration is Chemical with a location quotient of 3.05.
- ❖ This cluster employs 812 workers in the region with an average wage of \$66,246. Employment in the Chemical cluster is projected to expand in the region about 1.6% per year over the next ten years.

Industry Clusters for Walton County, Georgia as of 2022Q3



Source: JobsEQ®, Data as of 2022Q3

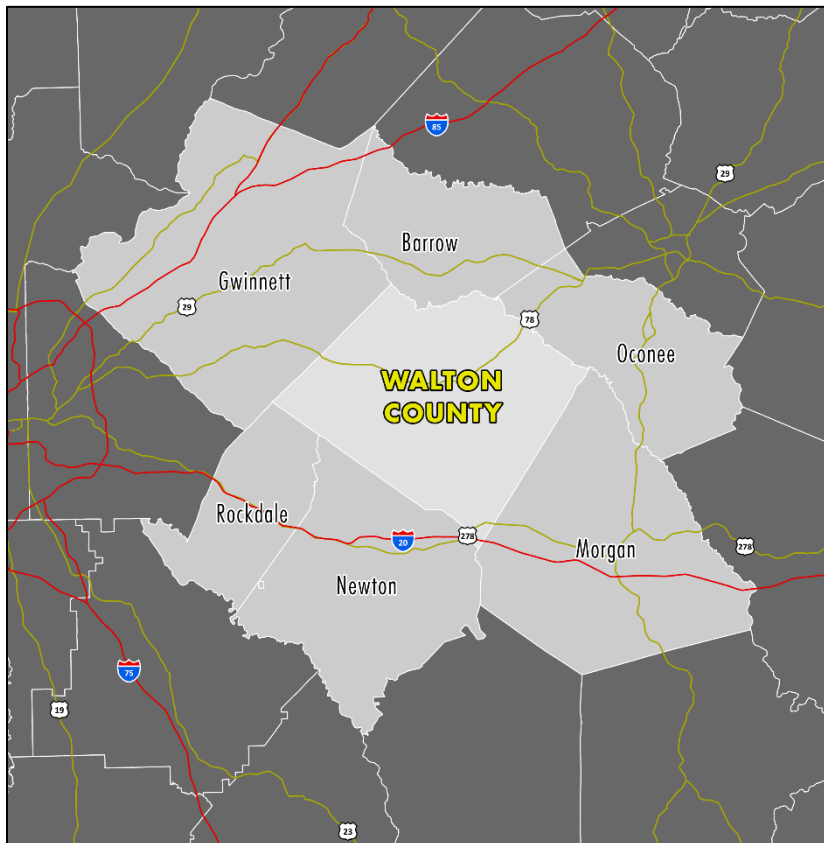
U.S. Bureau of Labor Statistics and JobsEQ 2022Q3

Employment Fair Share Comparison

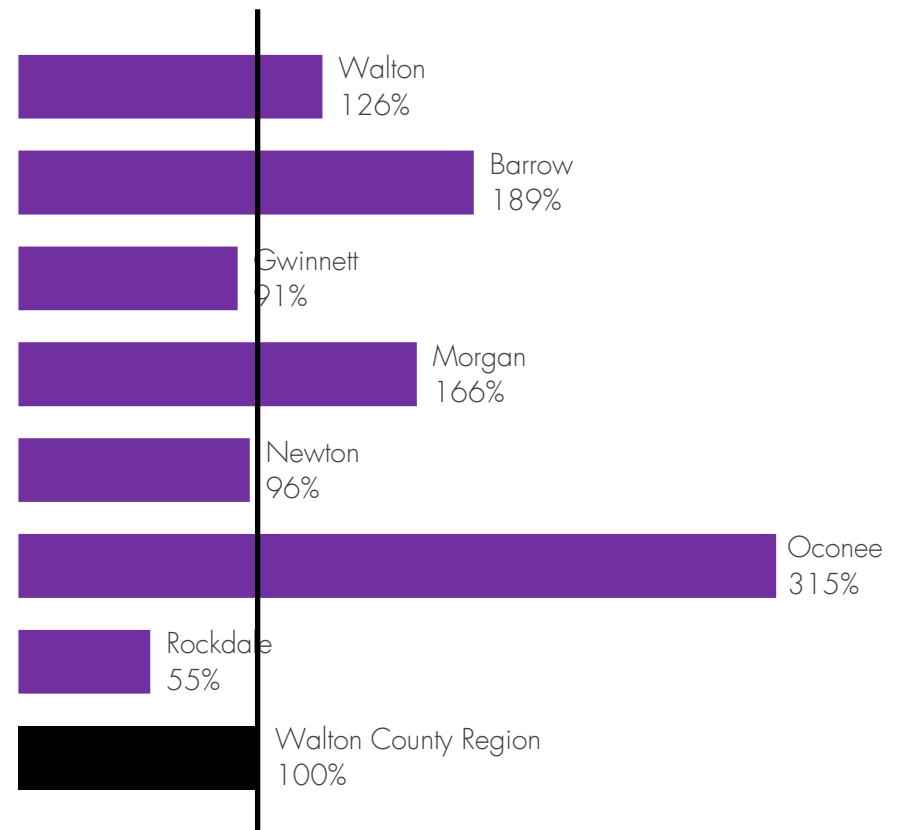
KEY POINTS

- ❖ Walton County has received more than its fair share of employment growth between 2011 and 2021 when compared to the Walton County Region.
- ❖ A metric known as percentage of fair share is shown in the equation below and is used to gauge whether a part of a region is receiving its fair share of new employment within a larger region (such as a multi-county area).

$$\text{percentage of fair share} = \frac{\text{county \% employment growth (2011 - 2021)}}{\text{regional \% employment growth (2011 - 2021)}}$$



Fair Share of Regional Employment Growth (2011-2021)



Economic Conditions Key Takeaways

01

Walton County has received more than its fair share of regional job growth and less than its fair share of regional housing growth.

Walton County is ahead of its regional neighbors in terms of job growth, but behind in terms of housing growth.

02

Cost of living is lower than the national average in Monroe and Walton County.

The cost-of-living index in Monroe is 2.3 percent lower than the United State average. However, the cost of living in Monroe-Walton County is slightly higher than the state average.

03

The largest industry sector in Monroe is Retail Trade.

The two next largest sectors in the city are Transportation and Warehousing.

Potential Next Steps	62
Example Affordable Housing Initiatives	64
Housing Assistance, Grants, and Funding Programs	65
Terminology and Definitions	66
Tapestry Segmentation	69

Potential Next Steps

Note: These steps are not intended to provide specific advice to the City of Monroe on housing policy. Instead, these are general suggestions that any city or county may use to improve the housing environment in their community.

Create a comprehensive housing assessment and plan of action

- ❖ Solicit community input, evaluate specific properties and existing homes for their best potential usage, and create a comprehensive plan to tackle all goals with action steps and timelines. ECG can assist in finding specialists who can facilitate the creation of a comprehensive housing assessment.
- ❖ Survey the community on housing needs.
- ❖ Apply for community housing programs for assistance with developing and enacting a community housing strategy, including the examples in Example Affordable Housing Initiatives on [page 64](#).

Take steps to improve the quality of housing overall

- ❖ Shore up zoning regulations and ensure that code enforcement has the resources it needs to enforce any existing and new regulations.
- ❖ Identify and evaluate infill and redevelopment areas.
- ❖ Address blighted housing.

Develop or redevelop homes for homeownership

- ❖ Explore partnerships with housing developers who can create homes at multiple price-points and for multiple stages of life (i.e. families, seniors, etc.).
- ❖ Continue to pursue funding options such as the Community Development Block Grant (CDBG) and other grants and financing to assist in rehabilitating or building affordable housing options for homeownership.

Potential Next Steps

Establish and utilize a land bank authority

- ❖ A land bank is a public entity that acquires and manages abandoned, foreclosed, or tax-delinquent properties with the goal of returning them to productive use. Land banks can help prevent blight and stabilize property values in distressed communities. Land banks can work with existing code enforcement programs to address blighted properties.
- ❖ Land banks are a relatively new tool in Georgia. Some cities and counties in the state have established land banks to help revitalize distressed properties and promote economic development.

Consider providing services to help potential homeowners purchase a home

- ❖ Some cities partner with organizations such as the Center for Homeownership to provide homebuyer counseling services to citizens.
- ❖ Ensure that there are local credit unions and banks in the vicinity to provide financing opportunities to homebuyers and invite these important stakeholders to give their input on housing plans.
- ❖ Consider fostering the establishment and growth of community and neighborhood development non-profits.

Develop or redevelop safe and affordable homes for renters

- ❖ Work with partners such as ECG to find housing developers willing and able to meet the many housing supply needs of the community.
- ❖ Consider creative developments in the way of senior housing developments and affordable or mixed income developments, including some of the examples in Example Affordable Housing Initiatives on [page 64](#).
- ❖ Work with ECG and others to vet developers who wish to build in the community to ensure they are reputable and respectable.

Consider training programs for local builders and contractors to address housing needs and demand in order to diversify housing product choices and affordability.

Example Affordable Housing Initiatives

The example affordable housing initiatives below are presented for illustrative purposes only and may not be the right fit for Monroe or Walton County.

Initiative	Description	Website
Spring Lake Woodland, CA	Permanent, year-round housing for agricultural worker families	https://www.cityofwoodland.org/1307/Spring-Lake-Community-Info
The Lace Factory Kingston, NY	Former industrial site, now 55 units of artist housing with gallery space	rupco.org/the-lace-mill-application
OPAL Community Land Trust Orcas Island, WA	Permanent affordable housing for island families, seniors and singles whose housing needs are not met by the traditional market	www.opalclt.org
Pollywog Creek Commons LaBelle, FL	An affordable housing community for farmworkers and seniors	https://www.ruralneighborhoods.org/building/pollywog-creek-commons/
Housing First Village Bozeman, MT	30-50 tiny homes for vulnerable populations	https://thehrdc.org/projects/housing-first-village/
The Meadows Oakland, MD	90 units of affordable elderly housing in rural western Maryland	https://www.garrettcac.org/index.php/community-and-economic-development/housing-development/under-construction
Pathfinder Services, Inc. Huntington, IN	Community well-being through education and training, employment services and affordable housing	pathfinderservices.org
ROOTS (Recycling Old, Outdated Trailer Sites) Rural KY	Replacing old, dilapidated pre-1980 manufactured homes with new, energy-efficient stick-built homes	www.khic.org/roots
Coachella Valley Housing Coalition Indio, CA	Lease-to-own affordable housing program	www.cvhc.org
Highland Community Builders Elkins, WV	The historic First Ward School was converted to a low-income senior community apartment complex	highlandmeadowswv.com
Pocket Neighborhood Model Rural Iowa	Planned communities with common green space and amenities and moderately priced sustainable homes	iisc.uiowa.edu/pocket-neighborhood-design-management
ICOG Affordable Housing Program Rural Iowa	Low-cost, stick-built 2BR and 3BR homes trucked to home sites for income-qualified buyers. Homes are assembled by correctional facility inmates to provide job training.	www.iowacog.com

Housing Assistance, Grants, and Funding Programs

The following is a list of housing grants and funding sources related to community housing projects.

