



# Ware and Waycross Housing and Economic Development Symposium

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*A public event supporting the Ware and  
Waycross Housing Study*

*July 30<sup>th</sup>, 2026*



# Today's Agenda:

- I. Welcome & Kickoff
- II. Presentation
  - I. **Why are we here?** Introducing the Ware and Waycross Housing Study
  - II. **Setting the Scene:** The state of Housing in Ware and Waycross
  - III. **Housing Study Report Out:** Key Findings and Moving Forward
- III. Q&A
- IV. Conclusion & Next Steps
- V. Open House



# Introduction

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*Jason Rubenbauer, Waycross-Ware Development Authority*

# Why Are We here?

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*Introducing the Ware and Waycross Housing Study & Project Team*



HOMEGROWN CONSERVATION WORKING FOR GEORGIA'S FUTURE

At Georgia Conservancy, our *mission* is simple: *healthy* lands, *thriving* communities, and a *future* where every Georgian can enjoy the outdoors for generations to come.





# What We Focus On



*Sustainable growth in our communities*



*Advocacy for conservation at the state capitol*



*Access + stewardship of nature*



*Resilience of Georgia's coast*

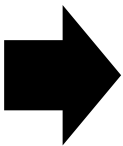


*Solutions for land conservation*

# What is a housing study?

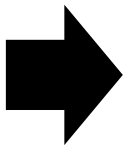


We are  
here!



Community Engagement and Input

Complete



Demographic  
Analysis

Economic  
Analysis

Housing  
Analysis

Land Use  
Analysis



## Goals of the Ware/ Waycross Housing Study

1. Understand current conditions of relevant housing metrics in Ware and Waycross
2. Build a clearer picture of what specific housing needs are, and local solutions to address those needs
3. Identify opportunities and constraints for future housing development

## Goals for Today's Presentation

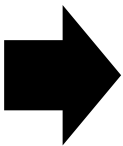
1. Introduce, and share key findings of, the Ware/Waycross Housing Study
2. Connect study findings to planning and development best practices and concepts
3. Gather feedback and input on the study and local housing priorities, needs, and opportunities



# Goal of Tonight's Event



**We are  
here!**



**Community Engagement and Input**

Complete



Demographic  
Analysis

Economic  
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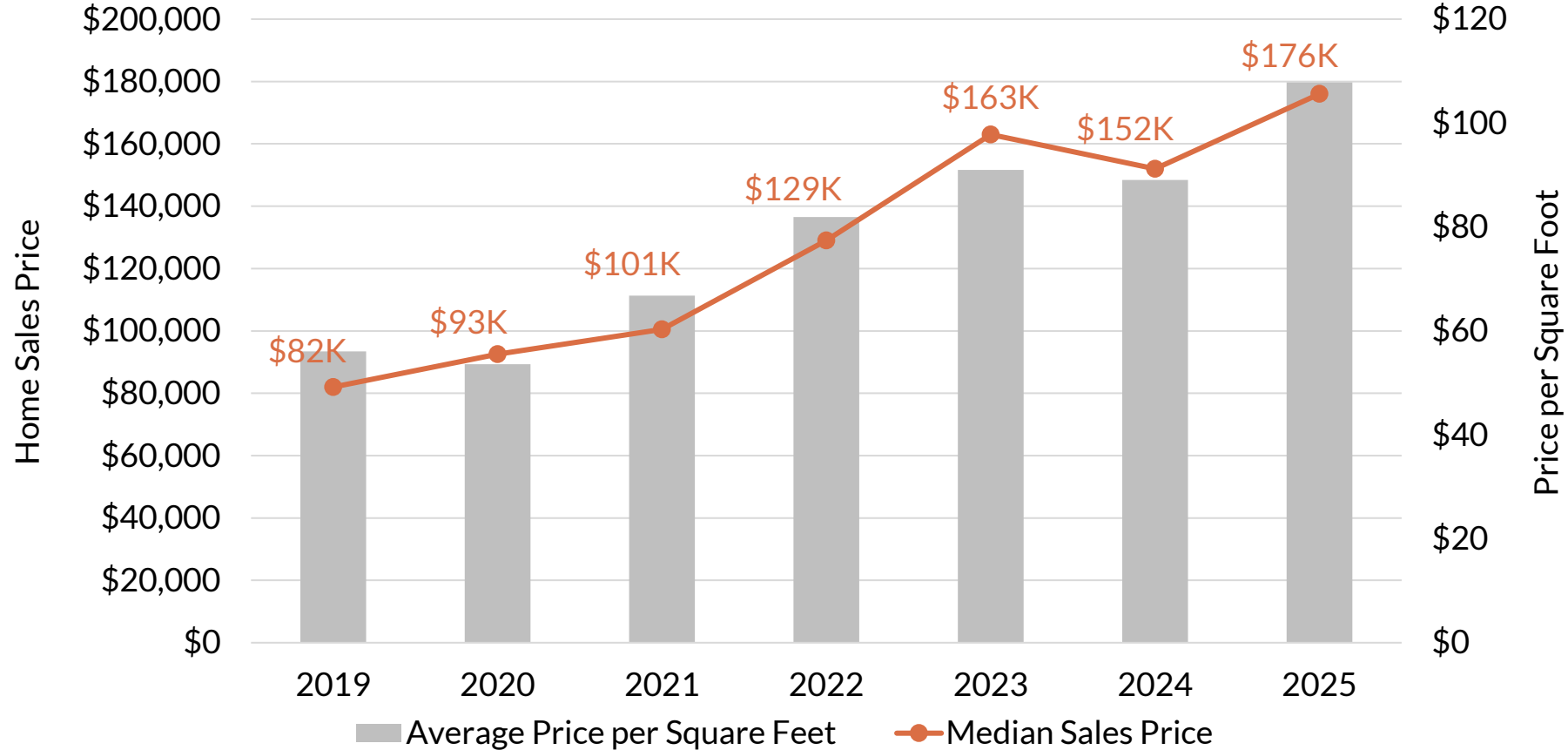
**Poll Everywhere – please join!**

# Setting the Scene

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*The state of housing in Ware and Waycross*

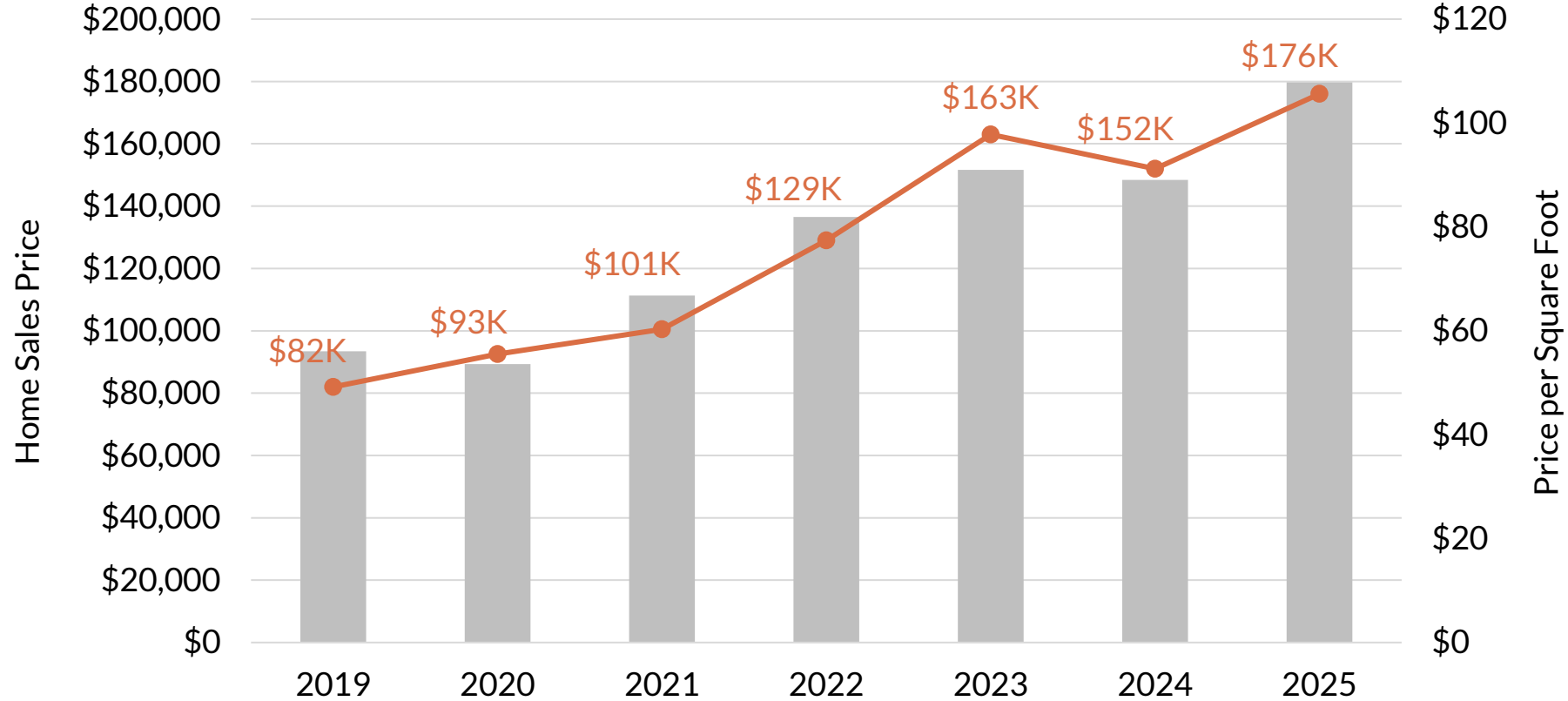
Ware County Home Prices (2019-2025)



From 2019 to 2025, median home sale prices increased **115%** across Ware County



Ware County Home Prices (2019-2025)



***Housing costs have more than doubled. Incomes are not rising as quickly as prices, and prices are not slowing down.***



| What “should” housing cost, then?

*Ideally, monthly housing costs  
should be no more than*

**<30%**

*of monthly income*

**Every household** has a housing cost at which  
housing is “income aligned”



# How much *should* housing cost? And, for who?



# How much *should* housing cost? Applying the 30% income rule



Food & Beverage  
\$21,000/year



Educational Services  
\$49,400/year



Retired  
\$25,000/year



Health Care and Social  
Assistance  
\$54,200/year



Forestry and Logging  
\$47,000/year



Transportation and  
Warehousing  
\$60,700/year



# How much *should* housing cost? Applying the 30% income rule



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Forestry and Logging  
\$1,175/month



Transportation and  
Warehousing  
\$1,519/month



## In reality: home prices have soared

**2019**

***Median Sale Price: \$82,000***

### Monthly costs:

Principal and interest: \$442

Homeowners insurance: \$46

Taxes: \$69

Private mortgage insurance: \$49

Monthly maintenance: \$68

**Total monthly cost: \$675**

Annual household net income needed  
to afford housing cost:

**\$26,996**

**2024**

***Median sale price: \$176,000***

### Monthly costs:

Principal and interest: \$950

Homeowners insurance: \$100

Taxes: \$148

Private mortgage insurance: \$104

Monthly maintenance: \$147

**Total monthly cost: \$1,449**

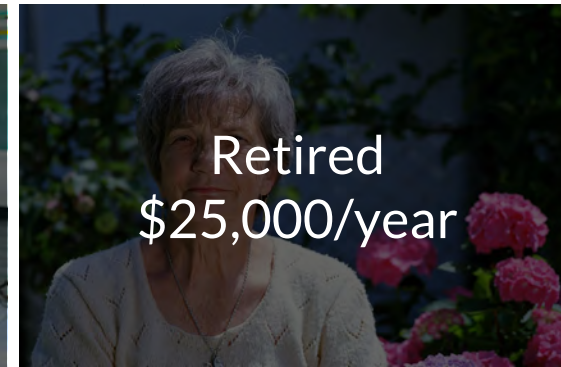
Annual household net income needed  
to afford housing cost:

**\$57,948**



# Applying the 30% income rule to housing prices

**2019  
Median  
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\$82,000**



**2024  
Median  
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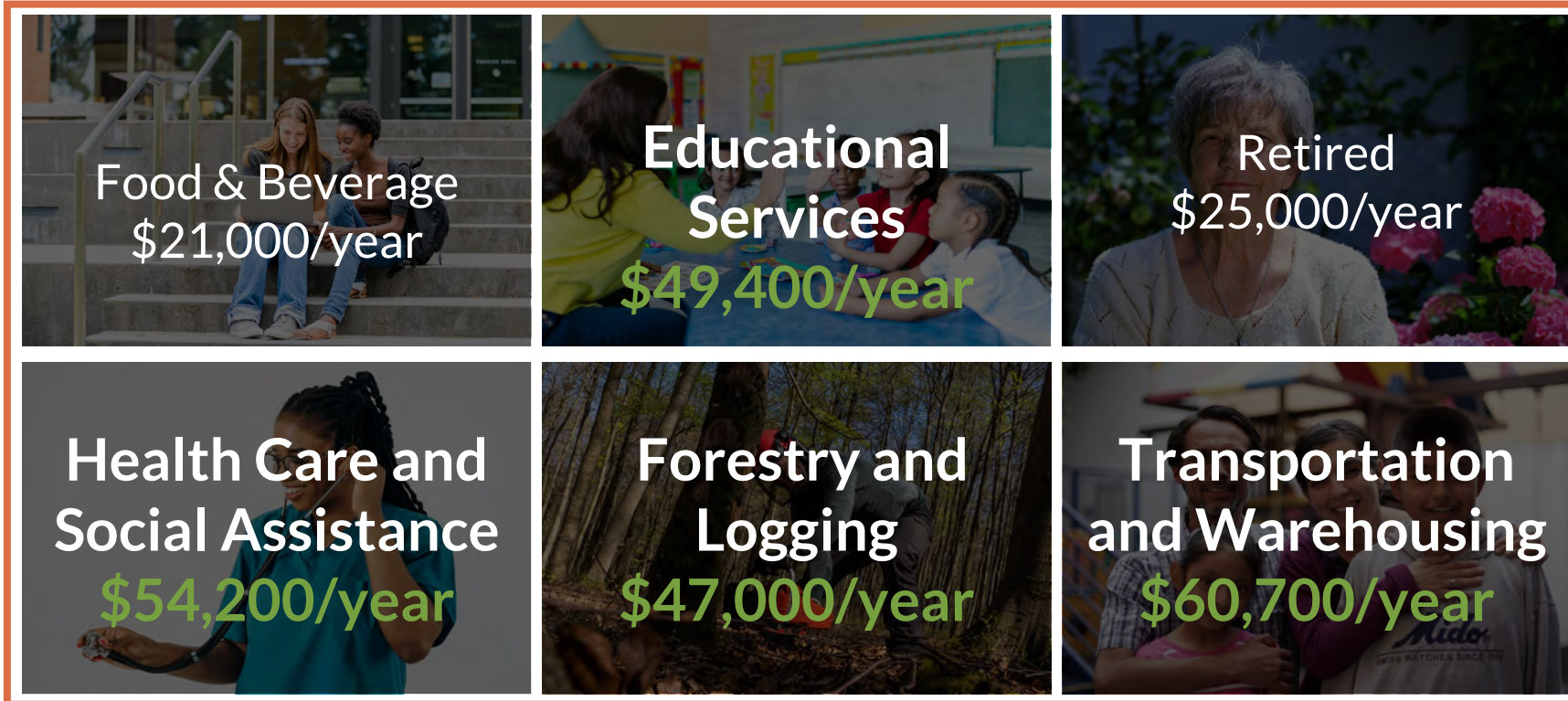
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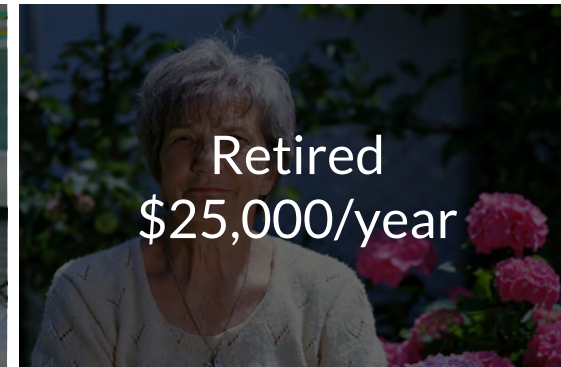
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# Applying the 30% income rule to housing prices

2019  
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**Median Incomes:**  
Ware County: \$47,448  
City of Waycross: \$38,301

2024  
Median  
sale price:  
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***Incomes are not rising as quickly as prices, and  
prices are not slowing down***

Annual household net income needed  
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# Community Housing Questionnaire

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*Comparing findings with public input and comment*

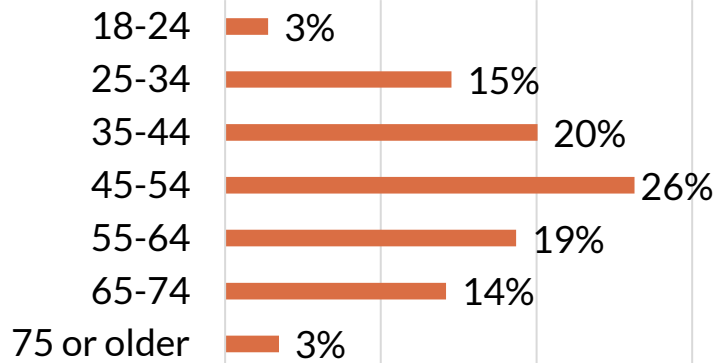
# Overview of questionnaire

- **Goal:** understand housing priorities and needs in Ware County (including the City of Waycross)
- **291 responses** collected over 4 months
- Questionnaire separated into 4 sections:
  1. Introduction and background information
  2. Economic profile
  3. Housing needs and preferences
  4. Housing opportunities

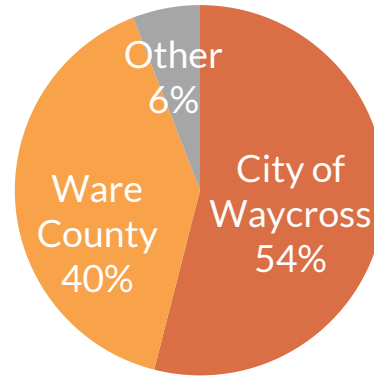


# Community Questionnaire: Background Information on Responses

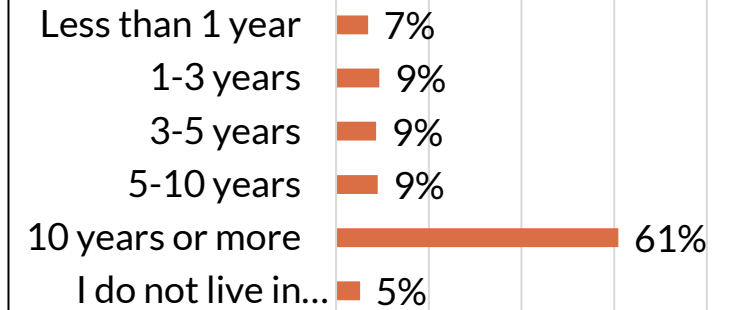
What is your age group?



