

Based on the most recent ACS data, less than one half of one percent of units meet either of the latter criteria in Jackson County. The American Housing Survey report on Components of Inventory Change provides data on the loss of houses to the housing inventory over a two-year period. The most recent report examines changes from 2011 to 2013. Here, it is possible to examine losses due to conversions, homes or mobile homes moving, units changing to nonresidential use, losses through demolition or disaster, units that are badly damaged or condemned, and lost in other ways. Here, it is seen that around 0.23 percent of the owner-occupied stock are lost - on annual basis - and around 0.49 percent of rental units are likewise lost. Over the five year study period, this amounts to the need for the replacement of 146 owner-occupied units and the replacement of 167 rental units in Jackson County over the study period in this report. Thus, the five-year need set out above is adjusted to 1,292 owner-occupied units and 870 rental units (258 and 174 units per year, respectively).

Our examination of housing needs in Jackson County also considers the need for housing from two populations/sub markets - the senior population and the population aged 15 to 64 years (or what can be considered the working population). The nature of these markets, highlighted by the impact of demographic factors and trends suggest that these markets should be treated separately.

Tenure Trends, by Age: Senior Households

Table 9, below, outlines the population, household, and tenure trends for the senior population of Jackson County. This shows, as outlined on the previous pages, consistent population growth with parallel growth in the total number of households reflecting both that population growth and decreasing average household size, for that age cohort. Both the number of owner-occupied households and renter households showed ongoing growth. Given the method used to project households by tenure (as outlined above) it is seen that, over the period from 2010 to 2025, as the population of the County ages, the relative proportion of owner-occupied households remains quite steady.

This table illustrates the significant growth of the Jackson County senior population - reflecting both the aging of the population and the continued impact of the net in-migration of older persons.

Table 9 - Population, Household, and Tenure Trends, Households 65 and older, 1990 to 2025

	Population, 65 and older		Person per Household	Owner-occupied		Renter-occupied	
	Population	Households		number	percent.	number	percent.
1990	3,692	2,362	1.56	2,053	86.9	309	13.1
2000	4,560	3,010	1.51	2,587	85.9	423	14.1
2010	6,084	3,996	1.52	3,284	82.2	712	17.8
2020	9,004	5,900	1.53	4,850	82.2	1,050	17.8
2025	10,162	6,672	1.52	5,487	82.2	1,185	17.8

Source 1990, 2000, and 2010 Census; NC State Data Center; T.Ronald Brown: Research & Analysis

The changes in these variables over the study period are illustrated in the following table.

Table 10 - Population, Household, and Tenure Trends, Households 65 and older: Change

Change					
	Population	Households	Owner-occupied	Renter-occupied	
1990-2000	868	648	534	114	
2000-2010	1,524	986	697	289	
2010-2020	2,920	1,904	1,566	338	
2020-2025	1,158	772	637	135	
Annual change					
	Population	Households	Owner-occupied	Renter-occupied	
1990-2000	87	65	53	11	
2000-2010	152	99	70	29	
2010-2020	292	190	157	34	
2020-2025	232	154	127	27	

Source 1990, 2000, and 2010 Census; NC State Data Center; T.Ronald Brown: Research & Analysis

The continued growth of the senior population reveals that around 772 net, units are needed for seniors between 2020 and 2025 - 637 of which are owner-occupied units and 135, net, are rentals. These figures can also be adjusted to reflect potential losses (as outlined for the total population). Thus, these figures translate to an additional 56 owner-occupied units and 26 rentals - a total of 693 owner-occupied units, and 161 renter-occupied units - or 139 owner-occupied units and 32 renter-occupied units, annually.

Tenure Trends, by Age: Working-Age Households

Table 11, below, outlines the population, household, and tenure trends for the working age population of Jackson County. Here, it is seen that population of this cohort, the number of households, and the number of both owner-occupied and renter-occupied households is projected to exhibit consistent growth over the study period. These tenure projections show that in relative terms the proportion of owner-occupied households is projected to decrease, and that for renter-occupied units is seen to increase. This reflects the fact that although the proportion of renters is based on 2010 levels in our projections, when projected by age, the younger age profile of households in Jackson County results in decreases in owner occupancy rates relative to renting given that younger households are less inclined to - or able to - buy rather than rent. The marked increase in the proportion of the population of Jackson County that rented over the decade from 2000 to 2100 was largely the consequence of the very significant volume of rental housing that was introduced to accommodate the student population at the Western Carolina University. The latter reflected both the significant increases in enrollment at that institution and the impact of the arrival of developers of purpose-built student complexes in the area. These circumstances were such that projections of tenure trends for Jackson County beyond 2010 will show an ongoing, sustained, need for rental versus owner-occupied housing in the area that may potentially overstate that need in the near term (and likewise potentially understate the need for owner-occupied housing).

As seen from Table 11, the number of owner-occupied is projected to increase from 7,358 in 2010 to 7,807 in 2020 and to 8,316 in 2025. The number of renter also is projected to increase from 5,112 in 2010 to 5,771 and 6,339 in 2020 and 2025, respectively.

Table 11 - Population, Household, and Tenure Trends, Households 15 to 64 years, 1990 to 2025

	Population	Households	Person per Household	Owner-occupied		Renter-occupied	
				number	percent	number	percent
1990	18,787	7,321	2.57	5,271	72.0	2,050	28.0
2000	23,368	10,181	2.30	6,979	68.5	3,202	31.5
2010	28,226	12,450	2.27	7,338	58.9	5,112	41.1
2020	30,247	13,577	2.23	7,807	57.5	5,771	42.5
2025	32,053	14,655	2.19	8,316	56.7	6,339	43.3

Source 1990, 2000, and 2010 Census; NC State Data Center; T.Ronald Brown: Research & Analysis

The changes in these variables over the study period are illustrated in the following table.

Table 12 - Population, Household, and Tenure Trends, Households 15 to 64 years: Change

Change					
	Population	Households	Owner-occupied	Renter-occupied	
1990-2000	4,581	2,860	1,708	1,152	
2000-2010	4,858	2,269	359	1,910	
2010-2020	2,021	1,127	469	659	
2020-2025	1,806	1,078	509	568	
Annual change					
	Population	Households	Owner-occupied	Renter-occupied	
1990-2000	458	286	171	115	
2000-2010	486	227	36	191	
2010-2020	202	113	47	66	
2020-2025	361	216	102	114	

Source 1990, 2000, and 2010 Census; NC State Data Center; T.Ronald Brown: Research & Analysis

The projected changes in the working-age population reveal that around 1,078, net, units are needed between 2020 and 2025 - 509 of which are owner-occupied units and 568 are rentals. These figures can also be adjusted to reflect potential losses (as outlined previously, for other populations). Thus, these figures translate to an additional 90 owner-occupied units and 141 rentals - a total of 599 owner-occupied units, and 709 renter-occupied units - or 120 owner-occupied units and 142 renter-occupied units, annually.