- ❖ [Community Development Block Grant \(CDBG\)](#) – Provides communities with resources to carry out community and economic development activities, including ensuring decent affordable housing, providing services to the most vulnerable in the communities, and creating jobs through the expansion and retention of businesses.
- ❖ [Community Home Investment Program \(CHIP\)](#) – Provides funds to communities, nonprofit organizations, and public housing authorities to provide home repairs and new construction of single-family homes for resale. Eligible activities include Homeowner Rehabilitation (funds may be used to assist existing low-income homeowners by providing rehabilitation assistance to their homes) or New Construction (funds may be used to build single-family homes for low-to-moderate income homebuyers).
- ❖ [Community Housing Development Organization \(CHDO\) Operating Assistance Program](#) – Provides certain nonprofits with up to \$40,000 annually for operating costs. Qualifying organizations are 501(c)(3) nonprofits organized under state or local laws for the purpose of providing decent housing that is affordable to low-and-moderate-income persons.
- ❖ [Community Housing Development Organization \(CHDO\) Predevelopment Loan Program](#) – Provides certain nonprofits with loans to develop new or rehabilitated rental housing for low- and very-low-income tenants. Up to \$30,000 in funds can go toward the costs of market studies, title searches, environmental reviews, appraisals, and other predevelopment activities. Qualifying organizations are 501(c)(3) nonprofits organized under state or local laws for the purpose of providing decent housing that is affordable to low-and-moderate-income persons.
- ❖ [Economic Development Initiative Grant](#) – Provides additional security to CDBG recipients; makes projects more feasible by paying some of the project costs with grant funds or by reducing the interest rate to be paid from a revolving loan fund.
- ❖ [Georgia Initiative for Community Housing](#) – A three-year program focused on helping communities create and launch locally-based plans to meet their housing needs. Through facilitated retreats, participating communities: (1) create a community housing team, (2) develop new ideas about meeting local housing needs, (3) learn about approaches and available resources to meet housing needs, (4) produce a community housing plan, and (5) begin implementation of the plan. Five communities are selected each year through a competitive process.
- ❖ [HOME Investment Partnerships Program](#) – Provides funds to communities for a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

Terminology & Definitions

- ❖ **Affordable housing:** Affordable housing is defined as housing that is affordable for a household making 80 percent of the area median income (AMI). A home is considered affordable if a household spends 30 percent or less of its gross income on housing costs. The term affordable housing is sometimes used interchangeably with the term workforce housing but this document uses the two terms differently.
- ❖ **Area median income (AMI):** The median household income of each metropolitan statistical area (MSA) or county adjusted for family size. The U.S. Department of Housing and Urban Development (HUD) publishes AMIs annually. AMI is used to determine the eligibility of applicants for most housing assistance programs.
- ❖ **Building permits:** Per the U.S. Census Bureau, building permits represent the number of new privately-owned housing units authorized by building permits. A housing unit, as defined for purposes of this report, is a house, an apartment, a group of rooms or a single room intended for occupancy as separate living quarters.
- ❖ **Cluster:** A cluster is a geographic concentration of interrelated industries or occupations. If a regional cluster has a location quotient of 1.25 or greater, the region is considered to possess a competitive advantage in that cluster.
- ❖ **Cost burden:** Per the federal government, refers to a household having to pay more than 30 percent of its income for housing and possibly having difficulty affording other necessities such as food, clothing, transportation, and medical care. A housing cost burden is “severe” if housing costs consume more than 50 percent of a household’s income.
- ❖ **Gross rent:** Per the U.S. Census Bureau, gross rent is the monthly housing cost expenses for renters.
- ❖ **Home value:** Per the U.S. Census Bureau, home value is a Census respondent's estimate of how much the property (house and lot) would sell for if it were for sale. This value does not necessarily reflect the home value determined as the result of an appraisal.
- ❖ **Household:** Per the U.S. Census Bureau, a household includes all the persons who occupy a housing unit as their usual place of residence. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from outside the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.
- ❖ **Labor force participation rate:** The labor force participation rate is the amount of people who are in the labor force as a percentage of the total population of a region.
- ❖ **Labor force:** The total labor force is the combination of people who have jobs and those who are actively seeking jobs.

Terminology & Definitions

- ❖ **Location quotient:** Location quotient (LQ) refers to a formula used to calculate whether a region is employing enough workers in each industry sector as compared to the national economy. An LQ of 1 means that employment is equal in the sector for the national and regional economies. An LQ of less than 1 means that employment is not sufficient to meet the local demands. An LQ of more than 1 means that employment is more than sufficient to meet the local demand and that the available workforce could likely support more establishments. Location quotient is calculated by:

$$LQ_i = \frac{e_i/e}{E_i/E}$$

LQ_i is the location quotient of a particular industry sector in a local region, e_i is the employment in a particular industry sector in the local region, e is the total employment in the local region in all industry sectors, E_i is the employment in a particular industry sector for the whole nation, and E is the total employment of the whole nation. Location quotients can also apply to occupational sectors by comparing the share of workers employer in a particular occupation in a given region as compared to the share of workers in the United States as a whole.

- ❖ **Low-income housing:** Per federal regulations, a household whose income does not exceed 80 percent of AMI, adjusted for family size.
- ❖ **Median:** The median divides the value distribution into two equal parts: for example, one-half of the cases falling below the median value of the property (house and lot) and one-half above the median. Median value calculations are rounded to the nearest hundred dollars in U.S. Census Bureau data.
- ❖ **Mixed-income housing:** “Mixed-income” has a twofold meaning. In accordance with federal housing policy, HUD defines a mixed-income building as “comprised of housing units with differing levels of affordability, typically with some market-rate housing and some housing that is available to low-income occupants below market-rate.” In accordance with widely held housing industry practice, a mixed-income neighborhood consists of a variety of household incomes and opportunities for meaningful interaction, including parks, schools, and shopping.
- ❖ **Moderate-income housing:** Per federal regulations, households whose incomes are between 81 percent and 95 percent of AMI. The government may establish income ceilings higher or lower than 95 percent of AMI on the basis of an analysis of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.
- ❖ **NAICS:** The North American Industry Classification System (NAICS) is used to classify business establishments according to the type of economic activity. The NAICS Code comprises six levels, from the “all industry” level to the 6-digit level. The first two digits define the top level category, known as the “sector,” which is the level examined in this report.

Terminology & Definitions

- ❖ **Owner-occupied:** Per the U.S. Census Bureau, a housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for.
- ❖ **Selected monthly owner costs:** Per the U.S. Census Bureau, selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees). Selected monthly owner costs were tabulated for all owner-occupied units, and usually are shown separately for units "with a mortgage" and for units "without a mortgage."
- ❖ **Separation demand:** Separation demand is the number of jobs required due to separations—labor force exits (including retirements) and turnover resulting from workers moving from one occupation into another. Note that separation demand does not include all turnover—it does not include when workers stay in the same occupation but switch employers. The total projected demand for an occupation is the sum of the separation demand and the growth demand (which is the increase or decrease of jobs in an occupation expected due to expansion or contraction of the overall number of jobs in that occupation).
- ❖ **SOC:** The Standard Occupational Classification system (SOC) is used to classify workers into occupational categories. All workers are classified into one of over 820 occupations according to their occupational definition. To facilitate classification, occupations are combined to form 23 major groups, 96 minor groups, and 449 occupation groups. Each occupation group includes detailed occupations requiring similar job duties, skills, education, or experience.
- ❖ **Unemployment rate:** The unemployment rate is the amount of people who are unemployed in a given region as a percentage of the total labor force in the region.
- ❖ **Wages:** Industry wages and occupation wages are estimated via separate data sets, often the time periods being reported do not align, and wages are defined slightly differently in the two systems (for example, certain bonuses are included in the industry wages but not the occupation wages). It is therefore common that estimates of the average industry wages and average occupation wages in a region do not match exactly.
- ❖ **Workforce housing:** Generally, housing that is “affordable” to households earning between 60 and 120 percent of AMI.



LifeMode Group: Middle Ground

Hometown Heritage



Households: 1,507,700

Average Household Size: 2.66

Median Age: 32.4

Median Household Income: \$28,200

WHO ARE WE?

Hometown Heritage neighborhoods are in urbanized areas within central cities, with older housing, located mainly in the Midwest and South. This slightly smaller market is primarily a family market, married couples (with and without children) and single parents. They work mainly in service, manufacturing, and retail trade industries. 60% of householders are renters, living primarily in single-family homes, with a higher proportion of dwellings in 2–4 unit buildings.

OUR NEIGHBORHOOD

- Renters: About three-fifths of households.
- Primarily family households, married couples with or without children, single parents (Index 203), and multigenerational households (Index 137).
- Primarily single-family homes (61%), with a higher proportion of dwellings in 2–4 unit buildings (Index 225).
- Older housing, built before 1960 (59%), with a higher proportion built in the 1940s (Index 215) or earlier (Index 257).
- Higher percentage of vacant housing units at 18% (Index 155).
- Most households with one or two vehicles (71%), but 19% have no vehicle (Index 204).

SOCIOECONOMIC TRAITS

- Education completed: 38% with a high school diploma only (Index 137); 28% with some college or an associate's degree (Index 97).
- Higher rates of employment in manufacturing.
- Labor force participation rate is lower at 57.1%.
- Wages and salaries are the primary source of income for 70% of households, with contributions from Supplemental Security Income for 12% (Index 232) and public assistance for 7% (Index 254).
- These cost-conscious consumers purchase sale items in bulk and buy generic over name brands.
- They tend to save money for a specific purpose.