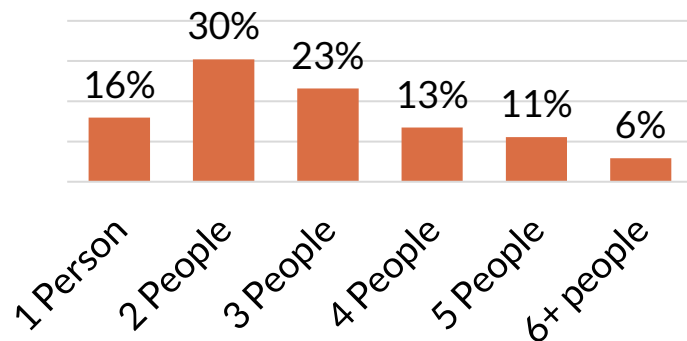
Where do you live?



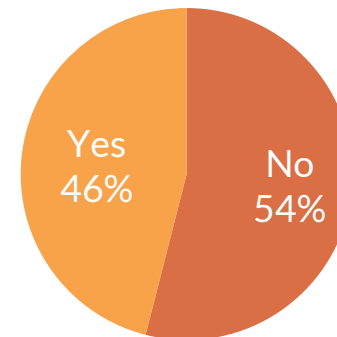
How long have you lived in Ware County?



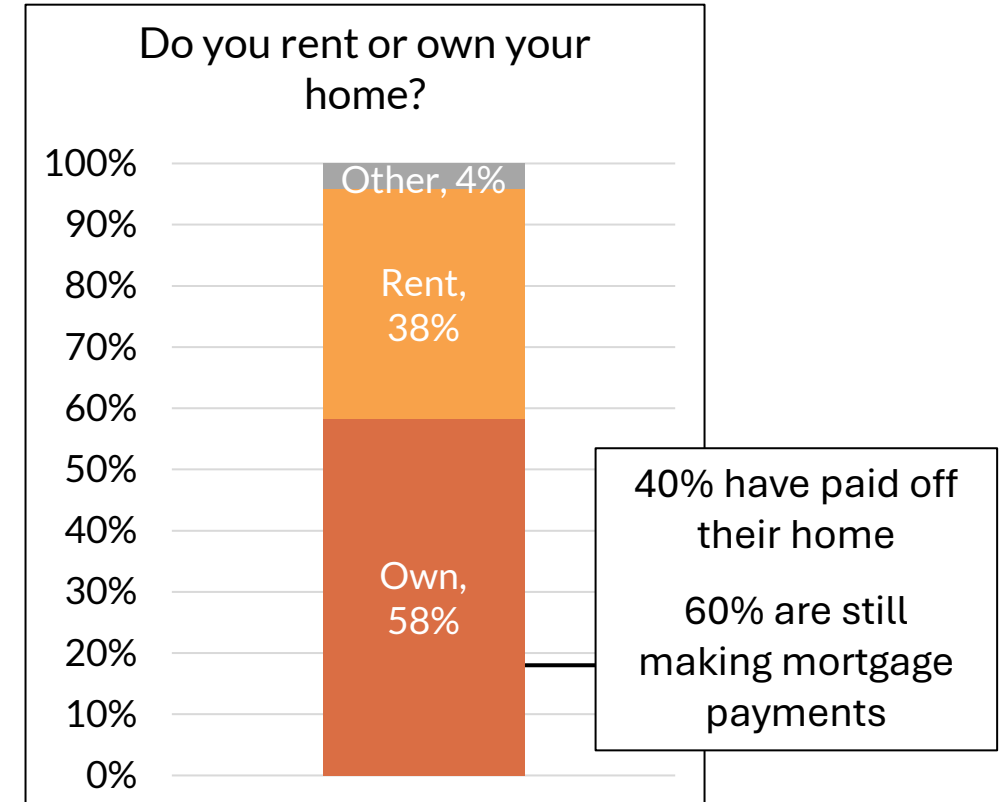
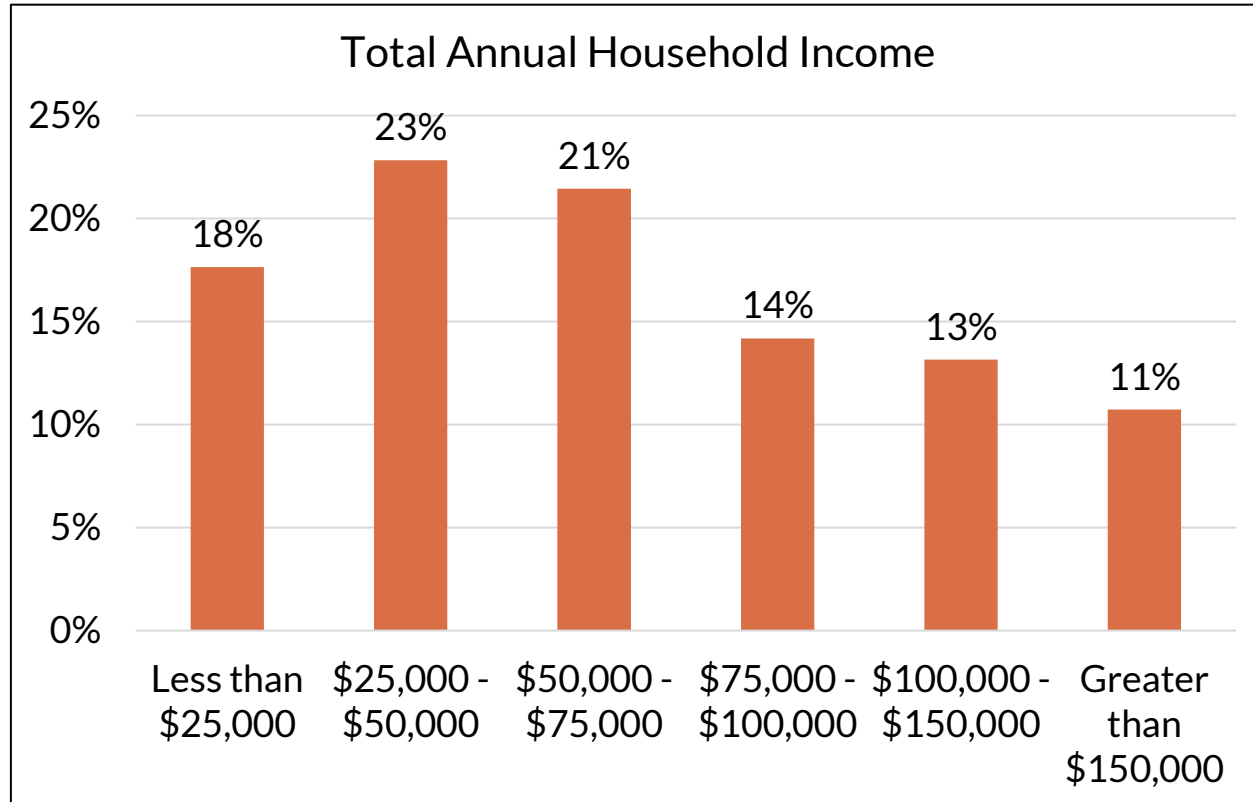
How many people are in your household?



Do you have children in your household?

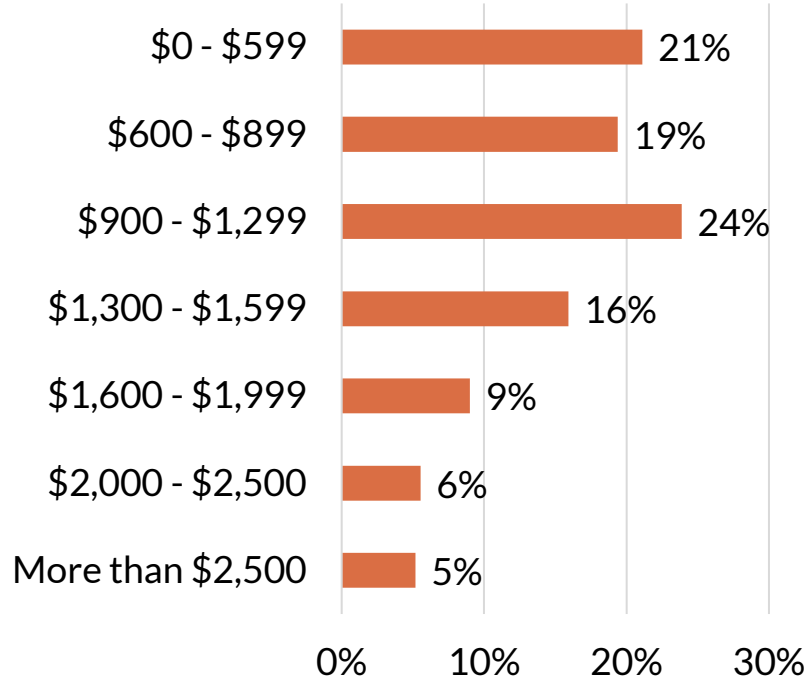


# Community Questionnaire: Economic Profile



# Community Questionnaire: Housing Needs and Preferences

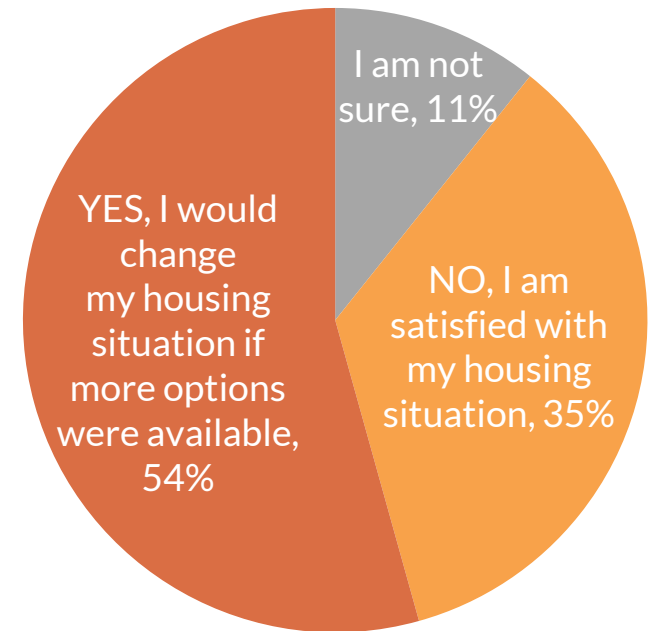
How much does your household currently spend per month on housing costs?



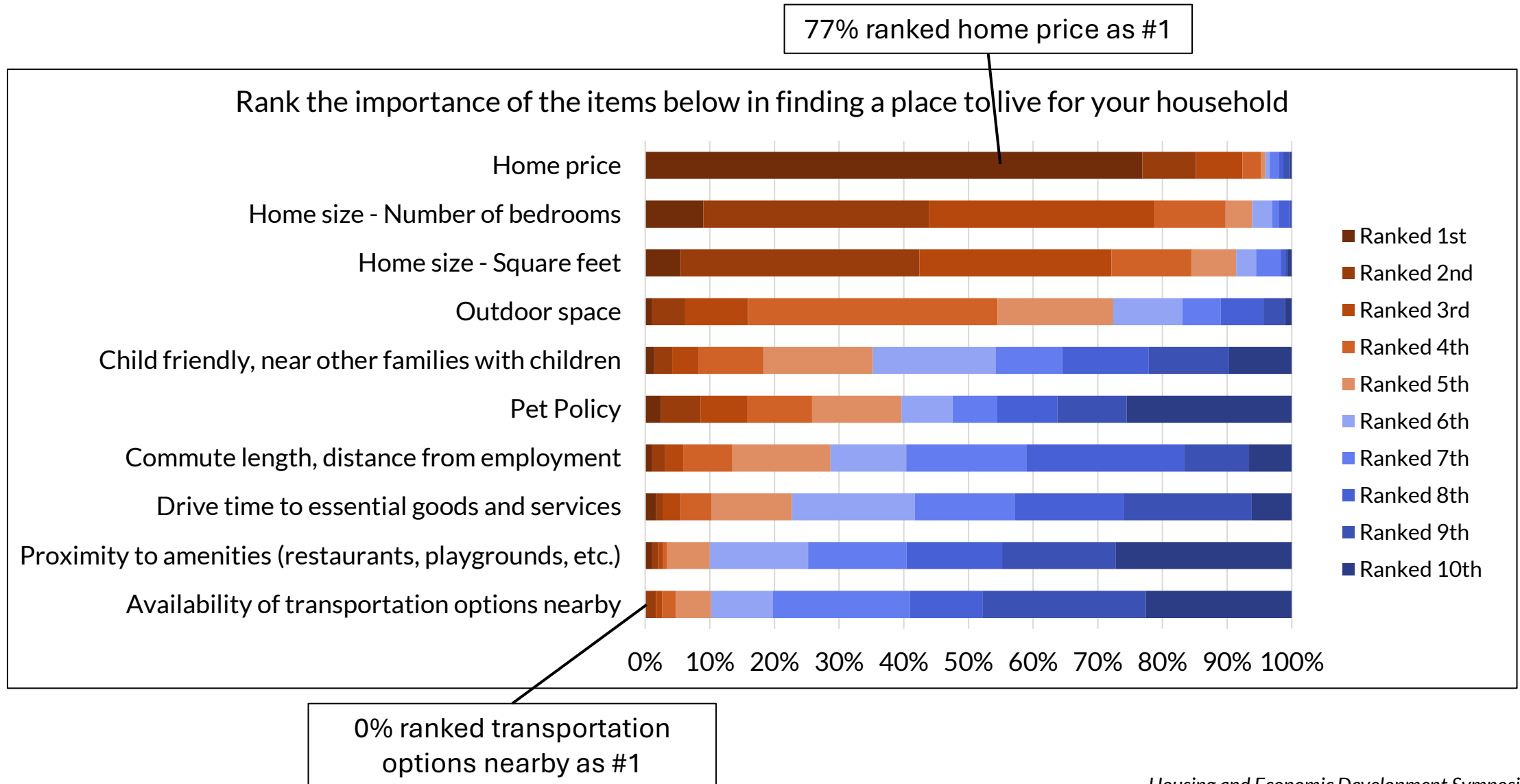
How easy is it for your household to cover the cost of housing?



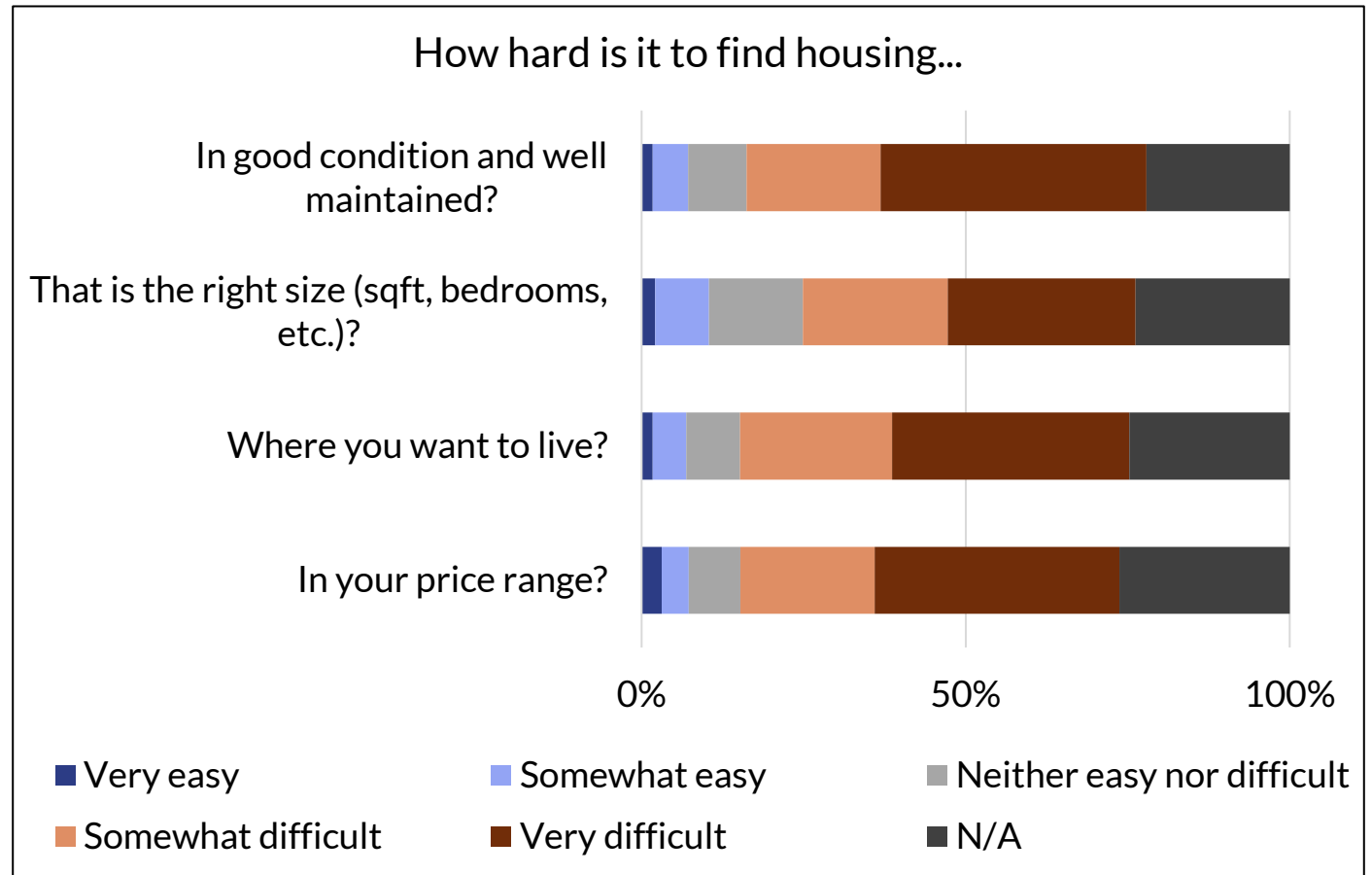
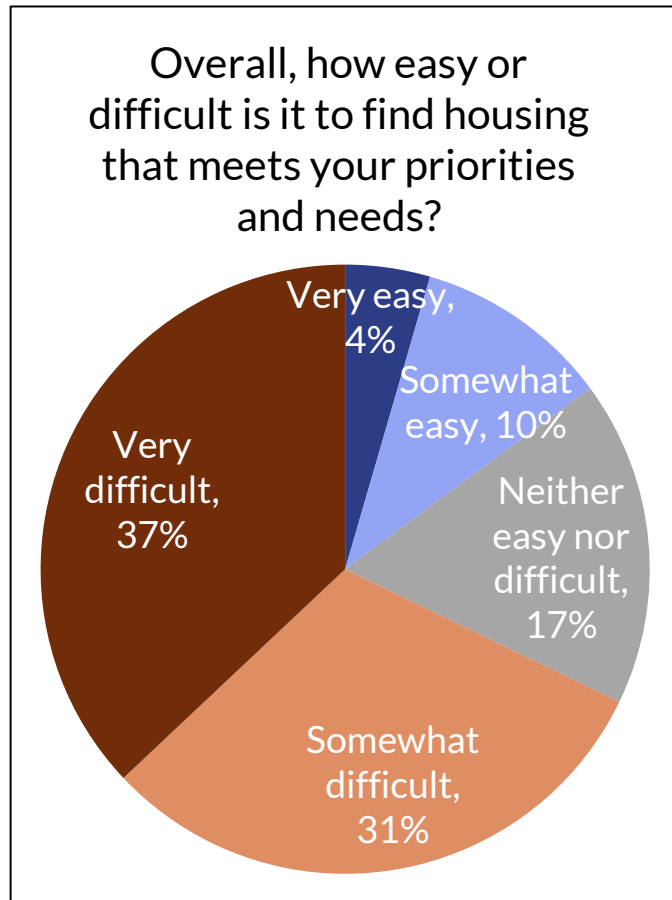
Would you change your housing situation if more housing options were available to do so?



# Community Questionnaire: Housing Needs and Preferences



# Community Questionnaire: Housing Needs and Preferences





**Poll Everywhere – please join!**

# Housing Study Report Out: Key Findings and Moving Forward

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*Deep dive on the local housing landscape, and how to approach housing challenges through a lens of sustainable growth*

# Housing Study Overview



Community Engagement and Input

Demographic  
Analysis

Economic  
Analysis

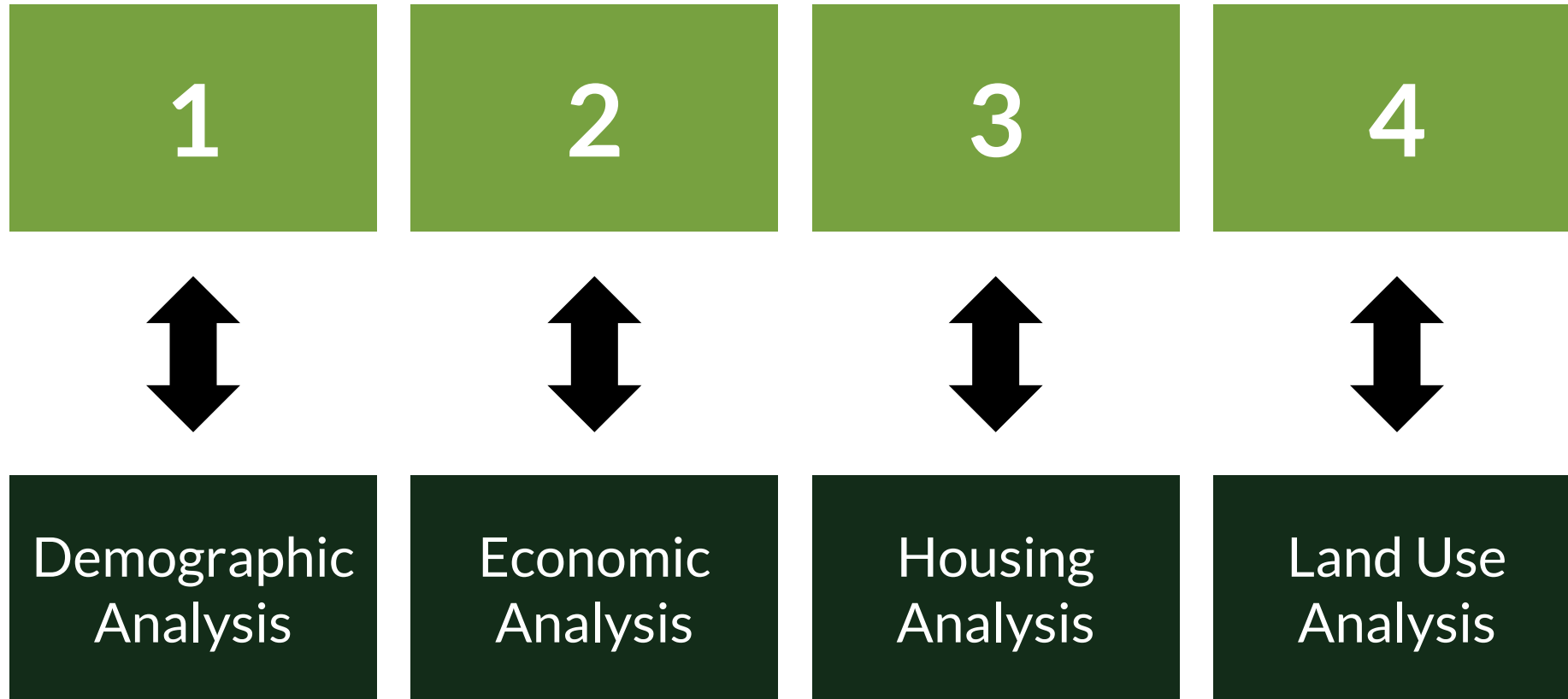
Housing  
Analysis

Land Use  
Analysis



# Housing Study – Findings and Opportunities

## *4 Tenants of Sustainable Growth for Housing Attainability*

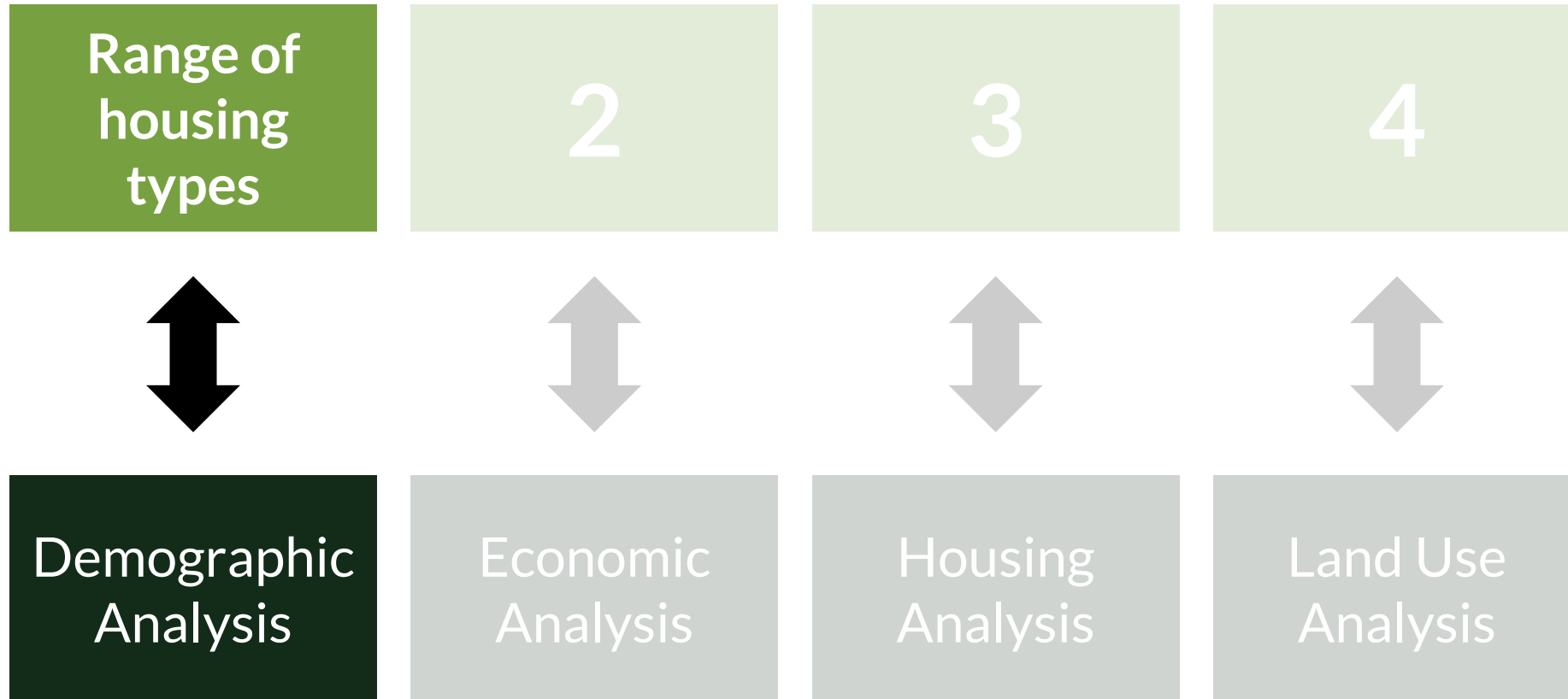


## *Current Conditions and Study Findings*



# Housing Study – Findings and Opportunities

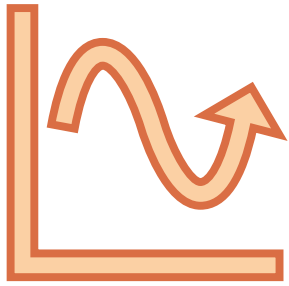
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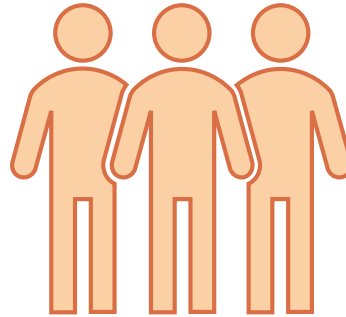
## *Current Conditions and Study Findings*



## Demographic Analysis highlights



***Stable*** population across the entire county, ***minimal decrease*** in the city<sup>1</sup>



Majority of households in both county and city are ***1-2 person households***<sup>2</sup>



1 out of 5 residents are ***65+*** across the county<sup>1</sup>

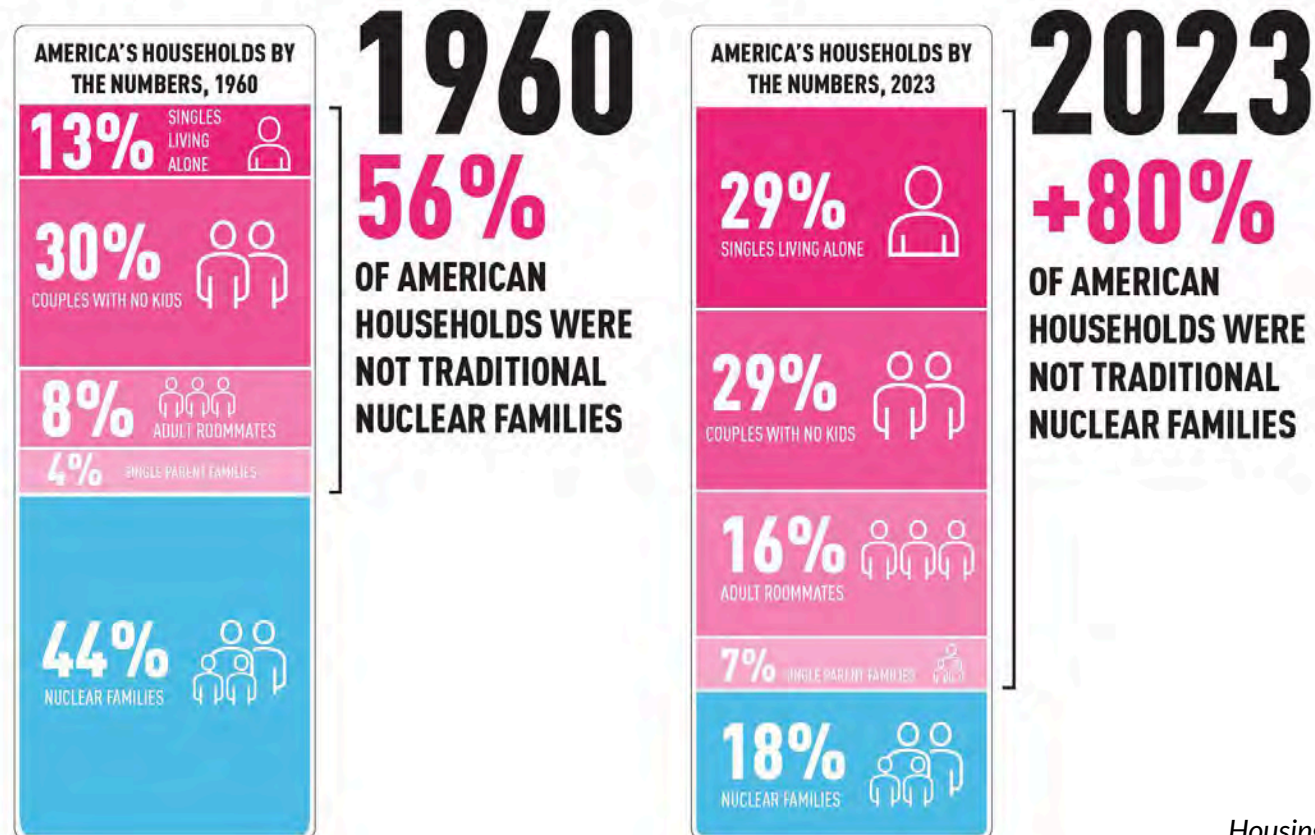
***Takeaway: Population is stable (limited projected growth), getting older, and in smaller household sizes***



<sup>1</sup>Woods and Poole 2025 Demographic Data

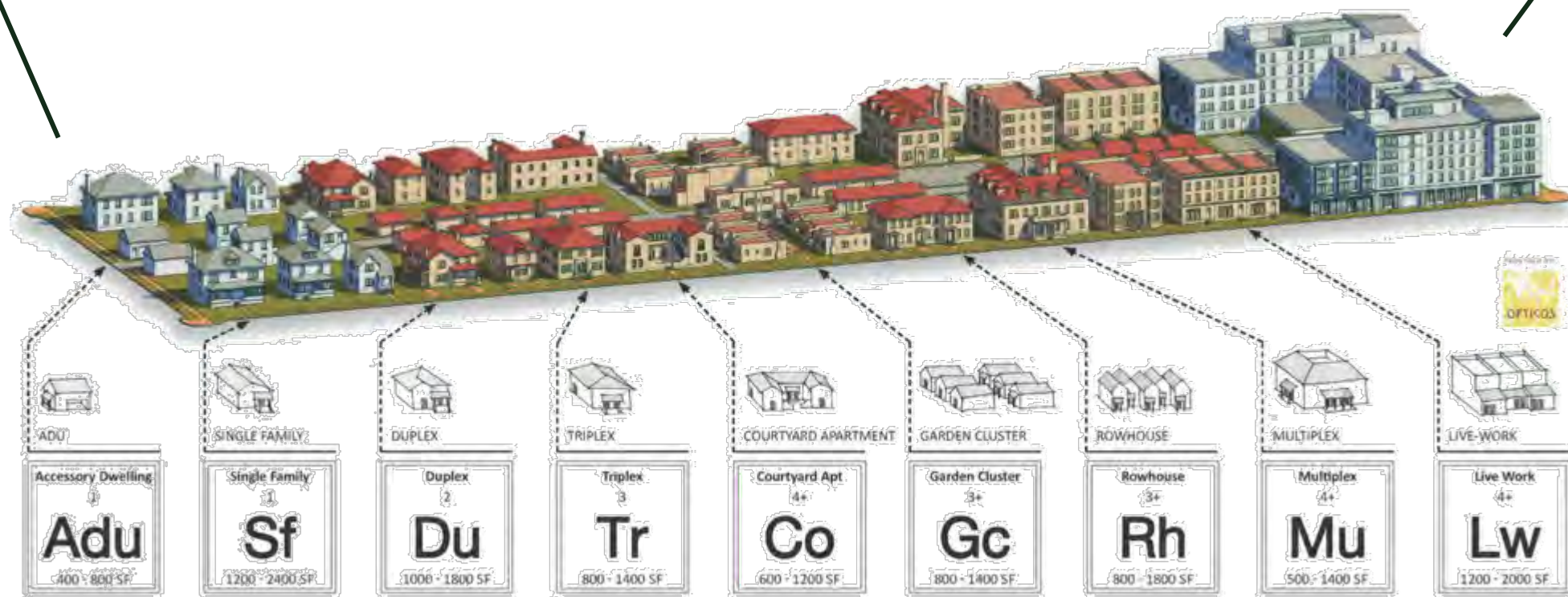
<sup>2</sup>Source: 2024 ACS data, table S2501

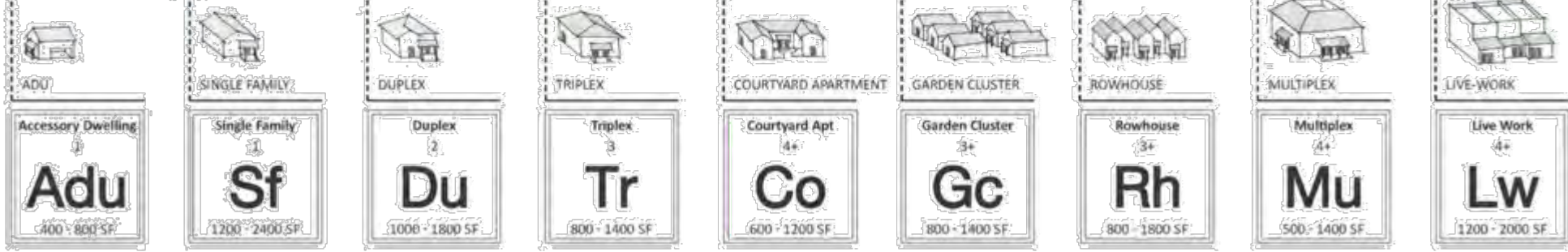
# Demographic changes happen more quickly than housing supply → housing supply must be flexible to meet current *and* future needs