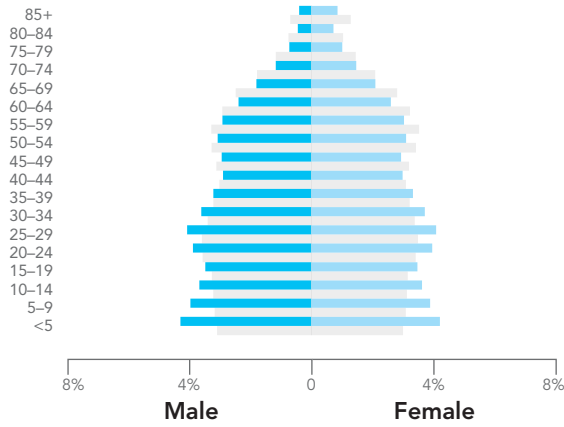
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: **32.4** US: 38.2

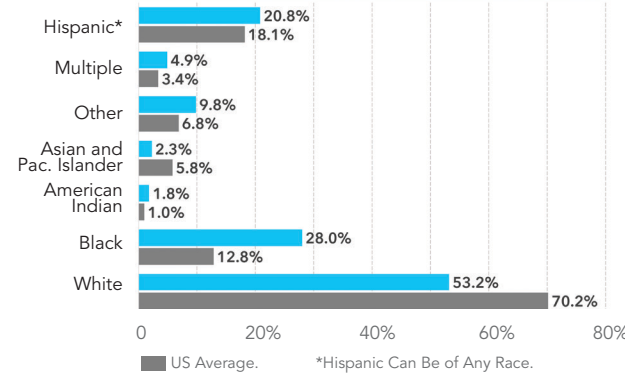
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **75.7** US: 64.0



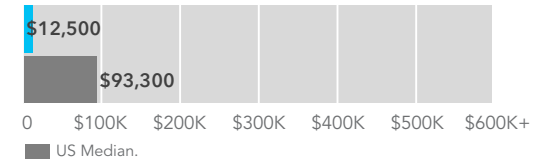
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

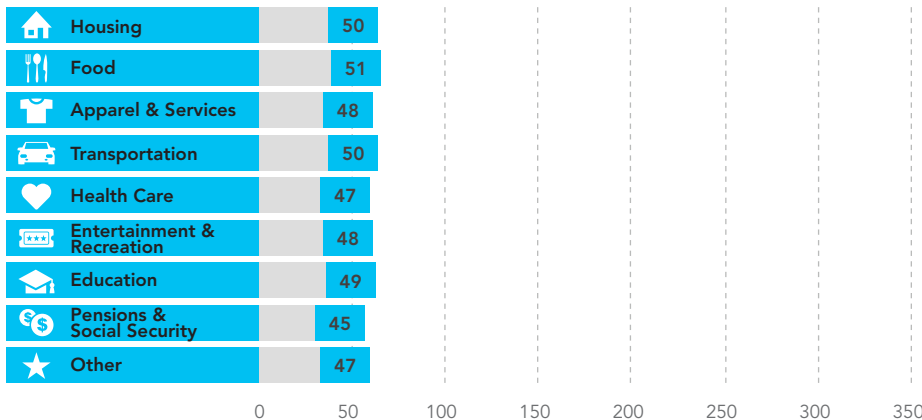


Median Net Worth



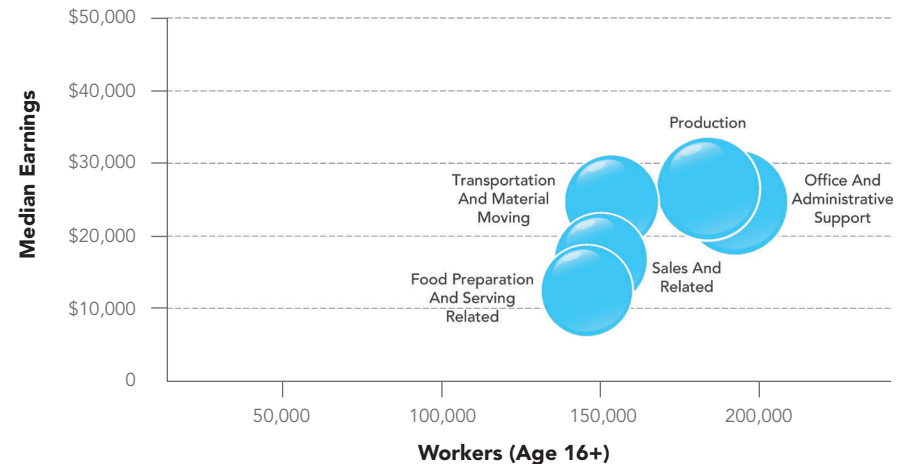
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- For those with young children at home, watching Disney Channel, Cartoon Network, and Nickelodeon on TV is popular; diapers, baby food, and children’s clothing are priority expenditures.
- Favor shopping at their local discount store, search for bargains on the internet, or purchasing from in-home sales representatives.
- Read parenting and health magazines.
- Watch programs on BET, VH1, and Game Show Network.
- Prefer to listen to gospel, R&B, rap, and hip-hop music.
- Like to listen to sports on the radio and watch on TV. Favorite sports include NASCAR racing, professional wrestling, and basketball.

HOUSING

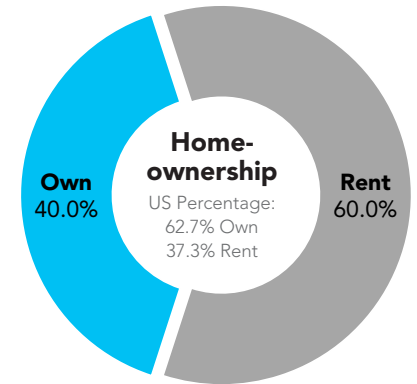
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.



Typical Housing:
Single Family

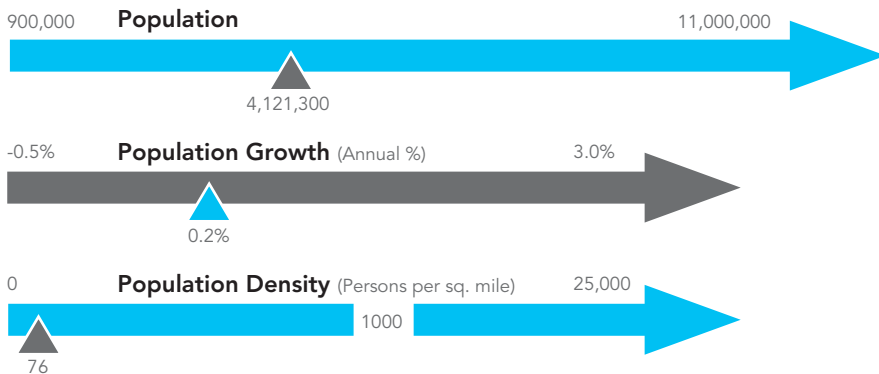
Average Rent:
\$710

US Average: \$1,038



POPULATION CHARACTERISTICS

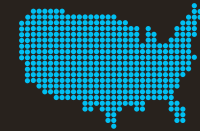
Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

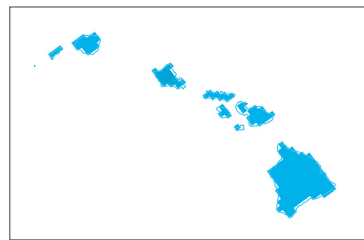
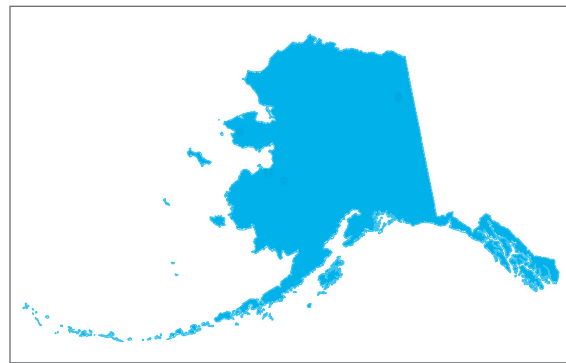
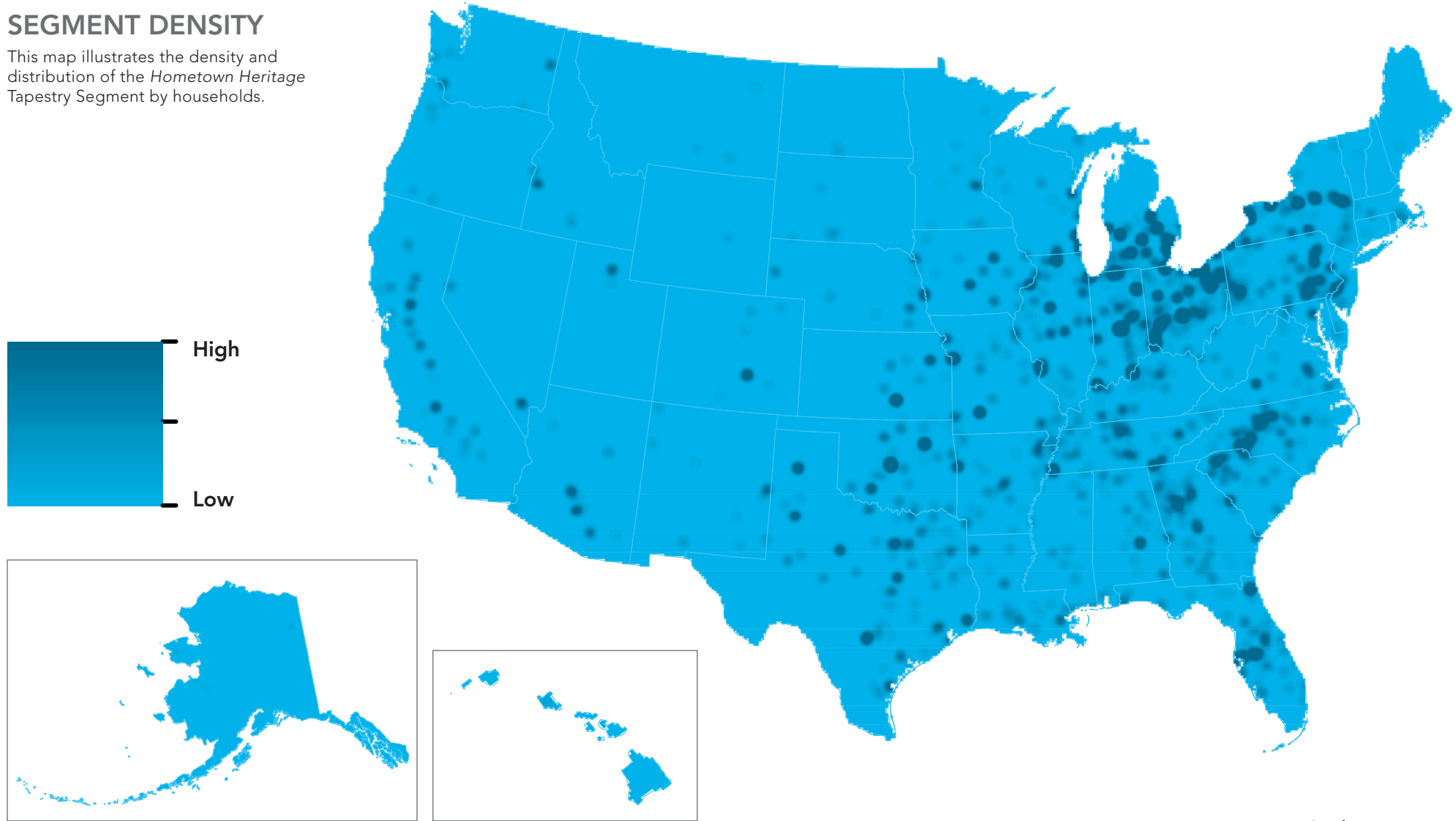
Esri developed three indexes to display average household wealth, socioeconomic status and housing affordability for the market relative to the US.





SEGMENT DENSITY

This map illustrates the density and distribution of the *Hometown Heritage* Tapestry Segment by households.





LifeMode Group: Family Landscapes

Middleburg

4C

Households: 3,511,200

Average Household Size: 2.75

Median Age: 36.1

Median Household Income: \$59,800

WHO ARE WE?

Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, as the housing boom spread beyond large metropolitan cities. Residents are traditional, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

OUR NEIGHBORHOOD

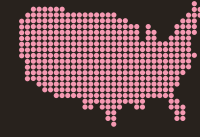
- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 150).
- Affordable housing, median value of \$175,000 (Index 84) with a low vacancy rate.
- Young couples, many with children; average household size is 2.75.