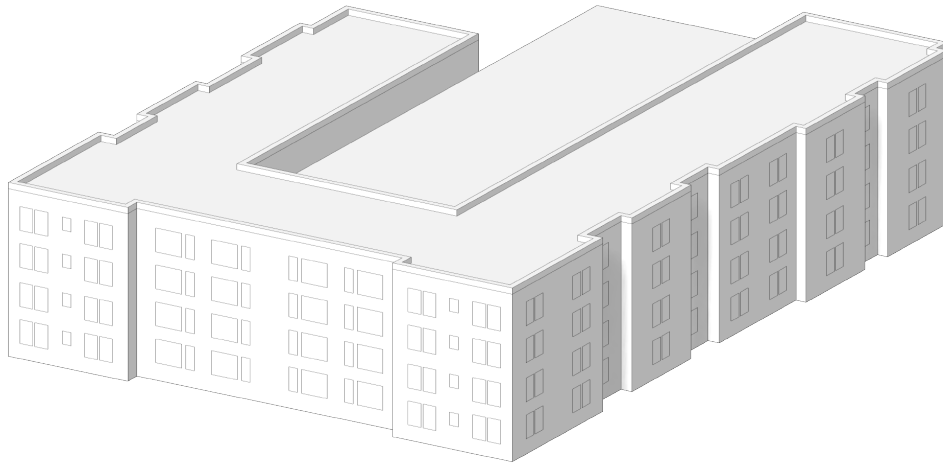


Demographic changes happen more quickly than housing supply → housing supply must be flexible to meet current *and* future needs





# Housing Variety



## Supply only

A sudden influx of units, usually through one-time incentives



## Variety and supply

Boost housing supply to suit a spectrum of lifestyle needs, while better preserving existing housing supply

# Housing Variety



Supply only



Variety and Supply

# Housing Variety



Supply only



Variety and Supply





Porterdale, GA



Covington, GA



Coastal Georgia





Clayton, GA

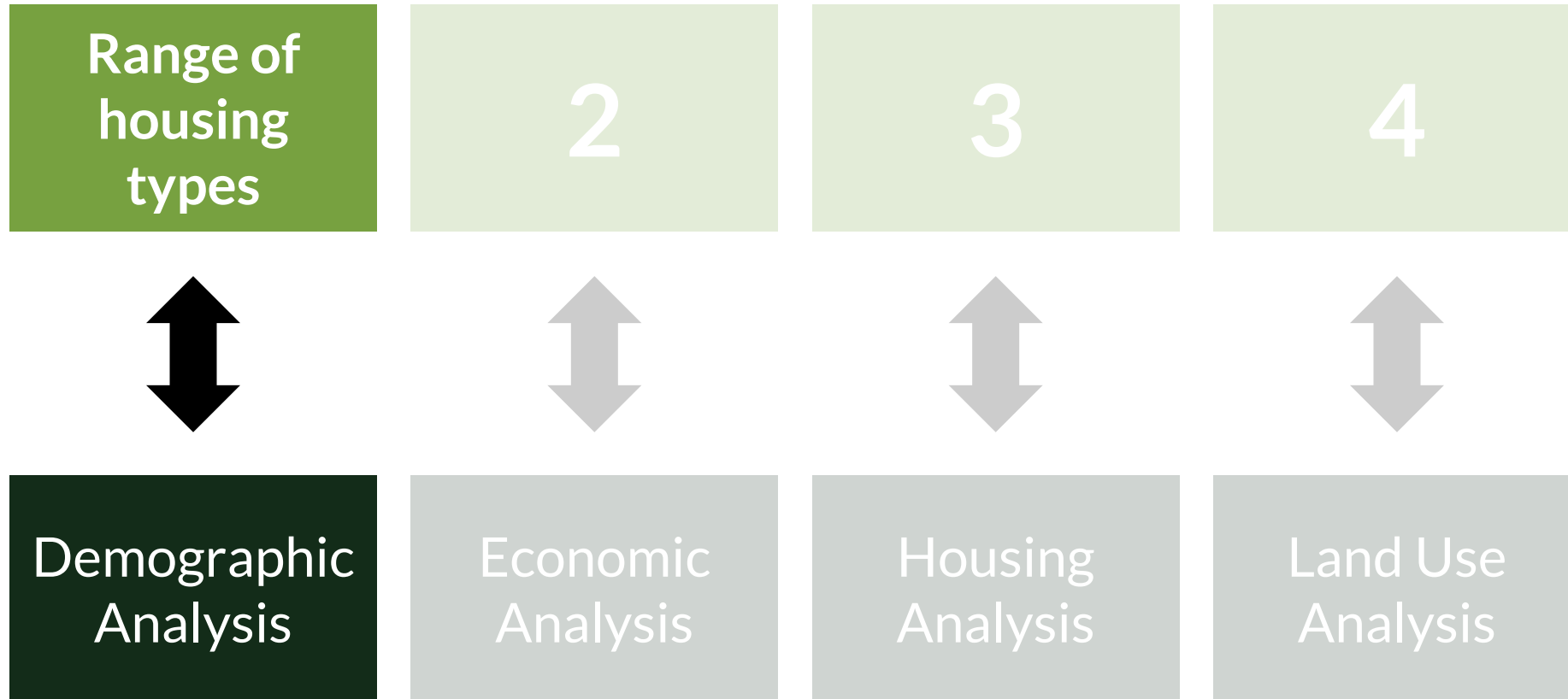


Covington, GA



# Housing Study – Findings and Opportunities

## *4 Tenants of Sustainable Growth for Housing Attainability*

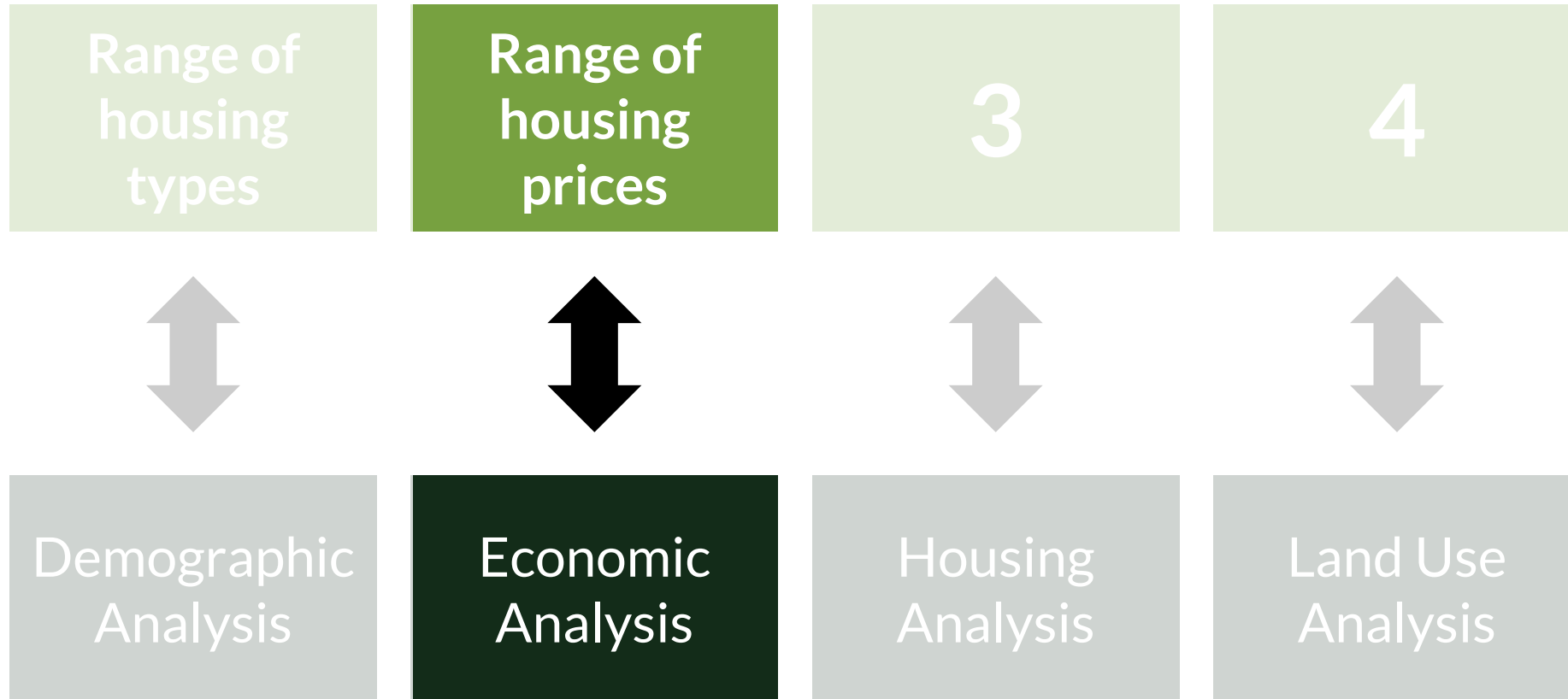


## *Current Conditions and Study Findings*



# Housing Study – Findings and Opportunities

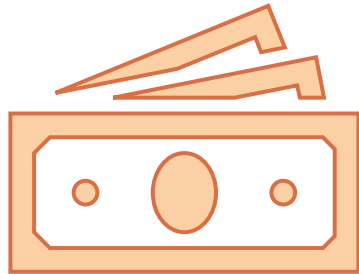
## *4 Tenants of Sustainable Growth for Housing Attainability*



## *Current Conditions and Study Findings*



# Economic Analysis highlights

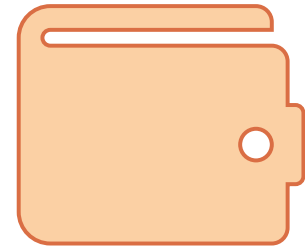


## **Median household income<sup>1</sup>:**

Ware: \$47,448  
Waycross: \$38,301



**Low labor force participation** rate in both city and county, compared to state average<sup>2</sup>



Median salary in Ware is \$40k; **Nearly ½ of jobs are paying \$54k or less<sup>3</sup>**

**Takeaway: majority of jobs pay modestly, with low overall workforce participation and high poverty**



<sup>1</sup>2024 ACS data, table S1901

<sup>2</sup>Georgia Department of Labor

<sup>3</sup>Bureau of Labor Statistics

# Median Ware Co. Wages



# Median Ware Co. Wages



Food & Beverage  
\$21,000/year



Educational Services  
\$49,400/year



Retired  
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Health Care and Social  
Assistance  
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Forestry and Logging  
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Transportation and  
Warehousing  
\$60,700/year

# Median Ware Co. Wages & Income-Aligned Monthly Housing Cost



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\$523/month



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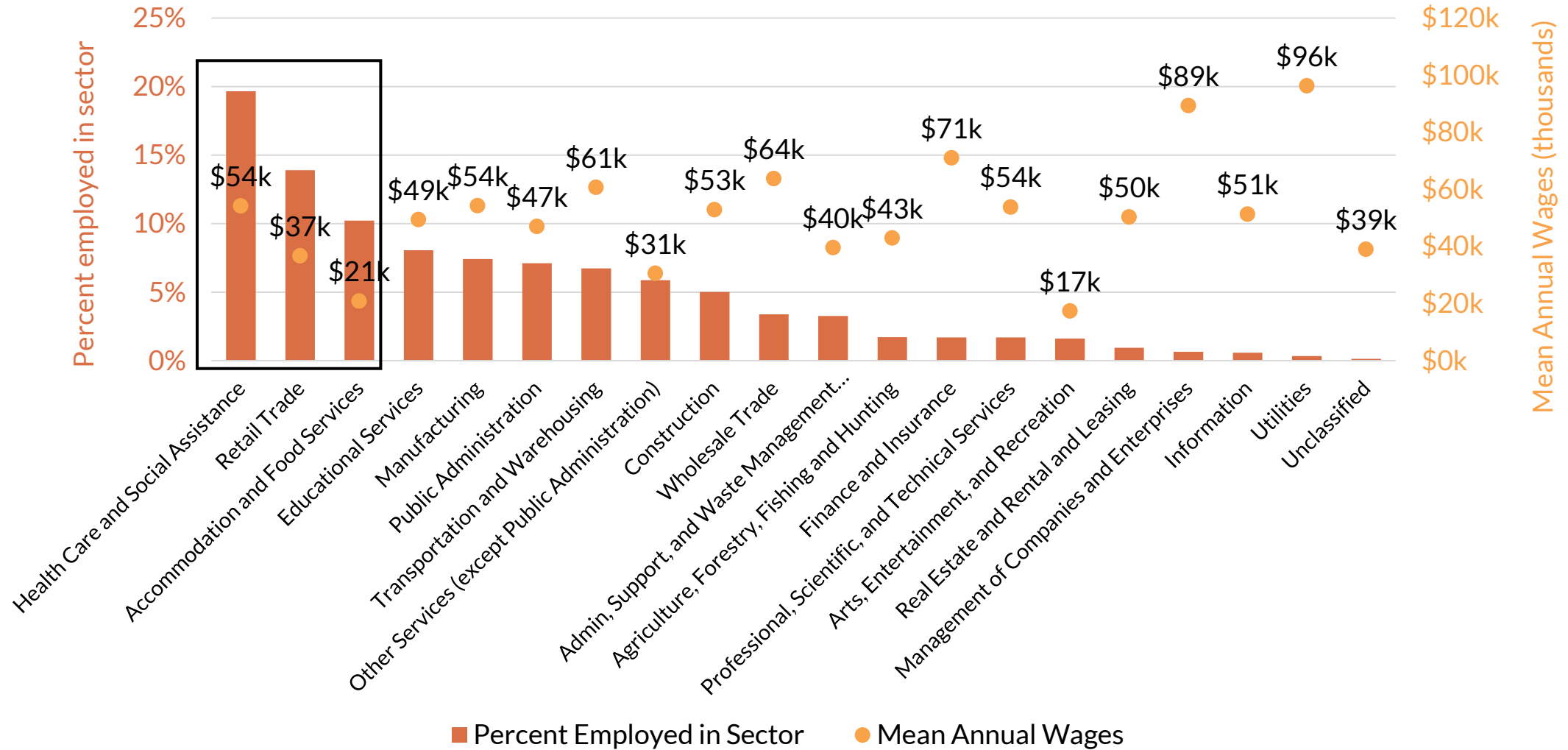


Forestry and Logging  
\$1,175/month

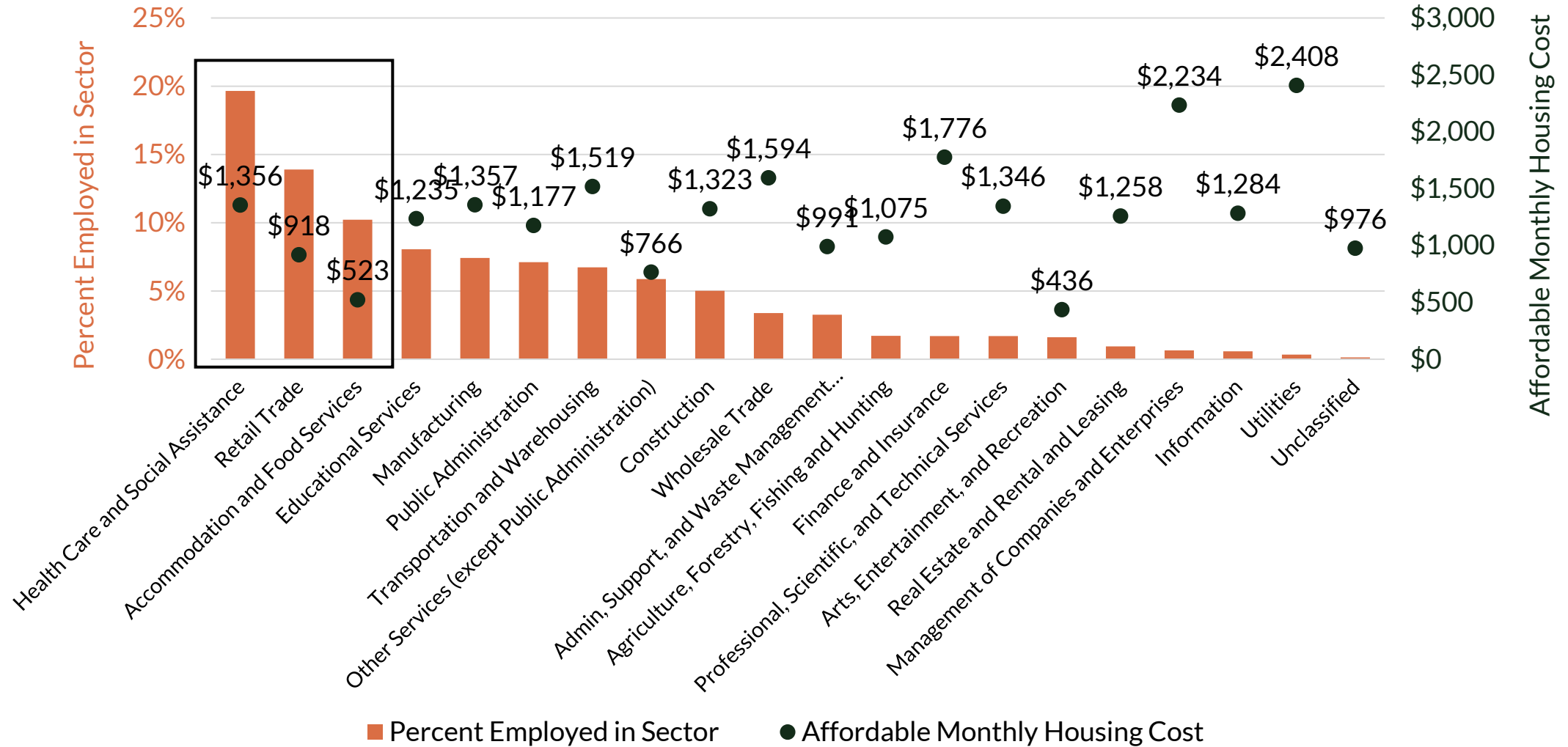


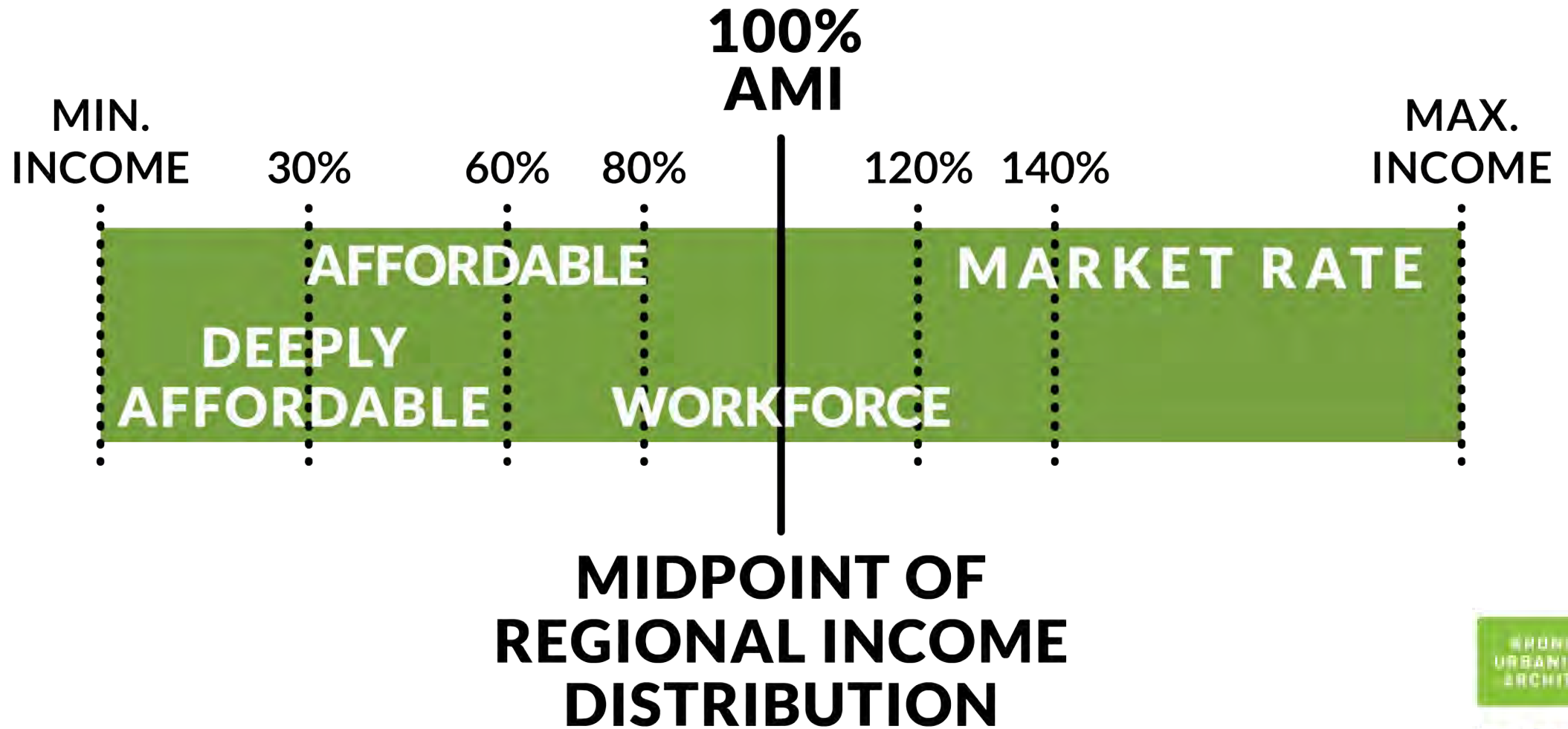
Transportation and  
Warehousing  
\$1,519/month

# Employment Sector and Average Wages (Ware Co.)



# Employment Sector and Income-Aligned Monthly Housing Cost







MIN.  
INCOME

30%

60%

80%

100%  
AMI

120%

140%

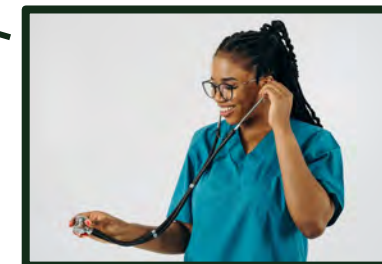
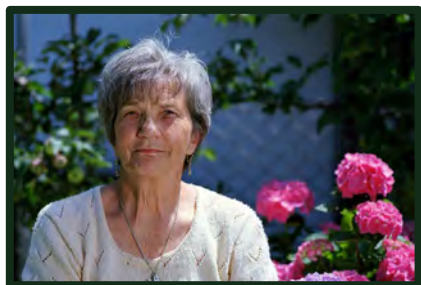
MAX.  
INCOME

AFFORDABLE  
DEEPLY  
AFFORDABLE

WORKFORCE

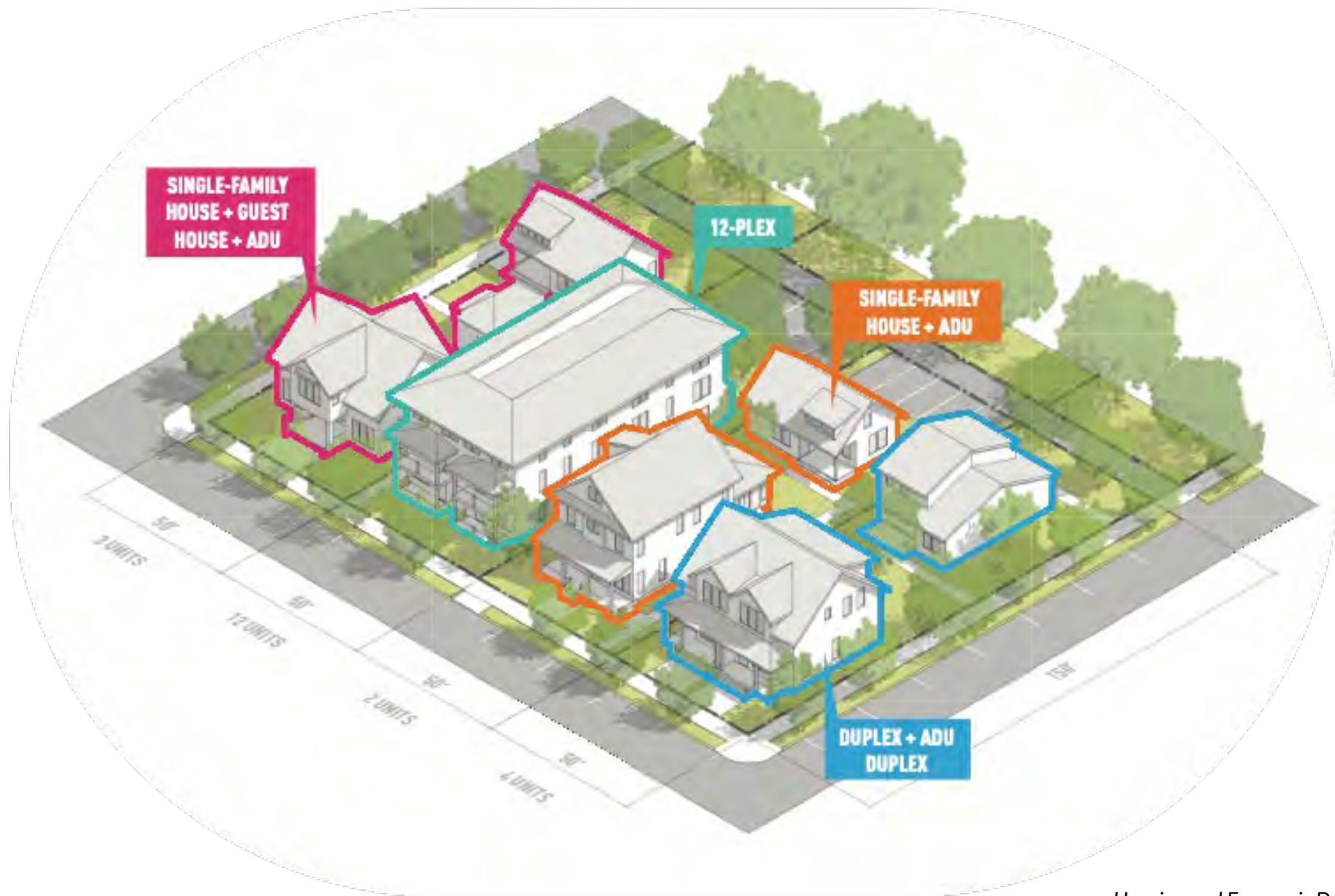
MARKET RATE

MIDPOINT OF  
REGIONAL INCOME  
DISTRIBUTION



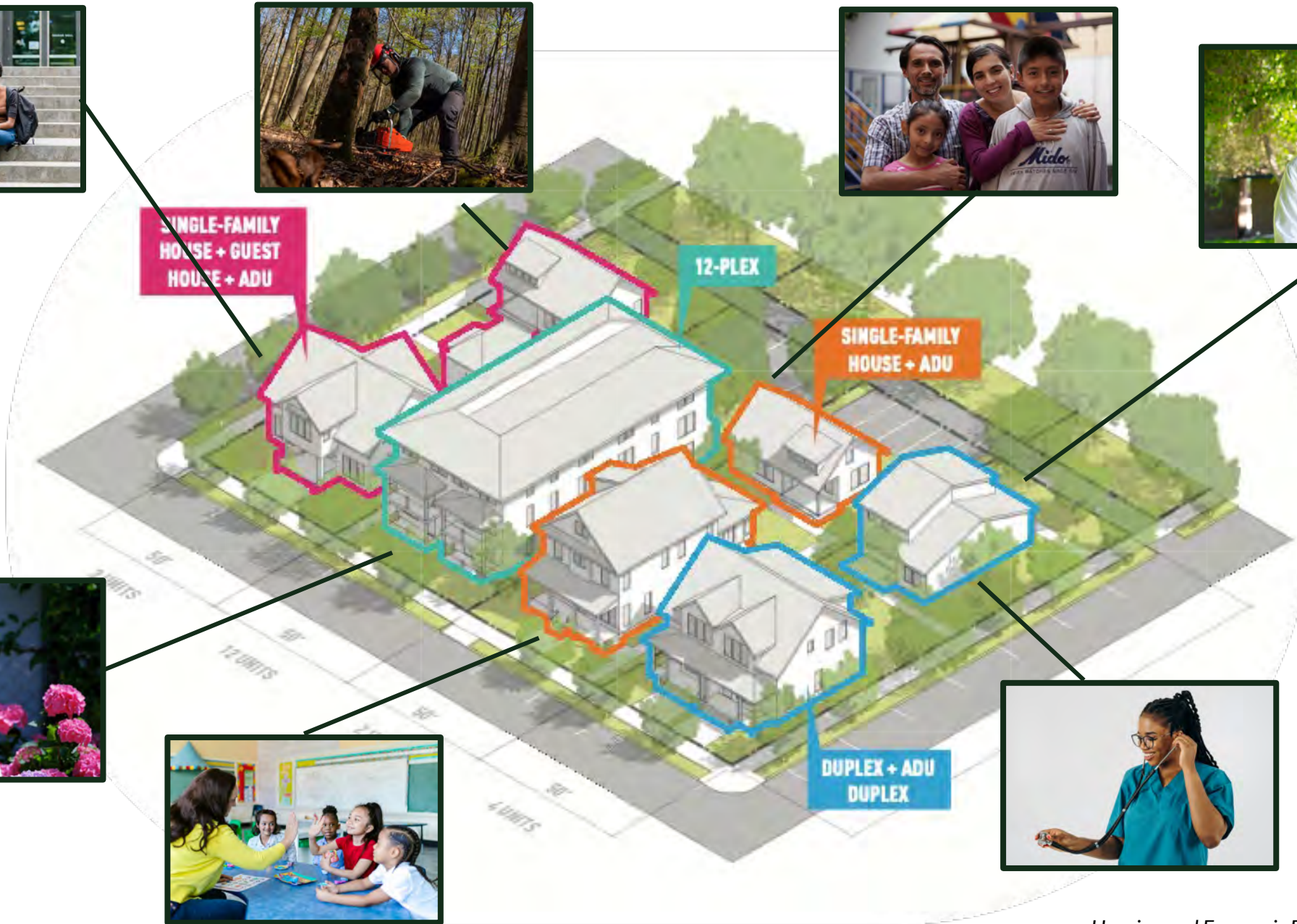
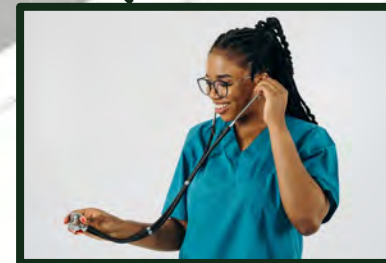
kronbergua.com