SOCIOECONOMIC TRAITS

- Education: 65% with a high school diploma or some college.
- Labor force participation typical of a younger population at 66.7% (Index 107).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology for convenience (online banking or saving money on landlines) and entertainment.



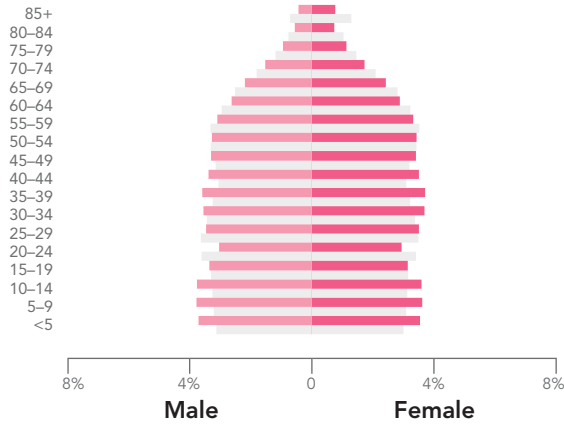
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: **36.1** US: 38.2

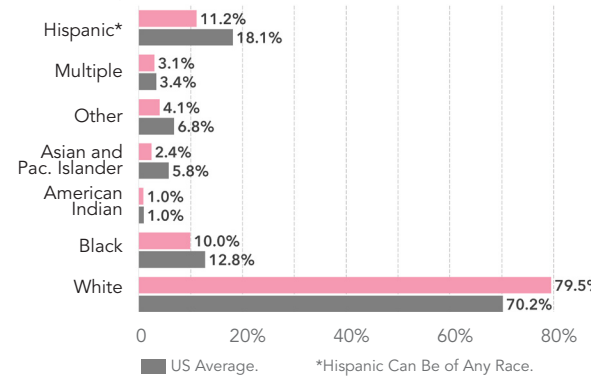
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **48.5** US: 64.0



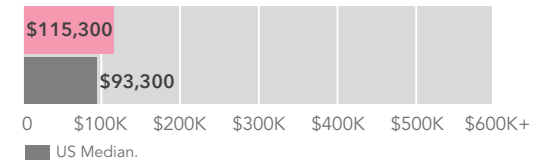
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

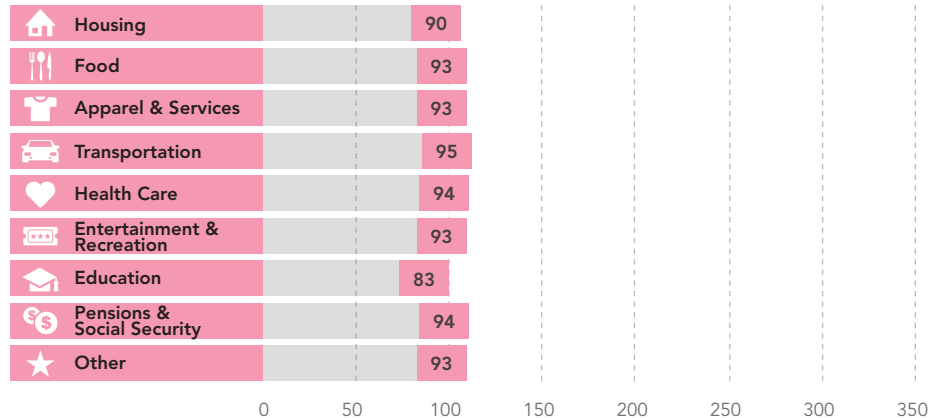


Median Net Worth



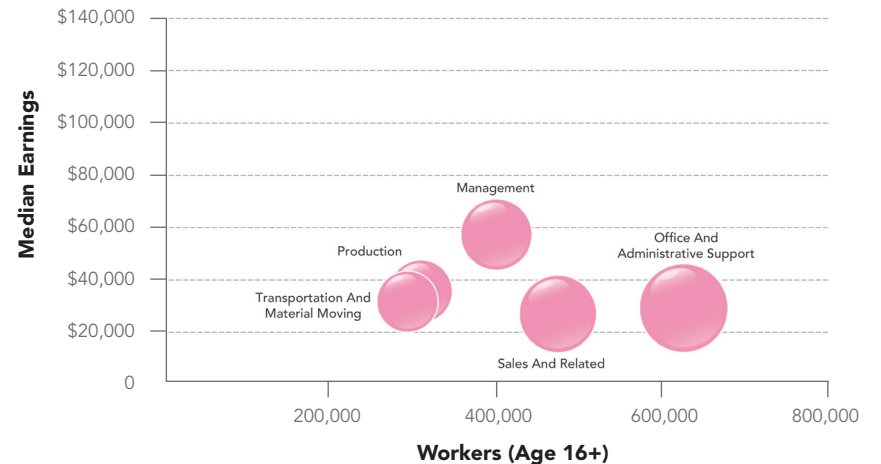
AVERAGE HOUSEHOLD BUDGET INDEX

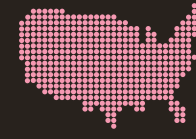
The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Residents are partial to domestic vehicles; they like to drive trucks, SUVs, or motorcycles.
- Entertainment is primarily family oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children’s toys and apparel) or home DIY projects.
- Sports include hunting, fishing, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

HOUSING

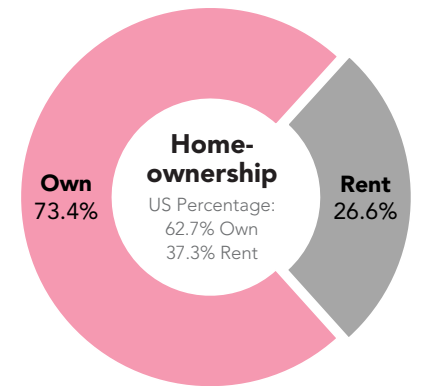
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.



Typical Housing:
Single Family

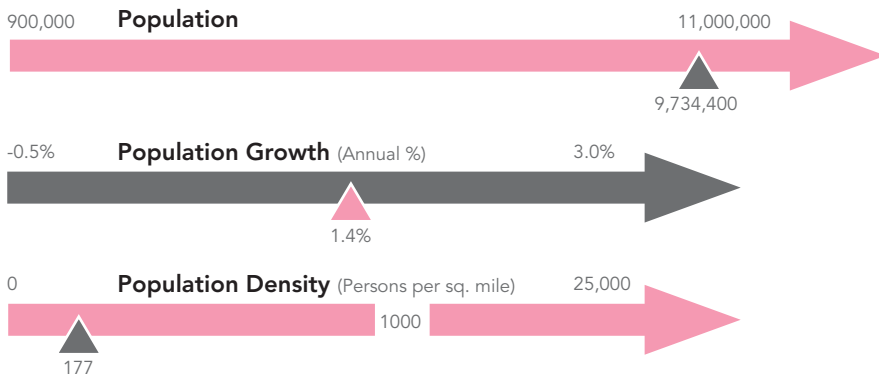
Median Value:
\$175,000

US Median: \$207,300



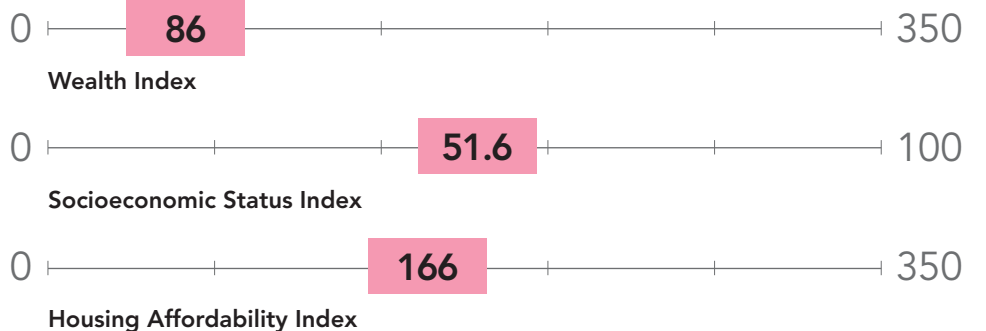
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



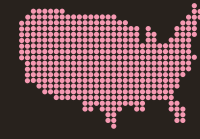
ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.



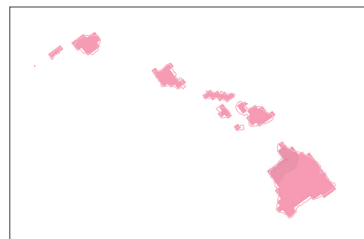
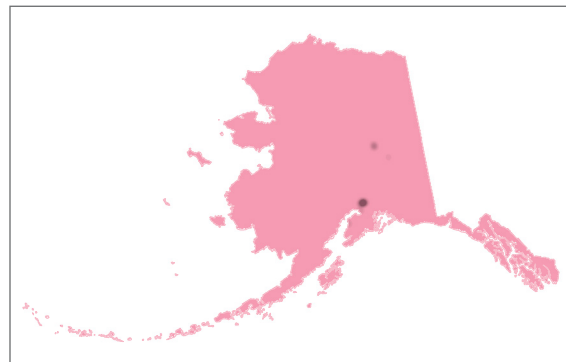
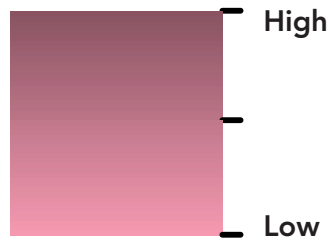
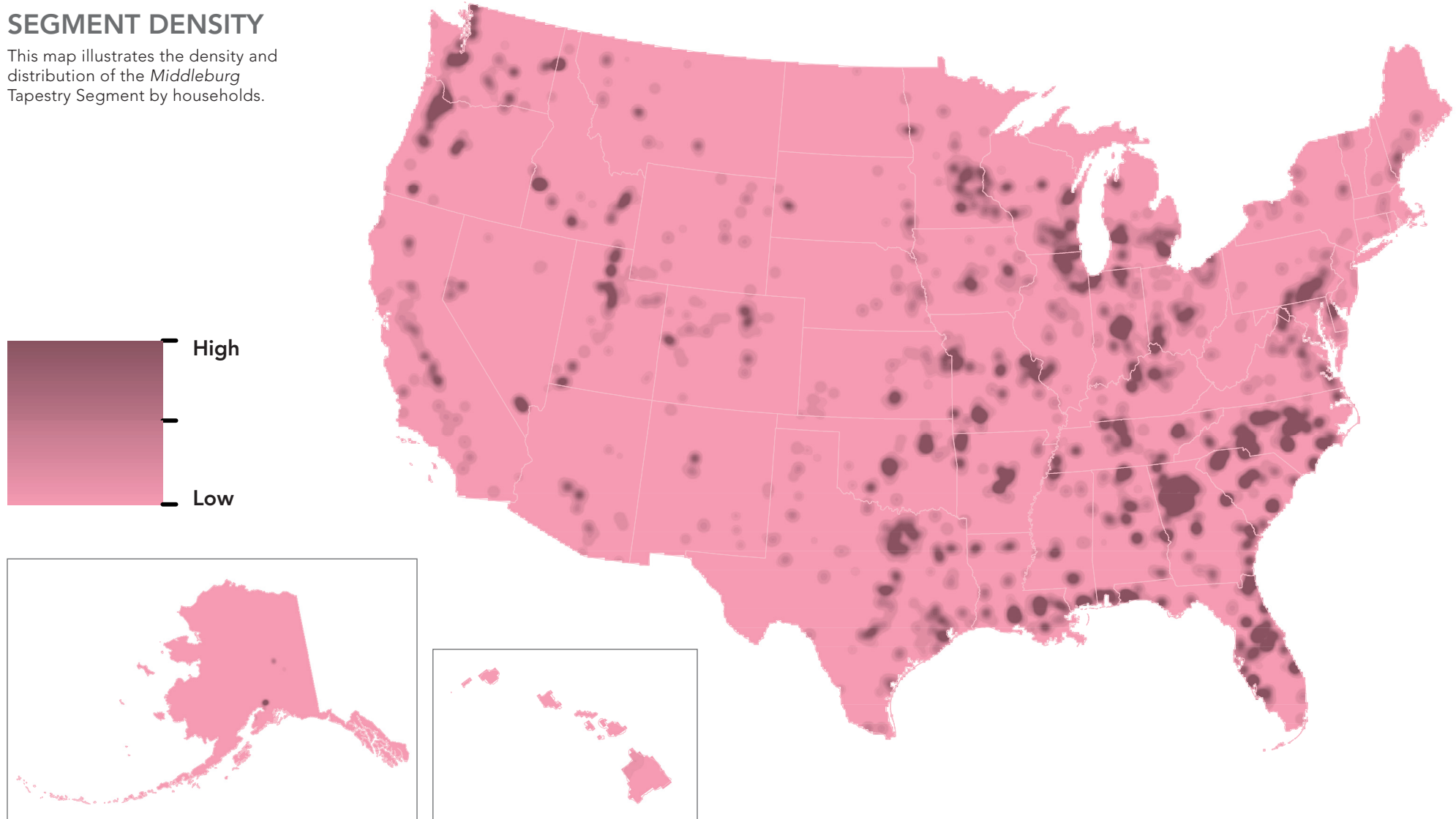