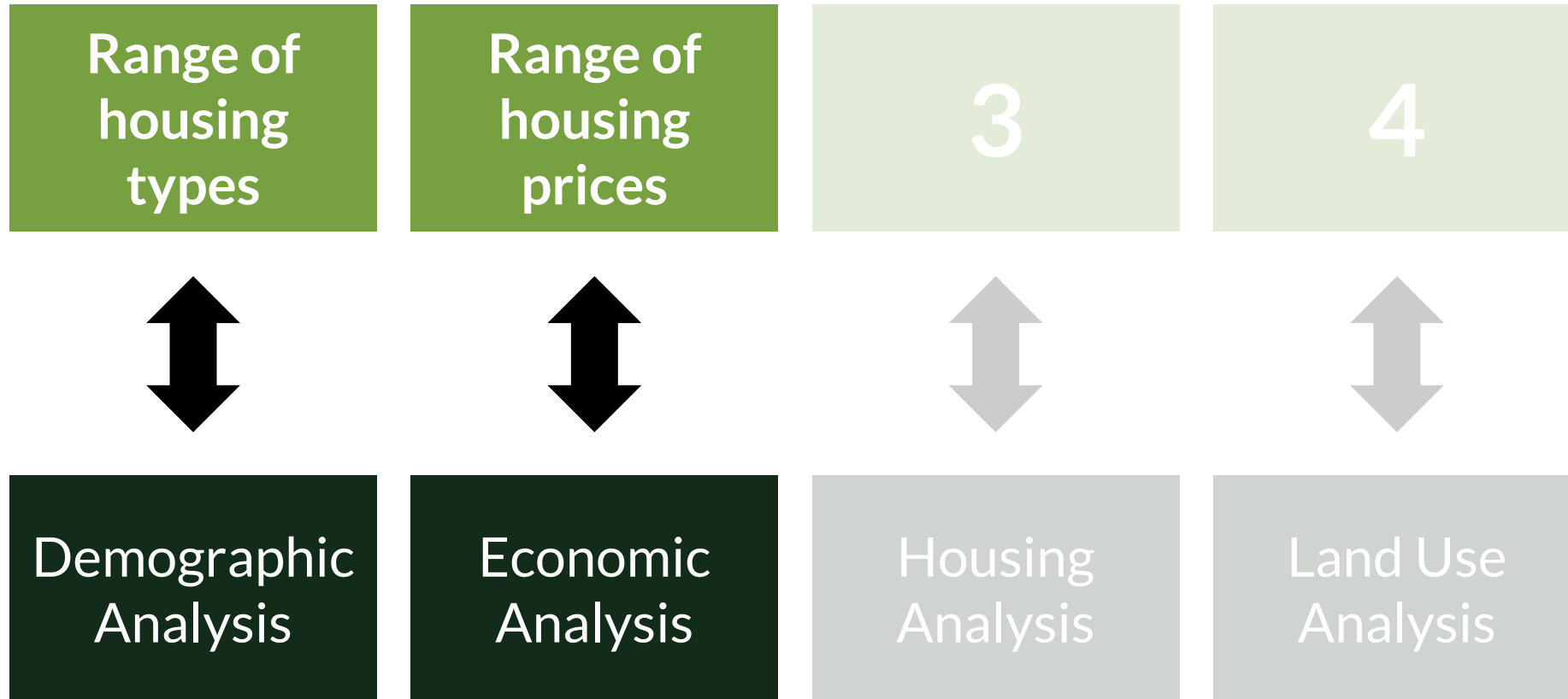
kronbergua.com





# Housing Study – Findings and Opportunities

## *4 Tenants of Sustainable Growth for Housing Attainability*

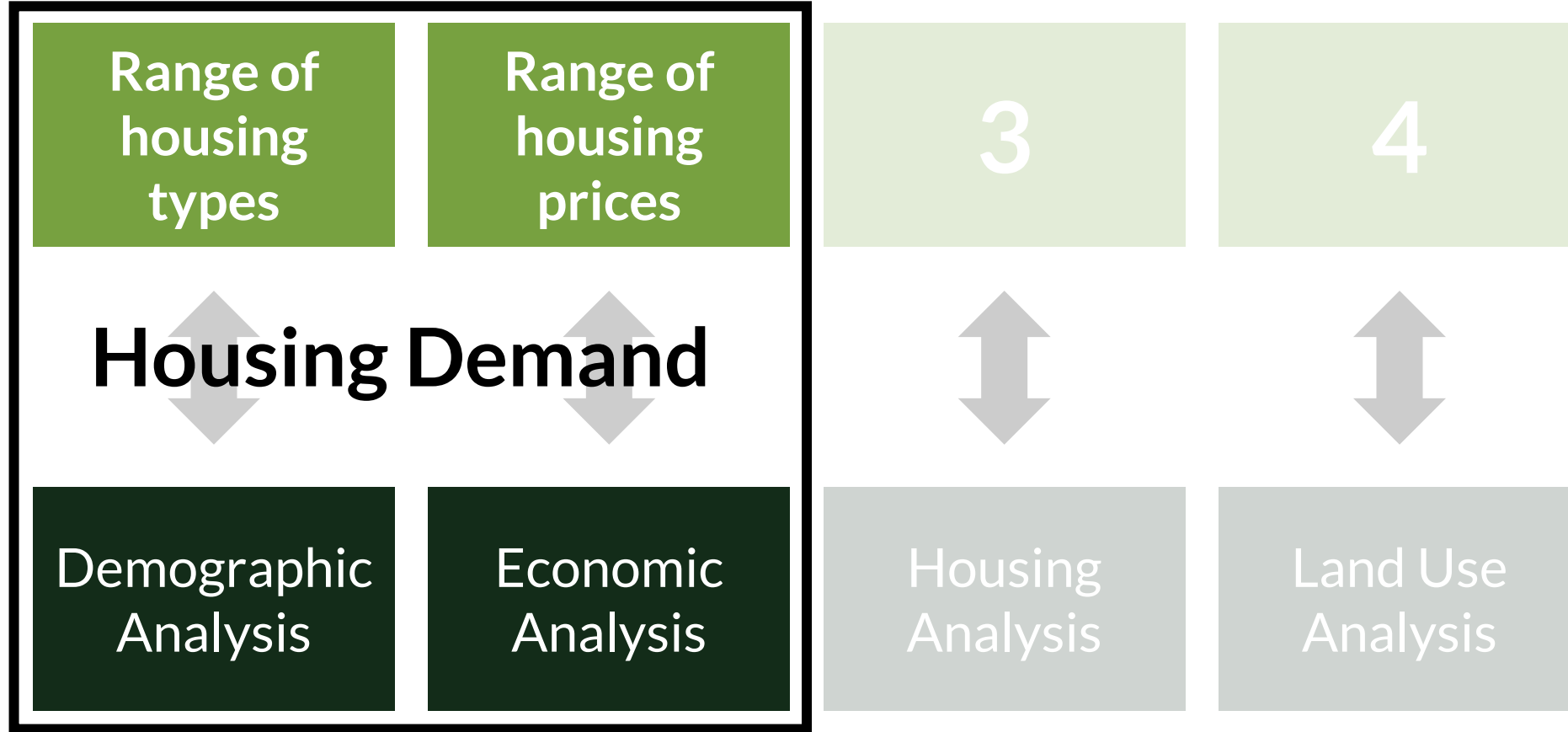


## *Current Conditions and Study Findings*



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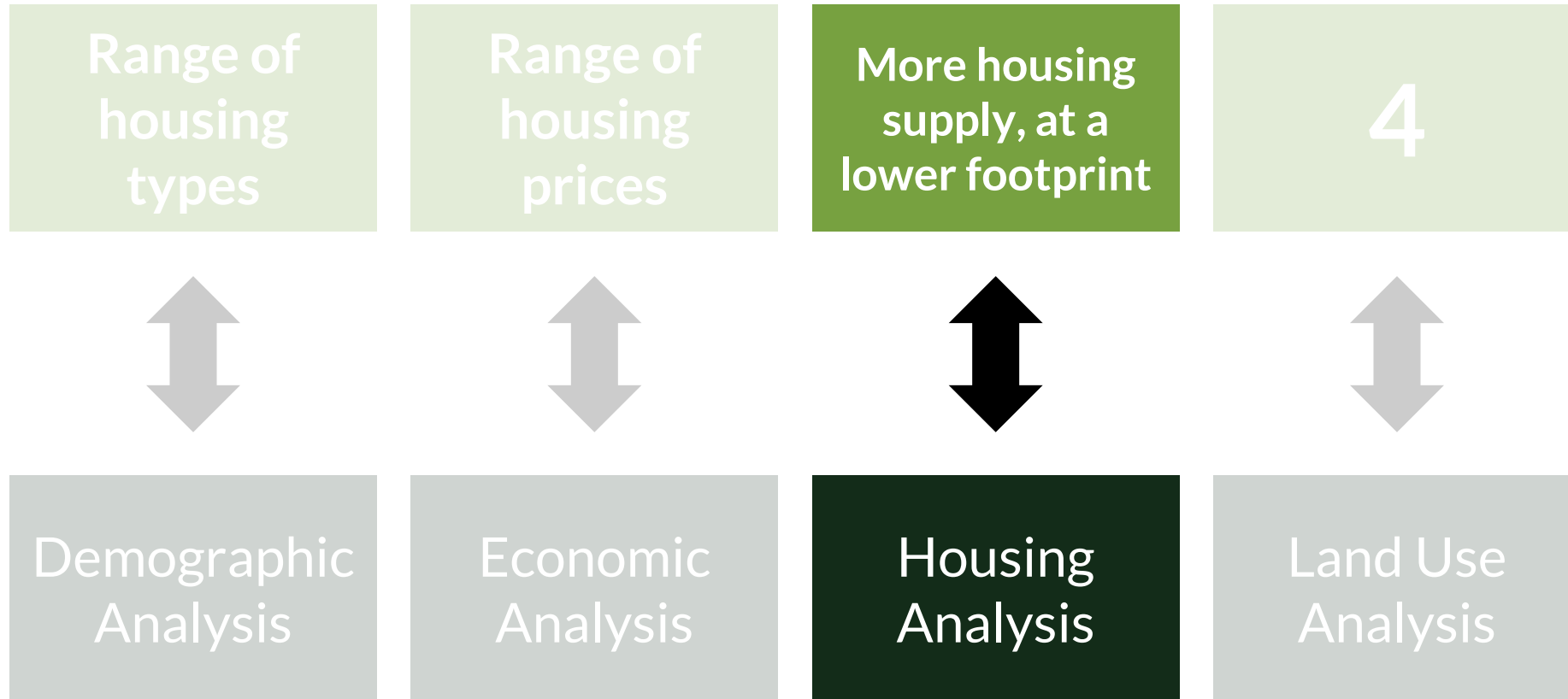


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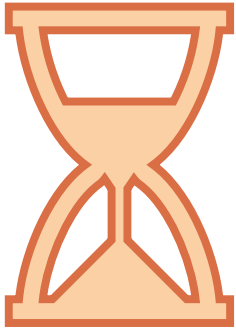
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## *Current Conditions and Study Findings*



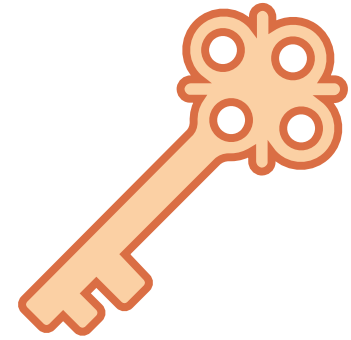
# Housing Analysis Highlights



*Relatively older housing stock: median year built in **1965**<sup>1</sup>*



*About 1 of 5 housing units in the county, and 1 of 4 units in the city, are vacant<sup>2</sup>*

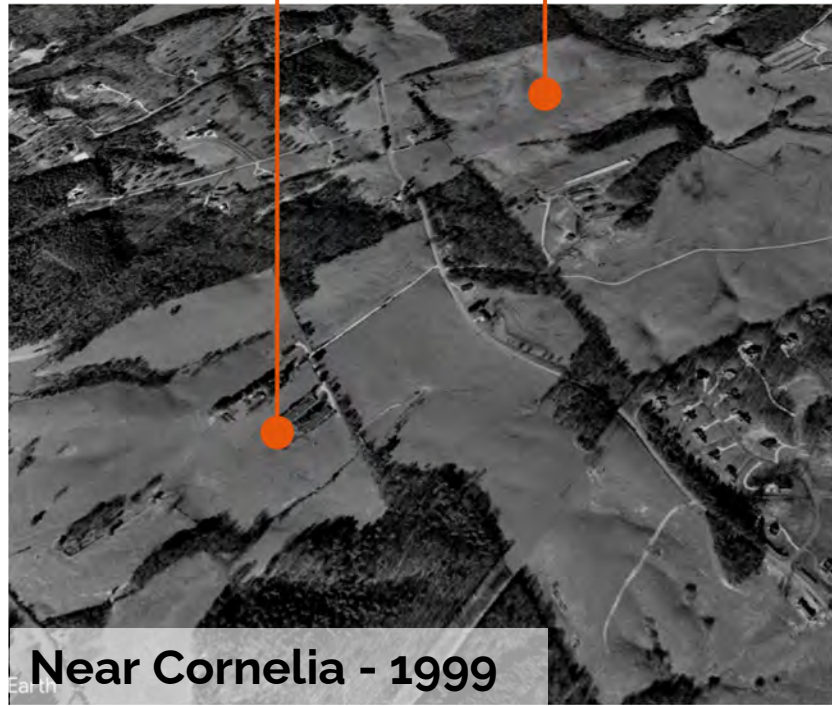


*The city and county both have a larger than average share of renters (compared to Georgia and neighboring counties)<sup>2</sup>*

***Takeaway: Existing housing stock is older, frequently vacant, with prices increasing rapidly***



# Business as usual: "Spreading out"



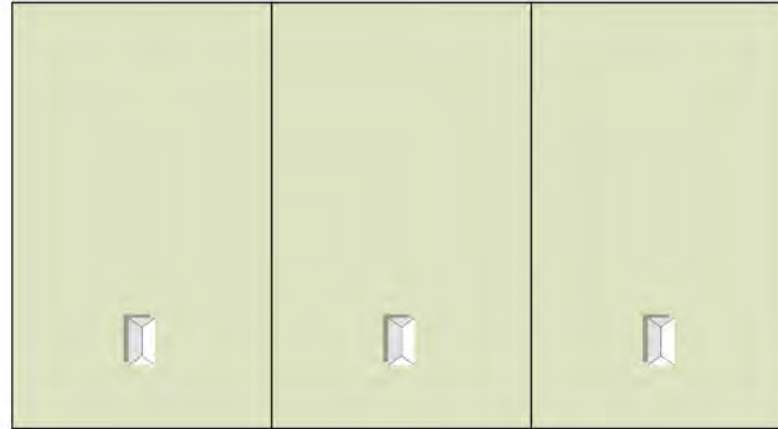
# Business as Usual: Large Lot Zoning & Development



- Large lot developments:
  - Consume land at high rates, intensify "spreading out" phenomenon of new development
  - Stretch infrastructure resources (roads, water, sewer (if present)) and community services
  - Do not protect natural space
- Applies to commercial and industrial developments

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3 acre lots  
300' frontage  
3000 sq.ft. home (two stories)

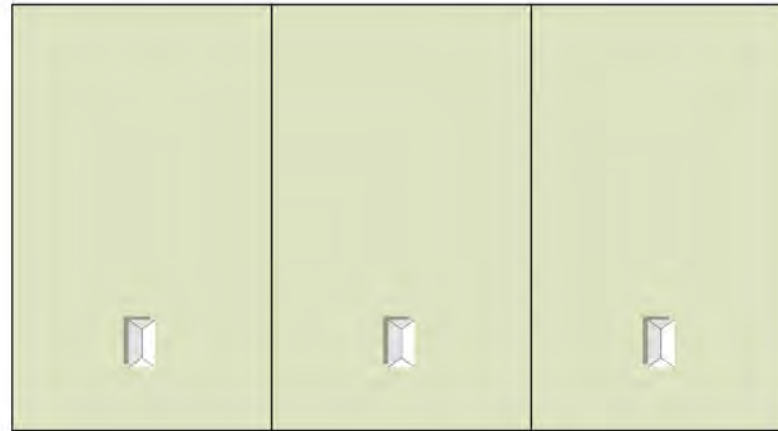


1 acre lots  
150' frontage  
3000 sq.ft. home (two stories)

**If not this, then what?**

# Alternative: Growing “In”

- Large lot developments:
  - Consume land at high rates, intensify "spreading out" phenomenon of new development
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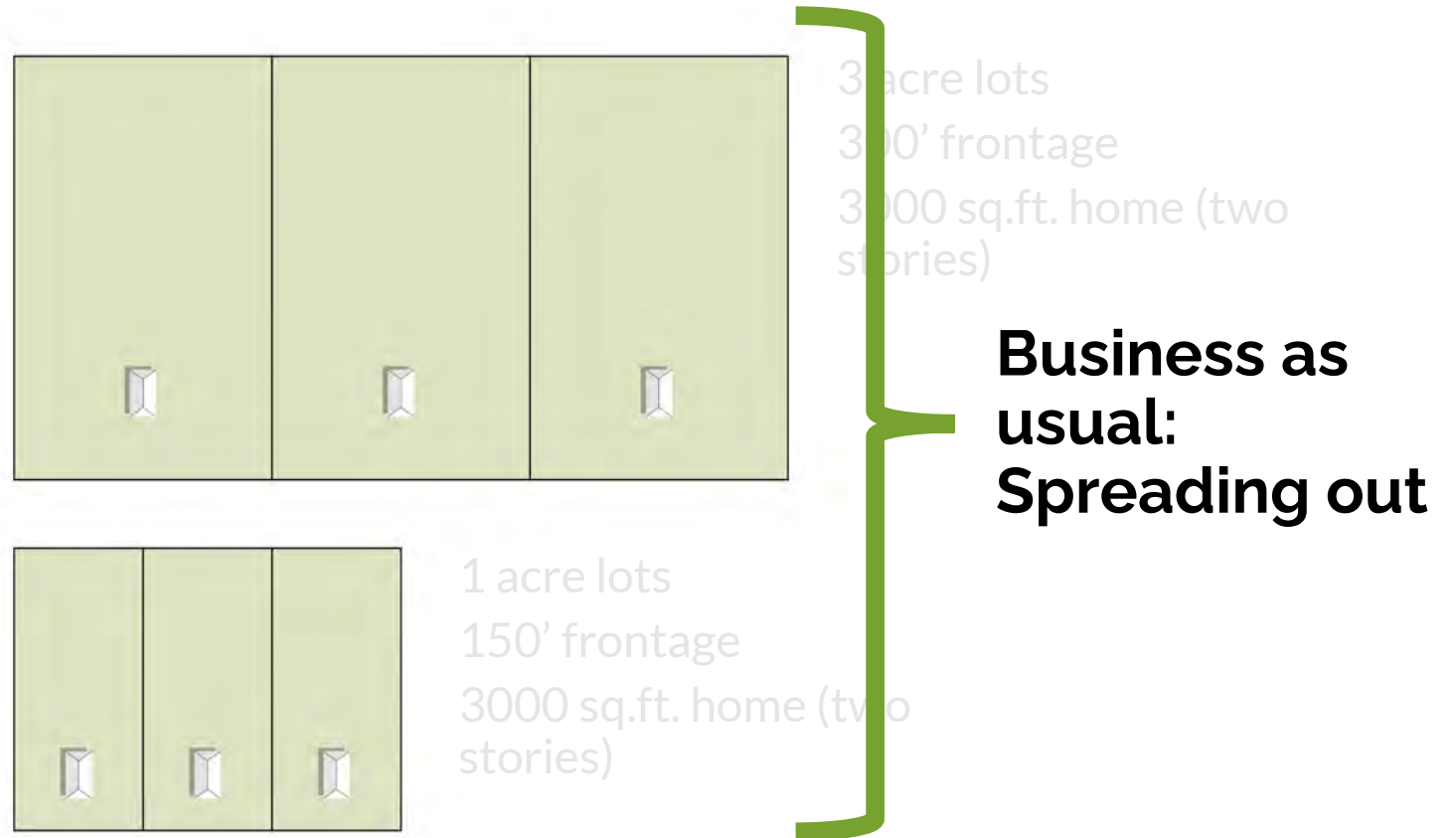
<5<sup>th</sup> of an acre (common historic neighborhood lot)  
50' frontage  
3000 sq.ft. home (two stories)



*\*Illustrations are to scale*

# Alternative: Growing “In”

- Large lot developments:
  - Consume land at high rates, intensify "spreading out" phenomenon of new development
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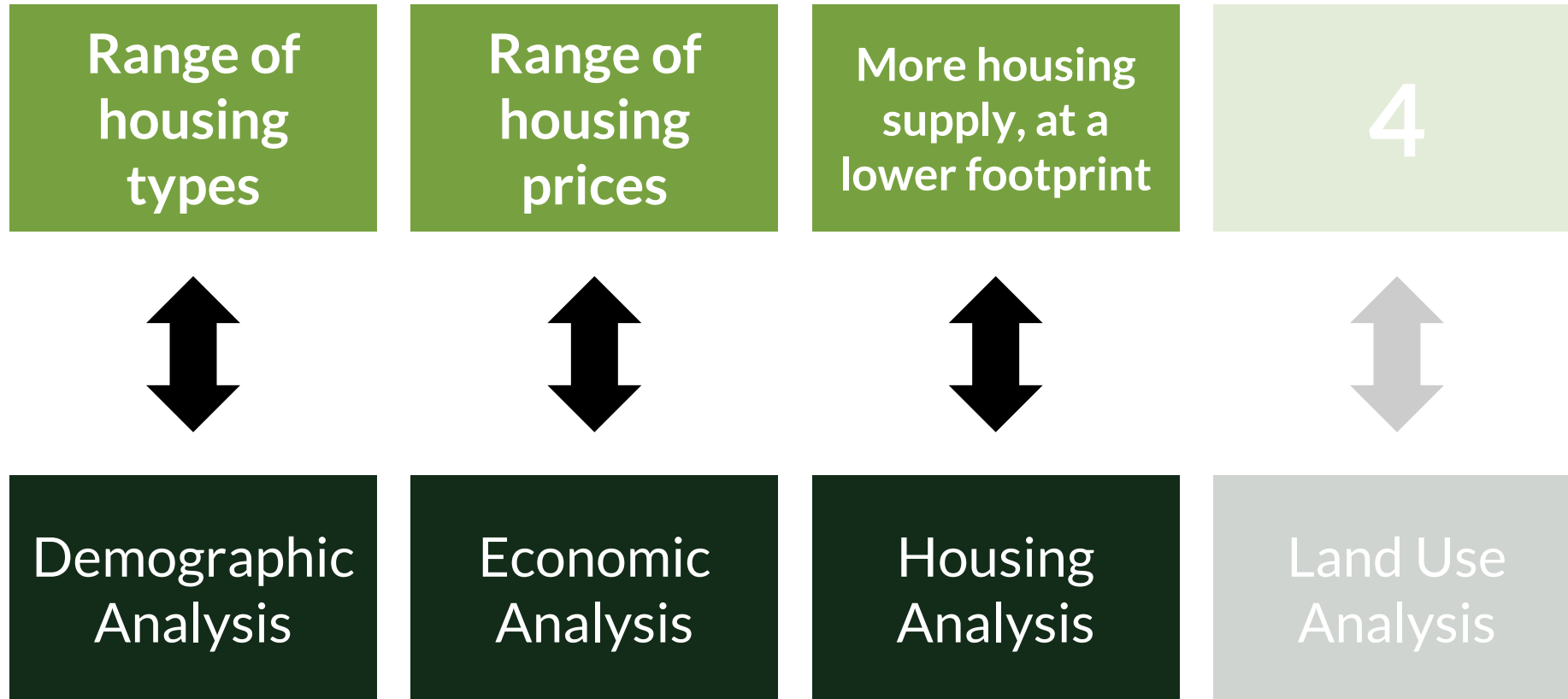
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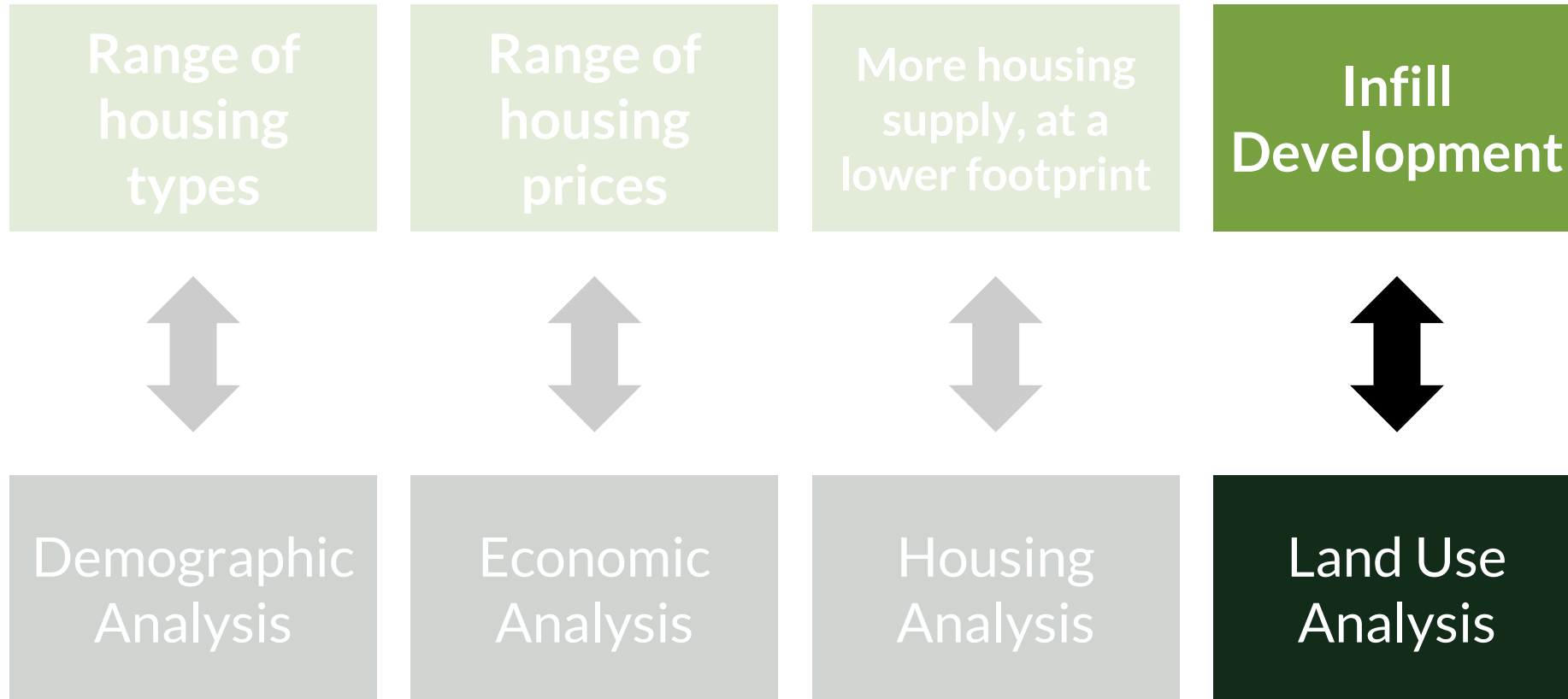


## *Current Conditions and Study Findings*



# Housing Study – Findings and Opportunities

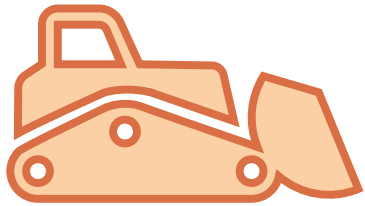
## *4 Tenants of Sustainable Growth for Housing Attainability*



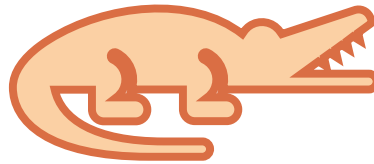
## *Current Conditions and Study Findings*



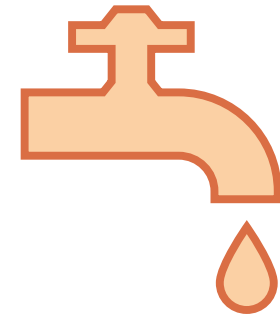
# Land Use Analysis Highlights



***Relatively low amount of  
land cover change over last  
50 years***



***Significant amount of  
federally conserved  
lands***



***Ample existing  
infrastructure available for  
(re)development***

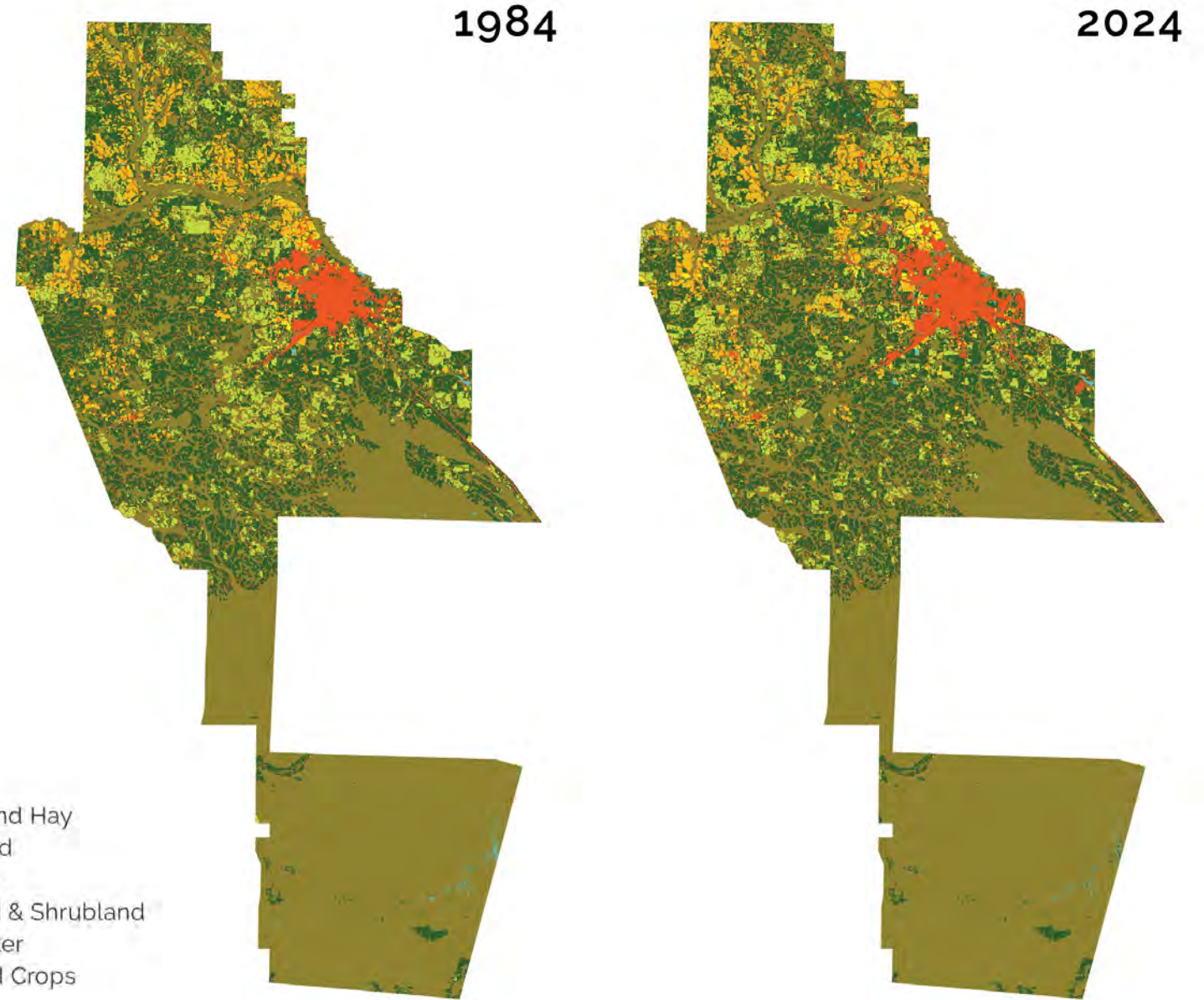
***Takeaway: although land is plentiful in the county (and, to an extent, the city), consuming land without a strong vision or strategy can lead to unintended consequences***

## Land Cover Change: Ware Co.

Ware County has gained 8,000 acres of development across four decades, representing an increase from **5.50%** to **6.53%** of the county's total area.

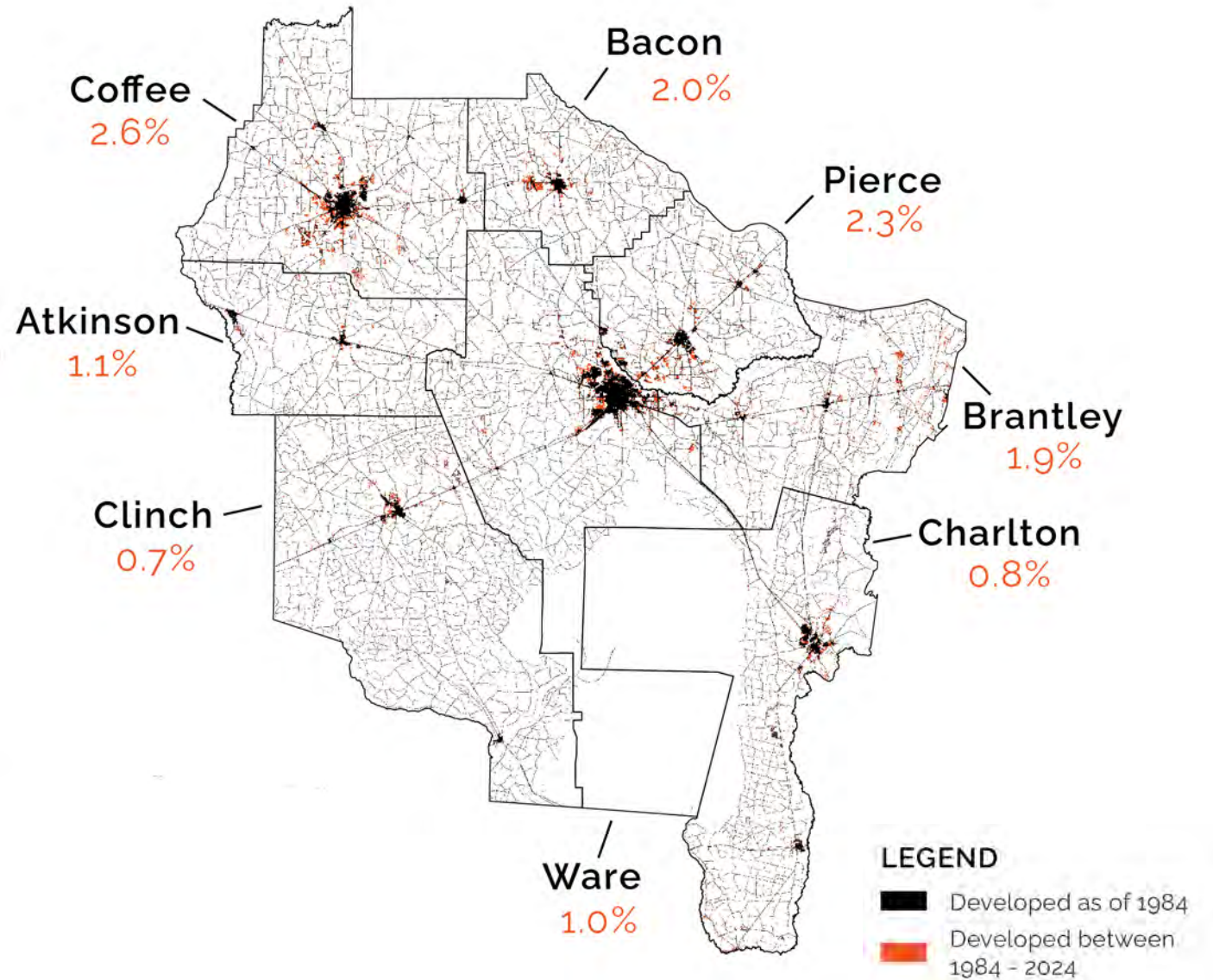
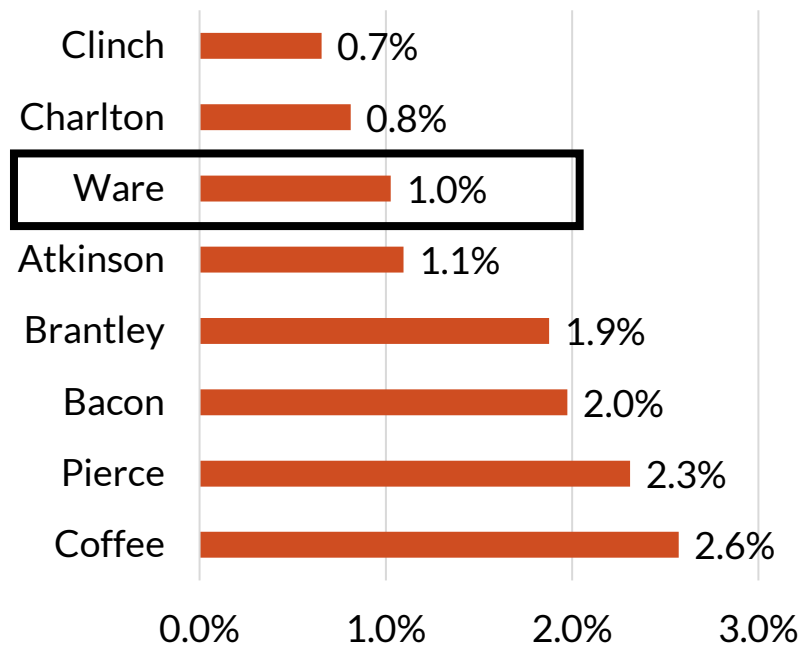
### LEGEND

- Forest
- Pasture and Hay
- Developed
- Wetlands
- Grassland & Shrubland
- Open Water
- Cultivated Crops



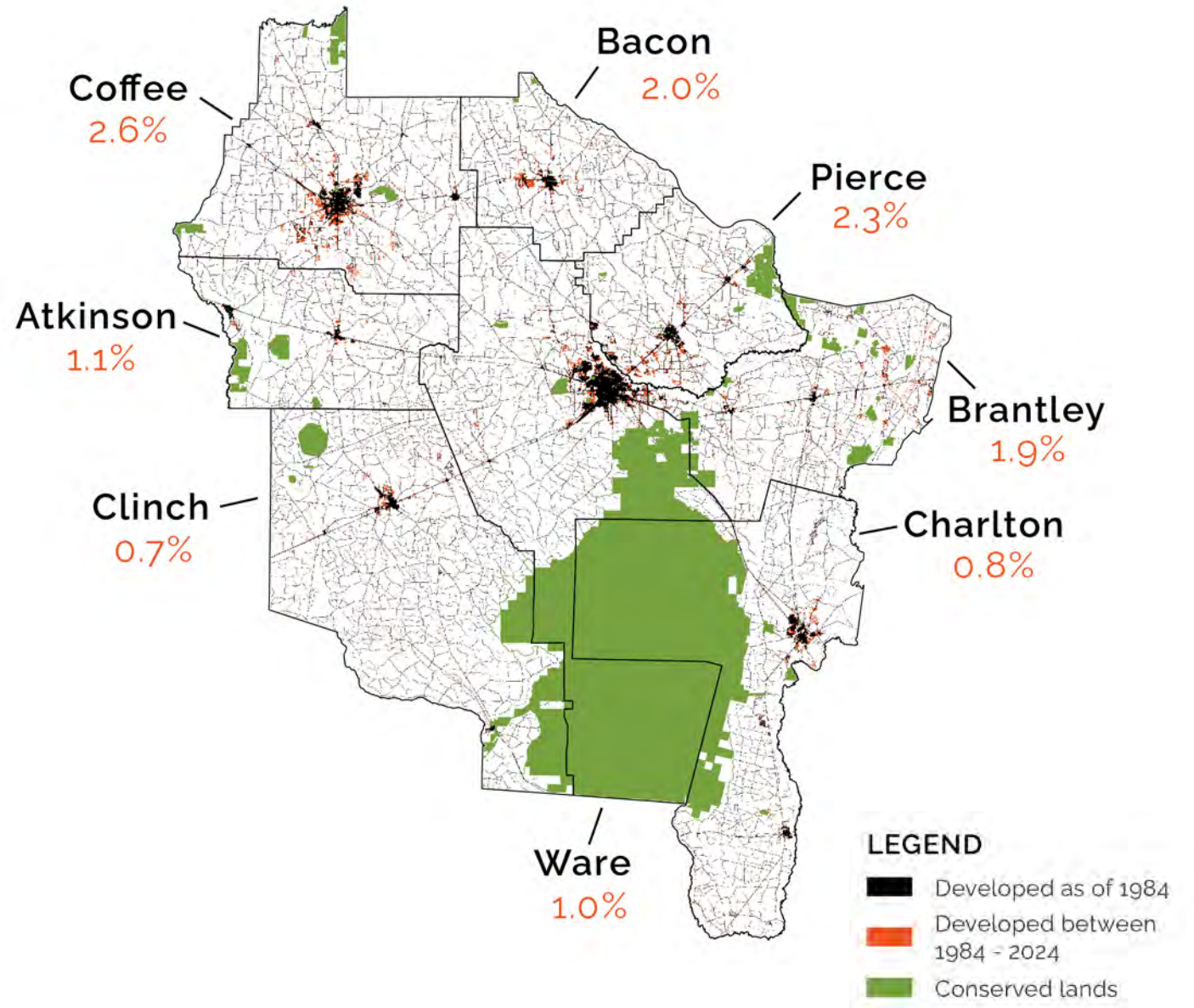
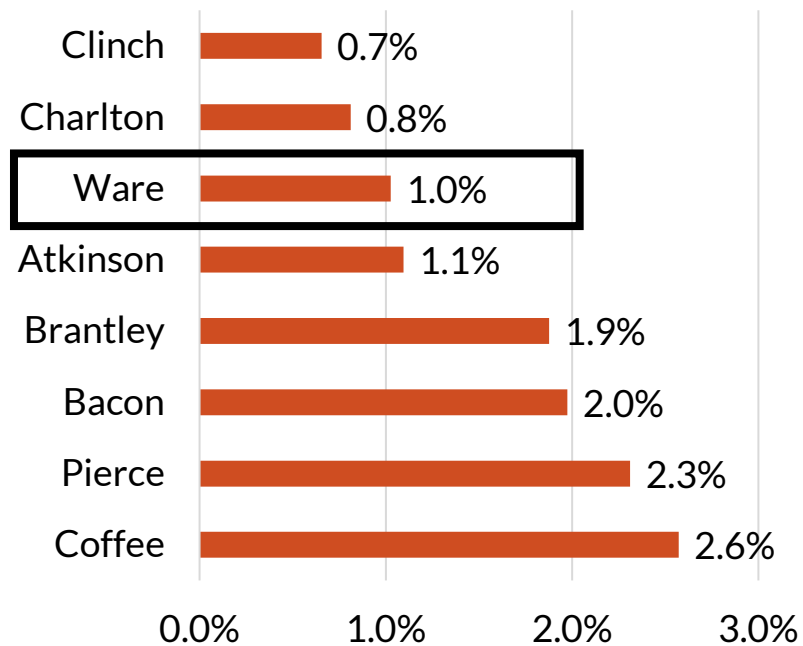
# Land Cover Change: Ware Co. & Surrounding Counties