Middleburg



SEGMENT DENSITY

This map illustrates the density and distribution of the *Middleburg* Tapestry Segment by households.





LifeMode Group: Hometown

Small Town Sincerity

12C

Households: 2,305,700

Average Household Size: 2.26

Median Age: 40.8

Median Household Income: \$31,500

WHO ARE WE?

Small Town Sincerity includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Residents keep their finances simple—paying bills in person and avoiding debt.

OUR NEIGHBORHOOD

- Reside in small towns or semirural neighborhoods, mostly outside metropolitan areas.
- Homes are a mix of older single-family houses (61%), apartments, and mobile homes.
- Half of all homes are owner occupied (Index 79).
- Median home value of \$92,300 is about half the US median.
- Average rent is \$639 (Index 62).
- This is an older market, with half of the householders aged 55 years or older and predominantly single-person households (Index 139).

SOCIOECONOMIC TRAITS

- Education: 67% with high school diploma or some college.
- Labor force participation lower at 52% (Index 83), which could result from lack of jobs or retirement.
- Income from wages and salaries (Index 83), Social Security (Index 133) or retirement (Index 106), increased by Supplemental Security Income (Index 183).
- Price-conscious consumers that shop accordingly, with coupons at discount centers.
- Connected, but not to the latest or greatest gadgets; keep their landlines.
- Community-oriented residents; more conservative than middle of the road.
- Rely on television or newspapers to stay informed.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



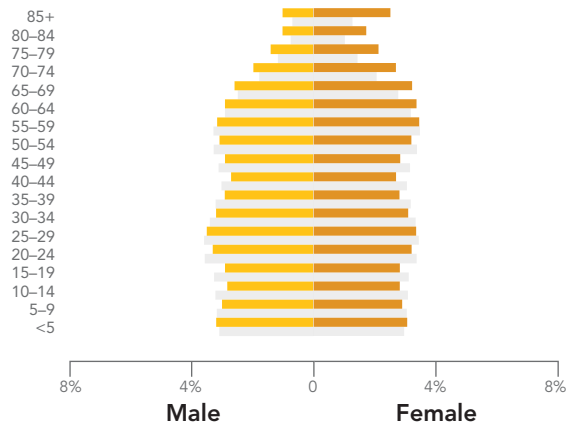
Small Town Sincerity



AGE BY SEX (Esri data)

Median Age: **40.8** US: 38.2

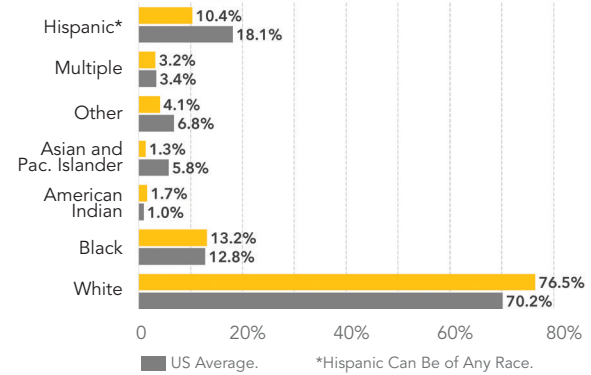
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: **51.0** US: 64.0



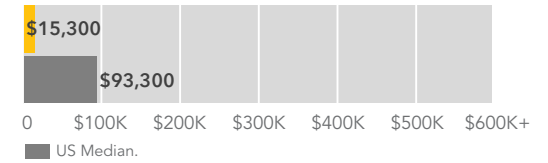
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

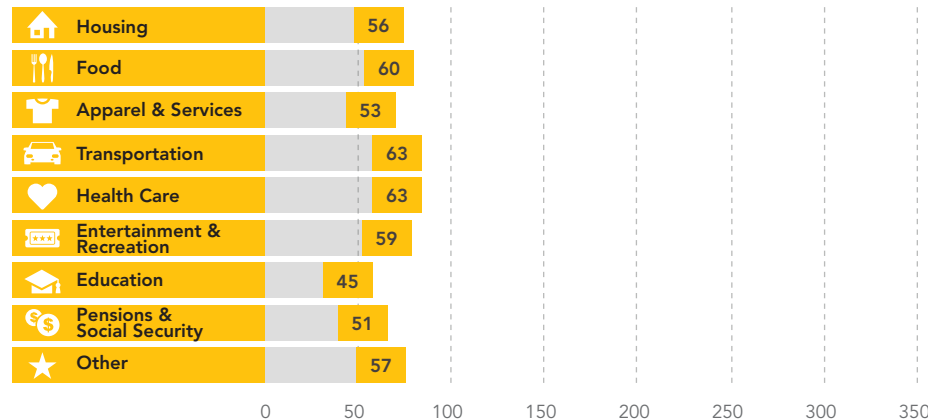


Median Net Worth



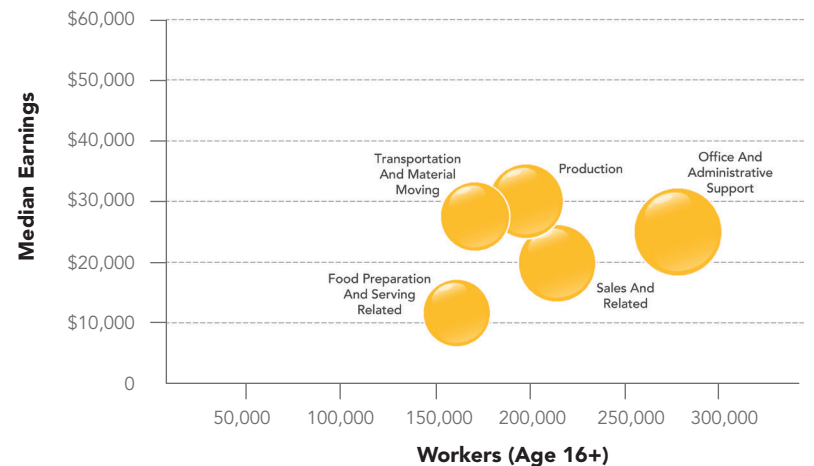
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Small Town Sincerity features a semirural lifestyle, complete with domestic trucks and SUVs, ATVs, and vegetable gardens.
- Residents enjoy outdoor activities like hunting and fishing as well as watching NASCAR and college football and basketball on TV.
- A large senior population visit doctors and health practitioners regularly.
- A largely single population favors convenience over cooking—frozen meals and fast food.
- Home improvement is not a priority, but vehicle maintenance is.

HOUSING

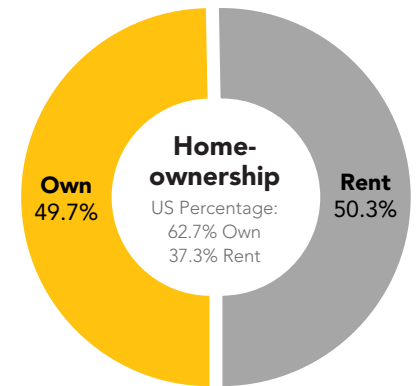
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

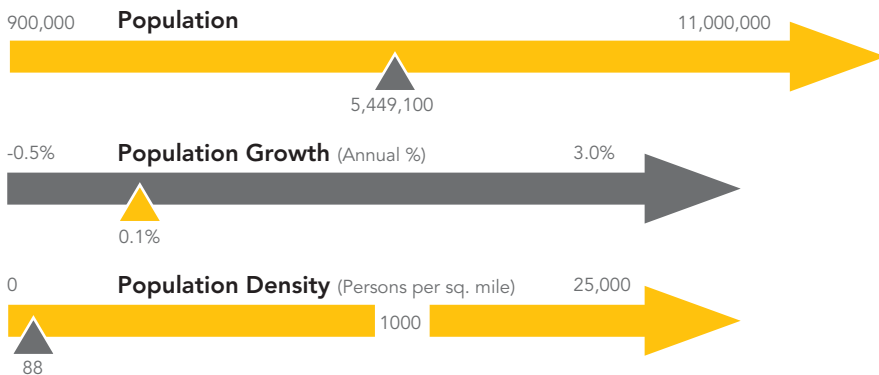
Median Value:
\$92,300

US Median: \$207,300



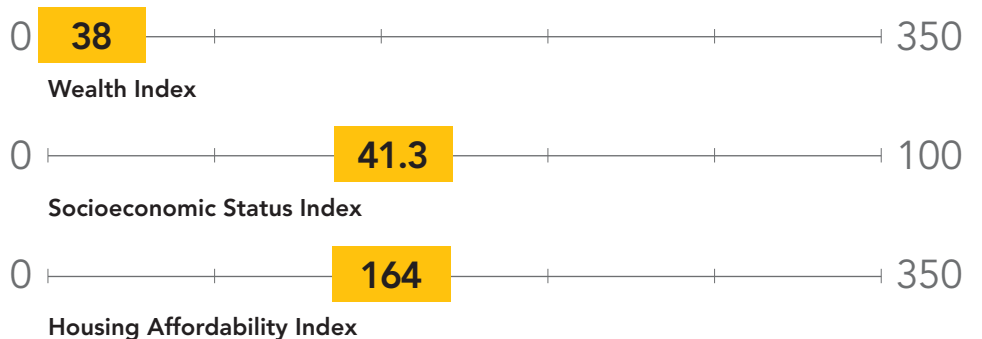
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Hometown

Small Town Sincerity

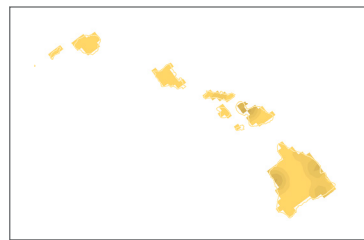
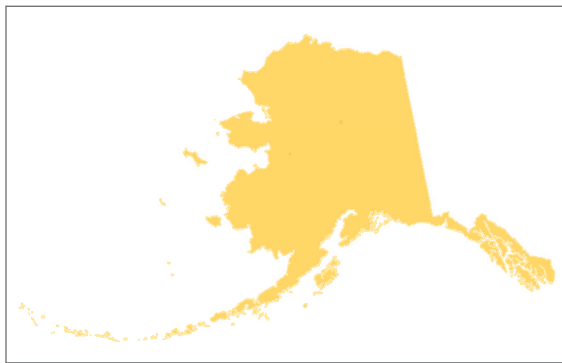
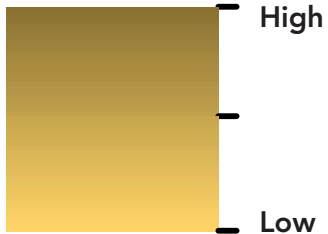
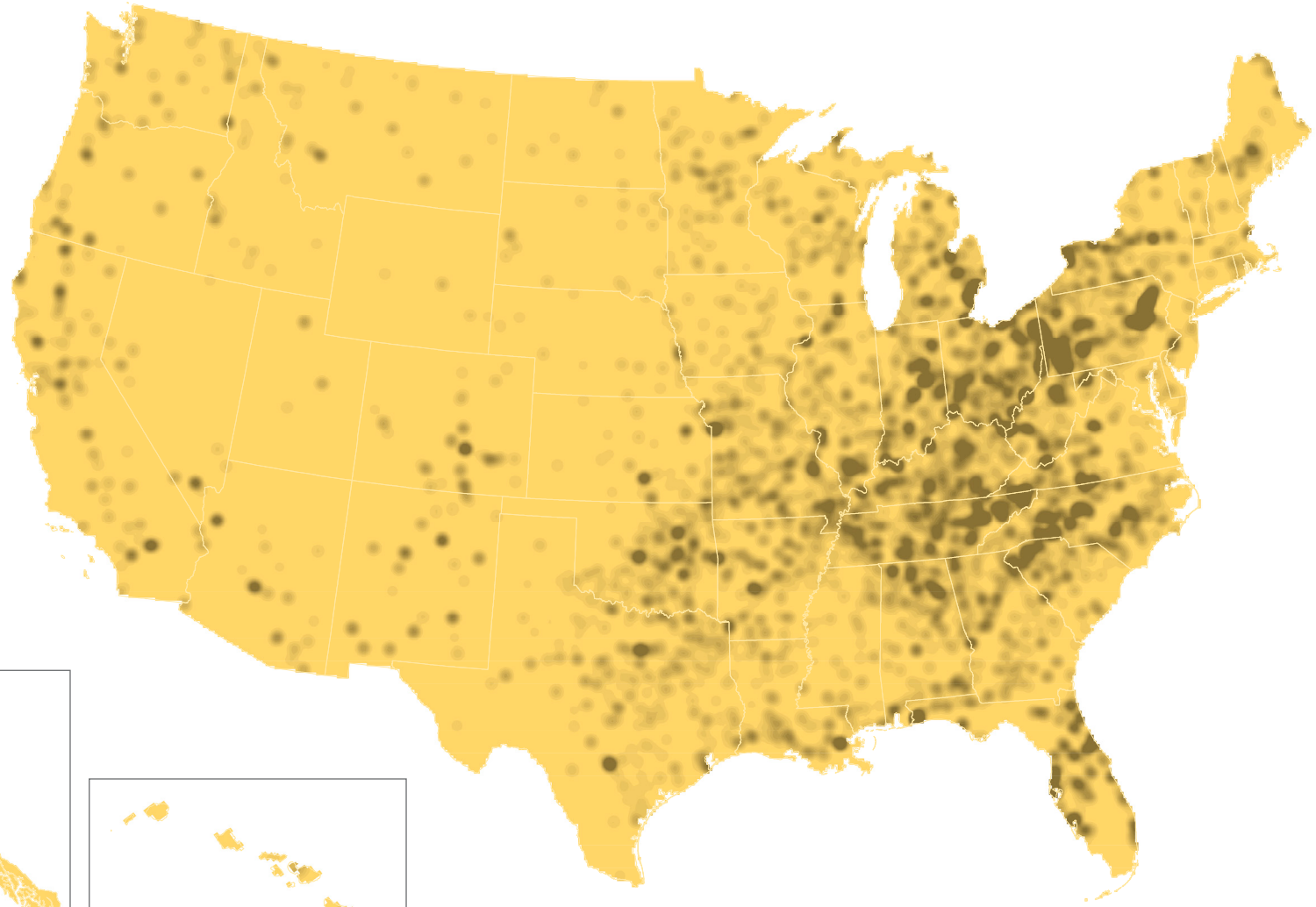


TAPESTRY
SEGMENTATION

esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Small Town Sincerity* Tapestry Segment by households.



Copyright © 2022 Esri. All rights reserved. Esri, the Esri globe logo, The Science of Where, Tapestry, @esri.com, and esri.com are trademarks, service marks, or registered marks of Esri in the United States, the European Community, or certain other jurisdictions. Other companies and products or services mentioned herein may be trademarks, service marks, or registered marks of their respective mark owners.

G2831429

For more information
1-800-447-9778
info@esri.com
esri.com



esri

THE
SCIENCE
OF
WHERE®



LifeMode Group: Cozy Country Living

Green Acres

6A

Households: 3,923,400

Average Household Size: 2.70

Median Age: 43.9

Median Household Income: \$76,800

WHO ARE WE?

The *Green Acres* lifestyle features country living and self-reliance. Avid do-it-yourselfers, they maintain and remodel their homes with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf.

OUR NEIGHBORHOOD

- This large segment is concentrated in rural enclaves in metropolitan areas.
- Primarily (not exclusively) older homes with acreage; new housing growth in the past 15 years.
- Single-family, owner-occupied housing, with a median value of \$235,500.
- An older market, primarily married couples, most with no children.

SOCIOECONOMIC TRAITS

- Education: More than 60% are college educated.
- Labor force participation rate is high at 66.8% (Index 107).
- Income is derived not only from wages and salaries but also from self-employment (more than 13% of households), investments (27% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.



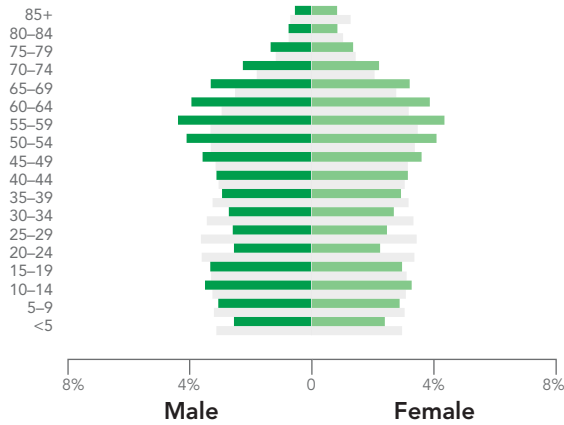
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: **43.9** US: 38.2

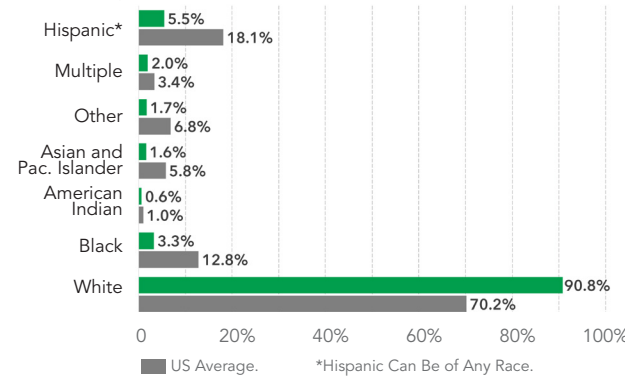
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

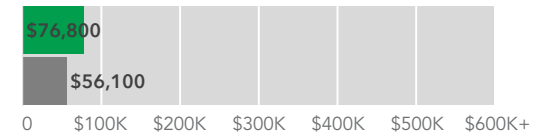
Diversity Index: **26.0** US: 64.0



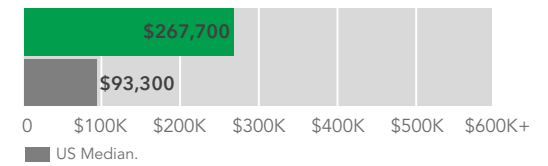
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

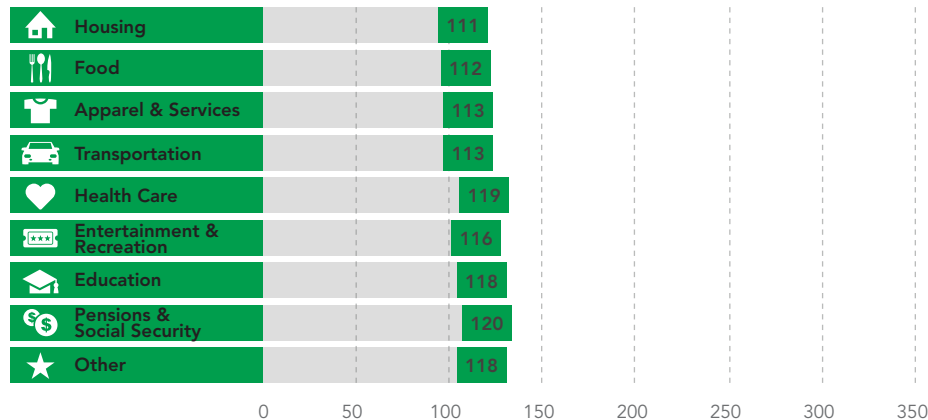


Median Net Worth



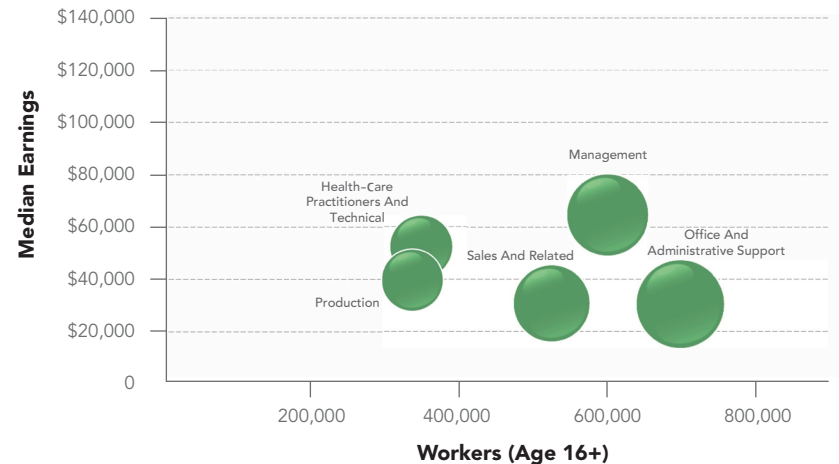
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Purchasing choices reflect *Green Acres* residents' country life, including a variety of vehicles, from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.
- *Green Acres* residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- Residents are active in their communities and a variety of social organizations, from charitable to veterans' clubs.

HOUSING

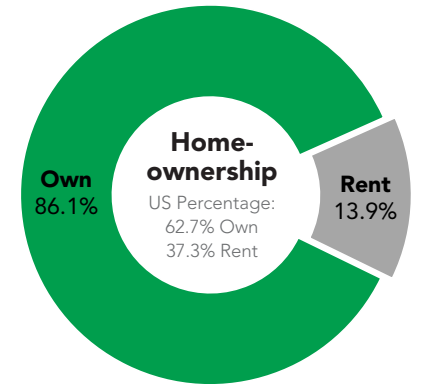
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

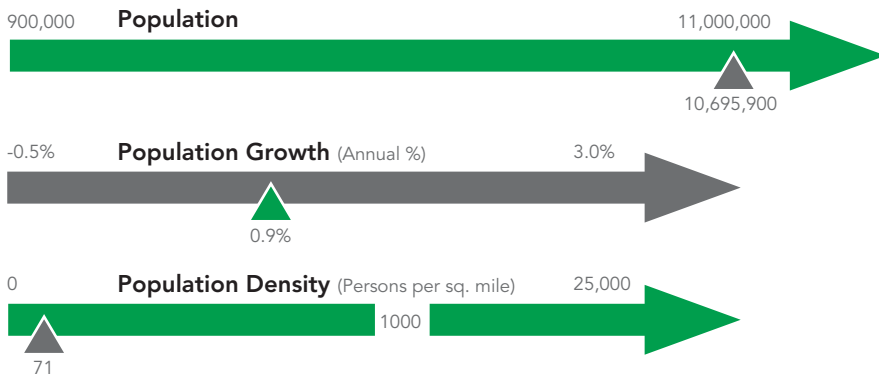
Median Value:
\$235,500

US Median: \$207,300



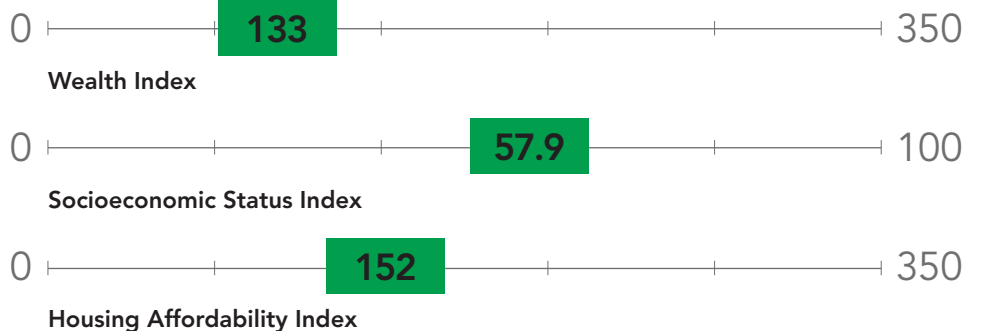
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

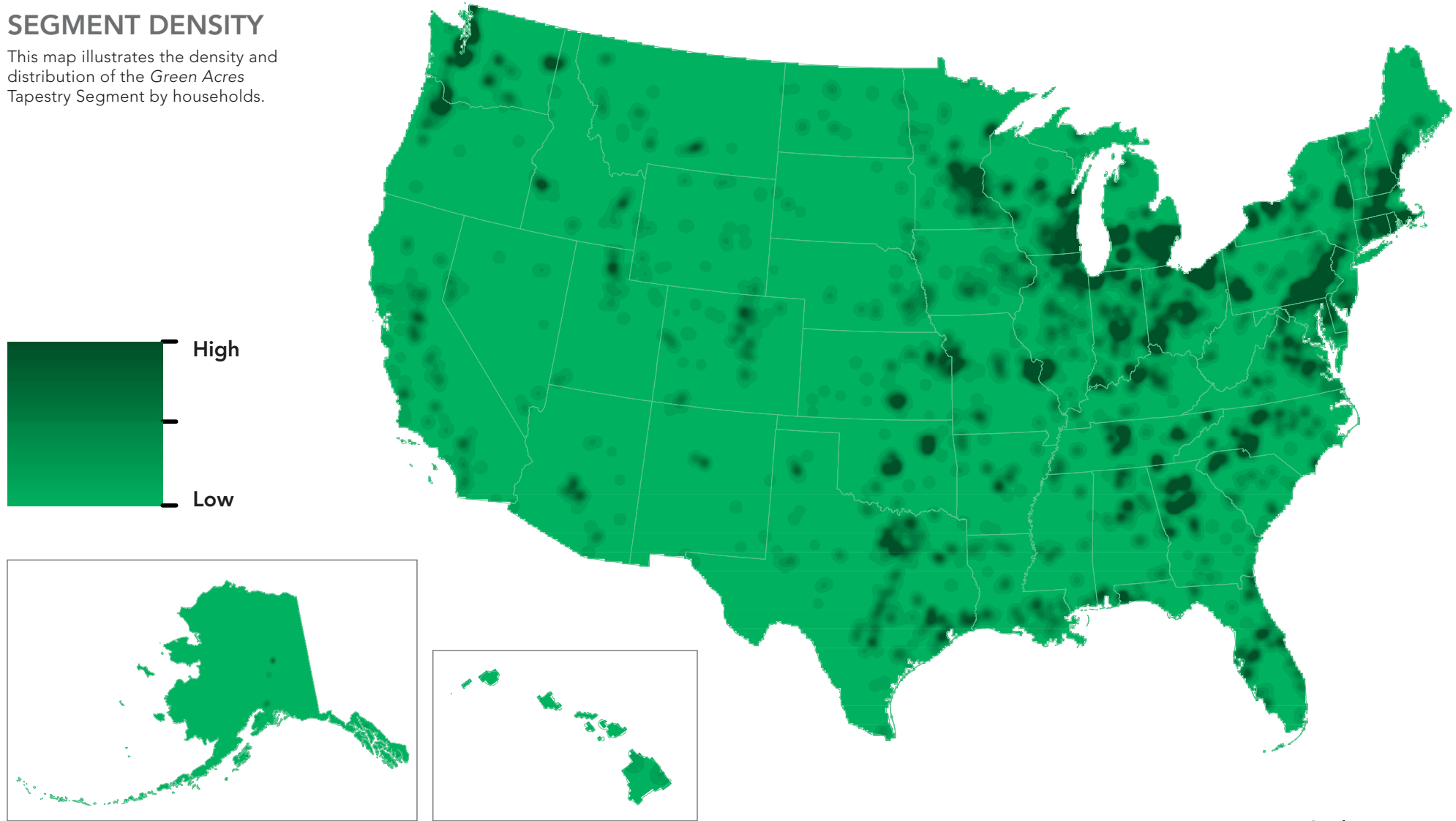
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





SEGMENT DENSITY

This map illustrates the density and distribution of the *Green Acres* Tapestry Segment by households.





LifeMode Group: Cozy Country Living

Salt of the Earth

6B

Households: 3,545,800

Average Household Size: 2.59

Median Age: 44.1

Median Household Income: \$56,300

WHO ARE WE?

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

OUR NEIGHBORHOOD

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana.
- Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries.
- Homeownership rates are very high (Index 133). Single-family homes are affordable, valued at 25% less than the national market.
- Nearly two in three households are composed of married couples; less than half have children at home.

SOCIOECONOMIC TRAITS

- Steady employment in construction, manufacturing, and related service industries.
- Completed education: 40% with a high school diploma only.
- Household income just over the national median, while net worth is nearly double the national median.
- Spending time with family is their top priority.
- Cost-conscious consumers, loyal to brands they like, with a focus on buying American.
- Last to buy the latest and greatest products.
- Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.



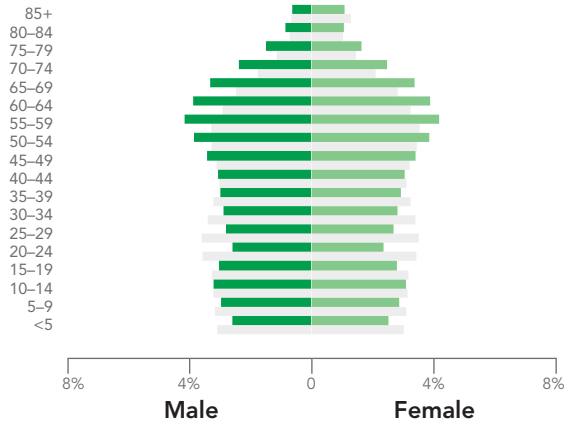
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by MRI-Simmons.



AGE BY SEX (Esri data)

Median Age: 44.1 US: 38.2

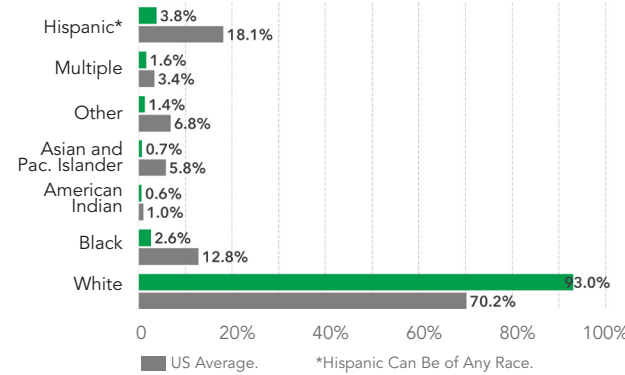
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 19.8 US: 64.0



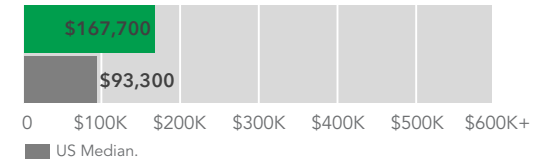
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

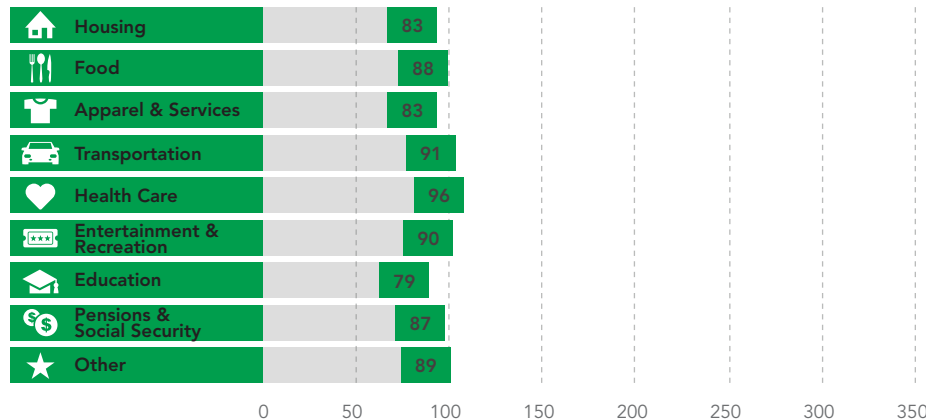


Median Net Worth



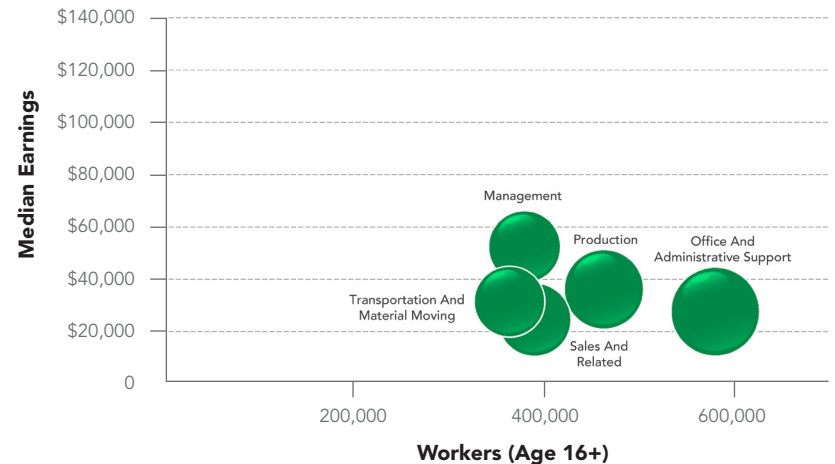
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips, are popular.
- To support their pastimes, truck ownership is high; many also own an ATV.
- They own the equipment to maintain their lawns and tend to their vegetable gardens.
- Residents often tackle home remodeling and improvement jobs themselves.
- Due to their locale, they own satellite dishes and have access to high-speed internet connections like DSL.
- These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

HOUSING

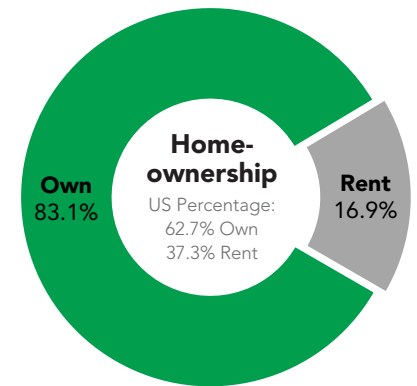
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

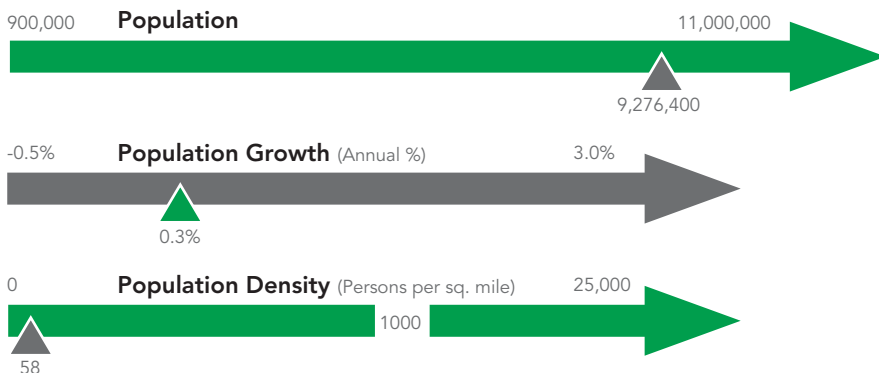
Median Value:
\$154,300

US Median: \$207,300



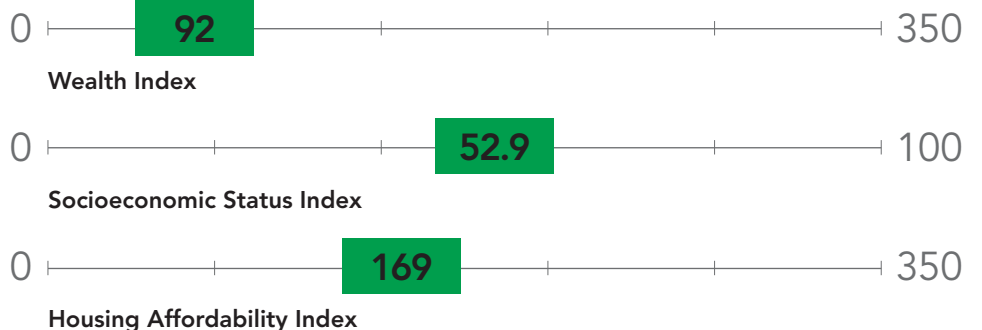
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Cozy Country Living

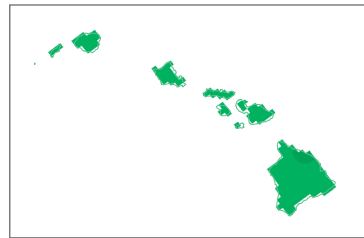
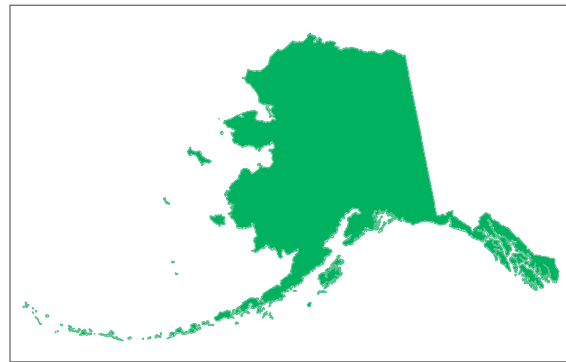
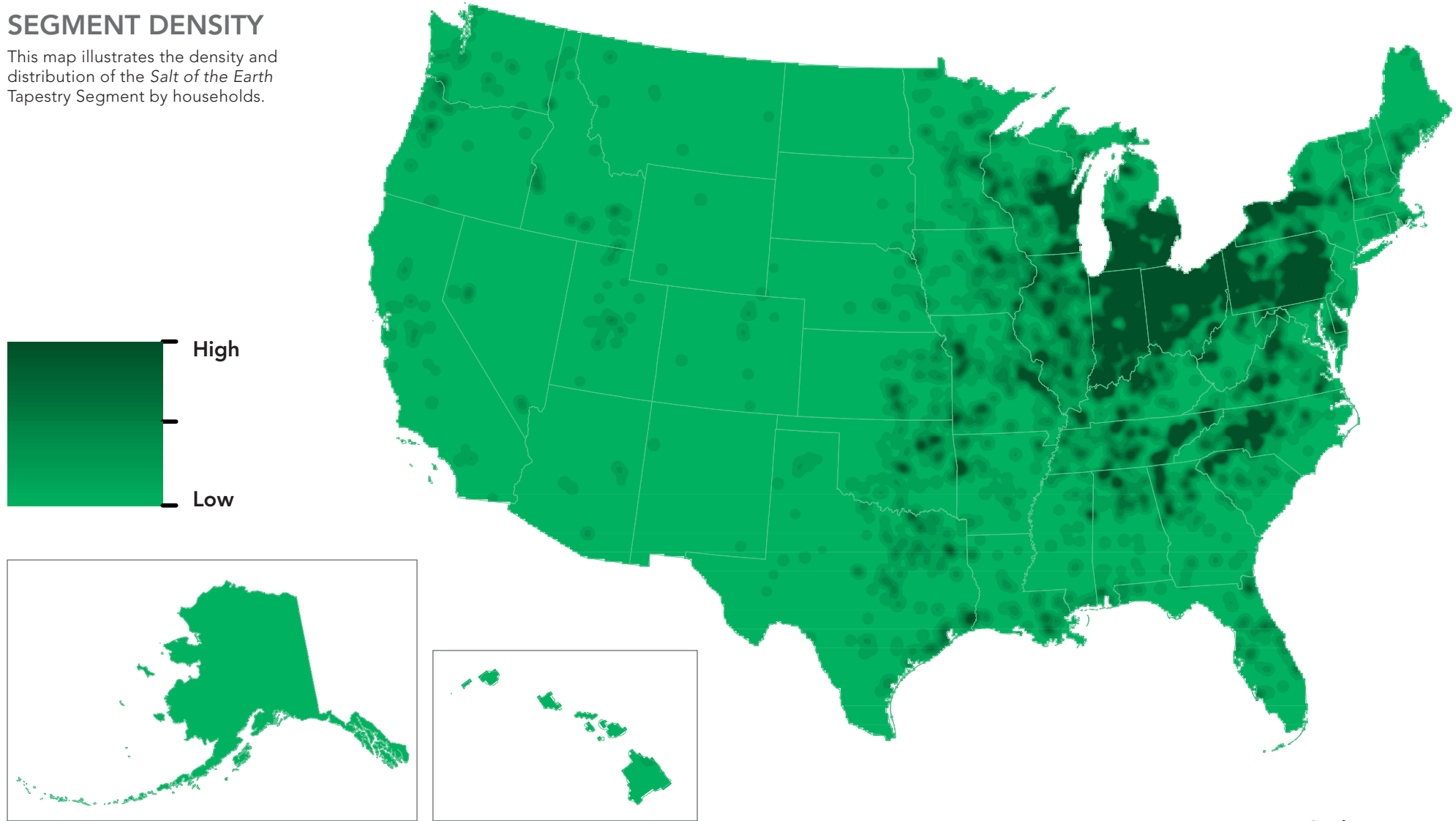
Salt of the Earth



TAPESTRY
SEGMENTATION
esri.com/tapestry

SEGMENT DENSITY

This map illustrates the density and distribution of the *Salt of the Earth* Tapestry Segment by households.



Copyright © 2022 Esri. All rights reserved. Esri, the Esri globe logo, The Science of Where, Tapestry, @esri.com, and esri.com are trademarks, service marks, or registered marks of Esri in the United States, the European Community, or certain other jurisdictions. Other companies and products or services mentioned herein may be trademarks, service marks, or registered marks of their respective mark owners.

For more information
1-800-447-9778
info@esri.com
esri.com



esri

THE
SCIENCE
OF
WHERE®

This page is intentionally left blank.



For inquiries, please contact:

Michelle Holbrook
Director, External Affairs
e. mholbrook@ecoga.org

Morgan Ferguson
Research Analyst
e. mferguson@locationgeorgia.com

prepared on behalf of



prepared by  **ECG** | Economic & Community Development