Increase in Developed Land as a Percentage  
of Total Land Cover (1984 – 2024)



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Increase in Developed Land as a Percentage  
of Total Land Cover (1984 – 2024)



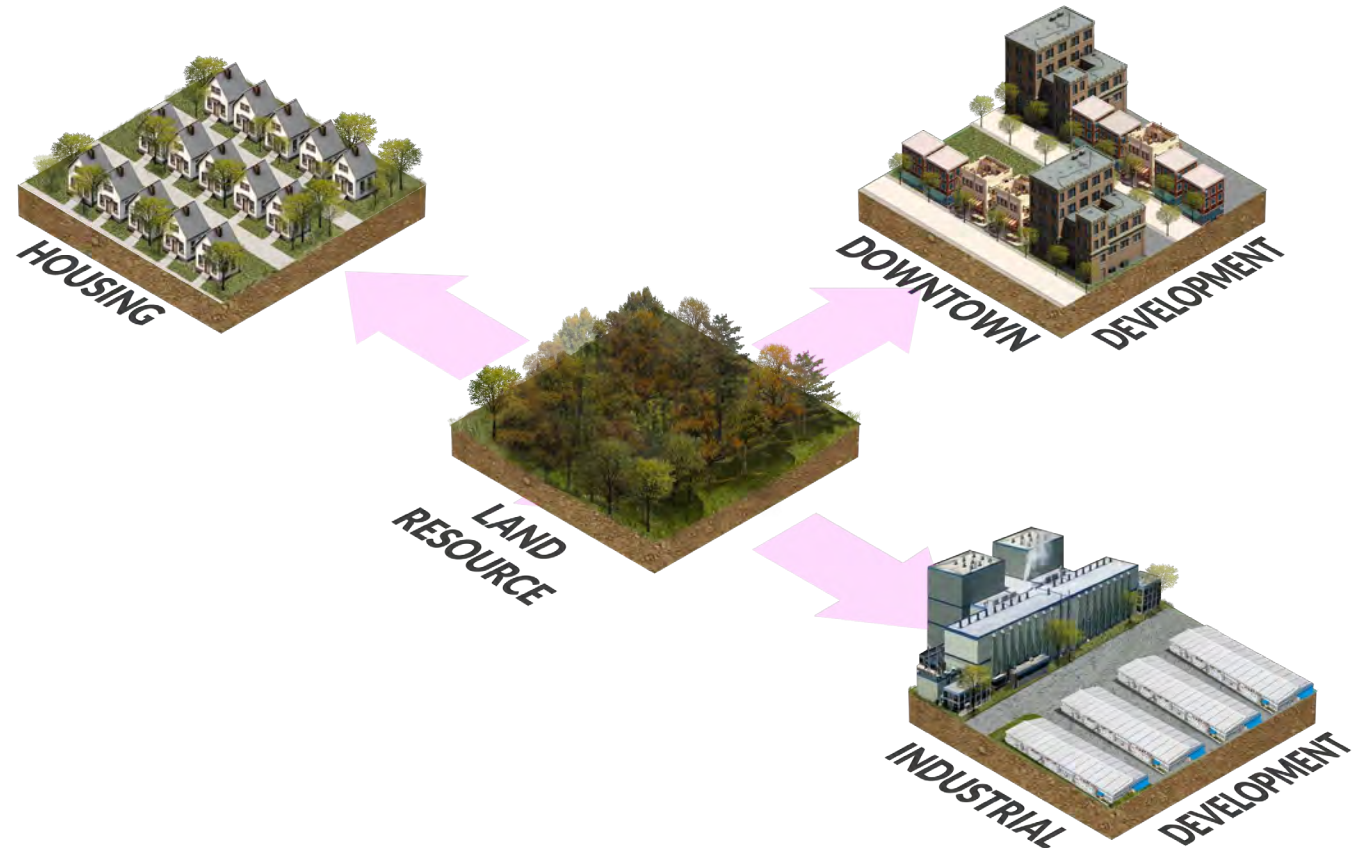
# Land as a Limited Resource

- #1 driver of land use change in Georgia is **low-intensity development**, particularly residential development
- Low-intensity residential development **threatens**:
  - Natural resources
  - Rural community character
  - Economic opportunity and development – both industry and workforce



# Land as a Limited Resource

- Growth and development will happen: ***not an if, but a when***
  - Strong property rights
  - 89% GA land privately owned, 62% in Ware County
- This is true ***even when population projections are modest*** – once you subdivide, it is extremely difficult to undo
- How to protect what's important to your community → ***Strategic, planned, and sustainable growth***



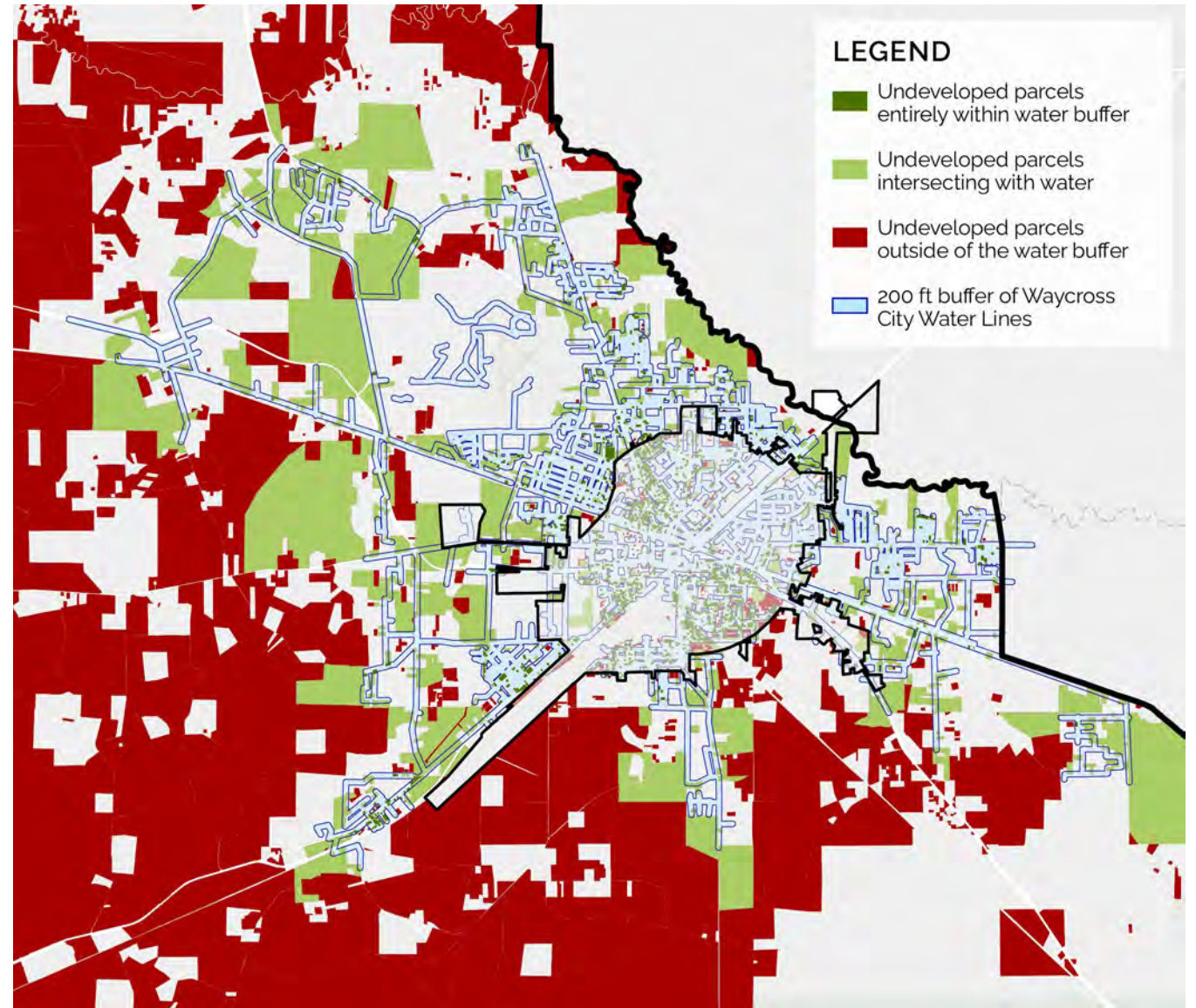
**Infill  
development:  
building where  
infrastructure,  
services, and  
existing  
development  
already are**



# Water Lines and Undeveloped Parcels (Ware)

Green areas (both dark and light) highlight where development might be most suitable, or might be more likely, based on proximity to infrastructure

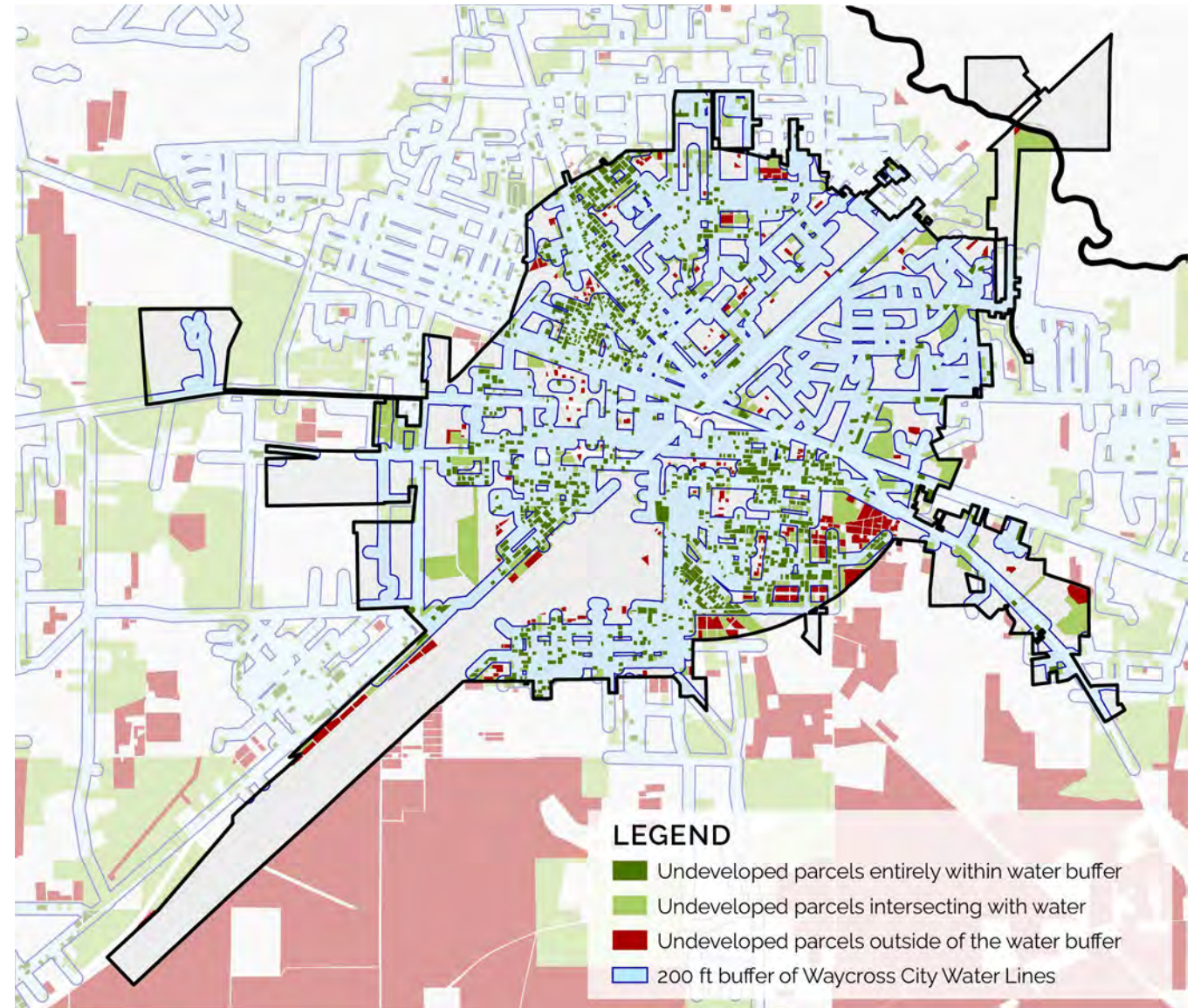
*Currently, around ½ of all land in Ware Co. is undeveloped*



# Water Lines and Undeveloped Parcels (Waycross)

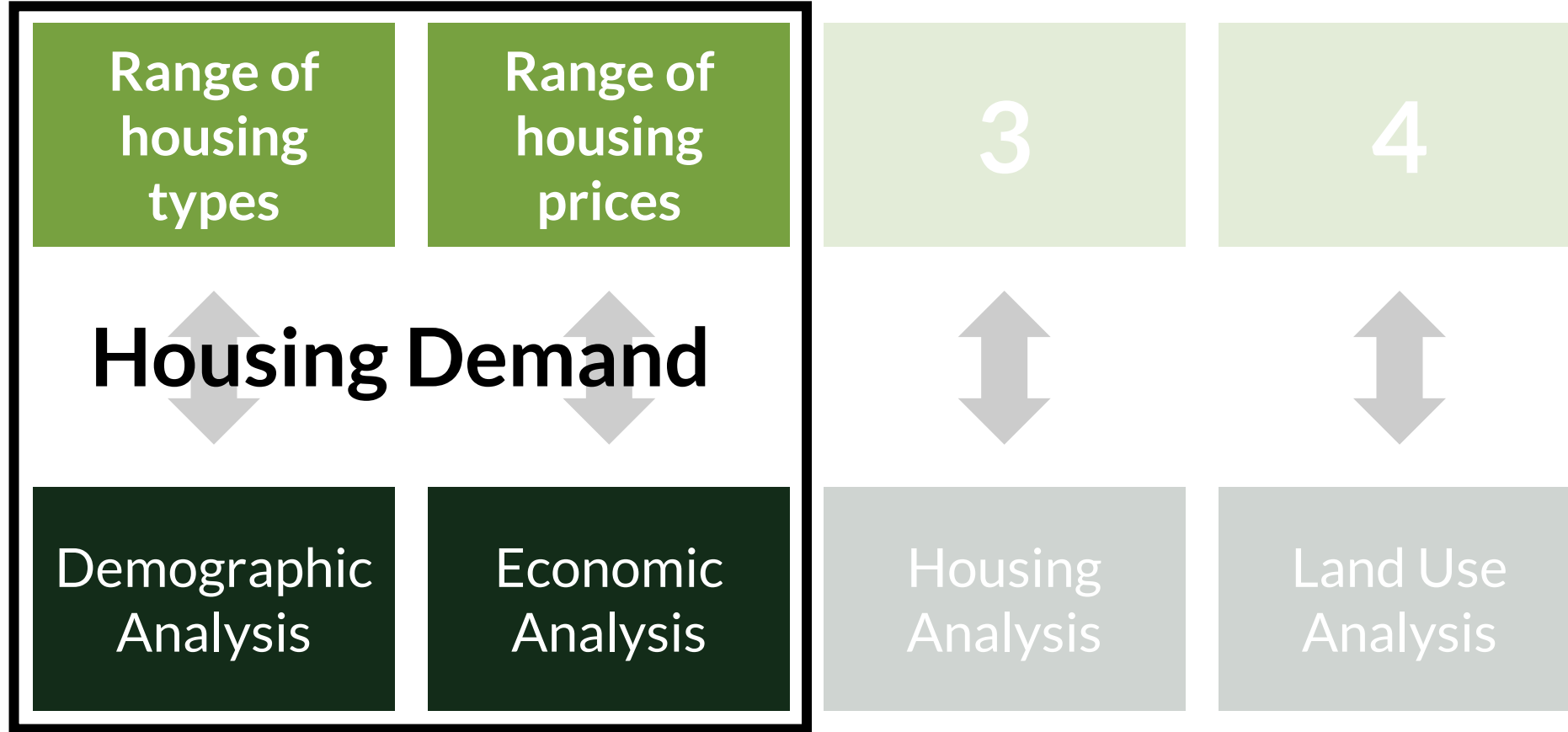
Green areas (both dark and light) highlight where development might be most suitable, or might be more likely, based on proximity to infrastructure

***Currently, around ¼ of all land in the City of Waycross is undeveloped***



# Housing Study – Findings and Opportunities

## *4 Tenets of Sustainable Growth for Housing Attainability*



## *Current Conditions and Study Findings*



# Housing Study – Findings and Opportunities

## *4 Tenets of Sustainable Growth for Housing Attainability*



## *Current Conditions and Study Findings*



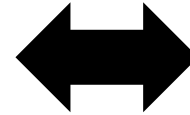
# Housing Study – Findings and Opportunities

## *Key Study Findings & Takeaways*

## *Key Opportunities to Address Needs*

1

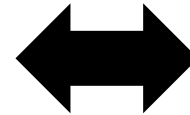
**Takeaway:** Population is stable (limited projected growth), getting older, and in smaller household sizes



**Need:** More options for smaller-footprint living options that match household needs

2

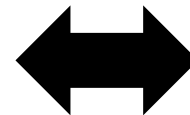
**Takeaway:** Majority of jobs pay modestly, with low overall workforce participation and high poverty



**Need:** Options that promote affordability, either through policy incentives or smaller-footprint houses that cost less to build

3

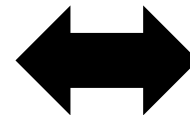
**Takeaway:** Existing housing stock is older, frequently vacant, with prices increasing rapidly



**Need:** More infill construction to offset rising demand/costs and provide quality options for existing residents and new arrivals

4

**Takeaway:** although land is plentiful), consuming land without a strong vision or strategy can lead to unintended consequences



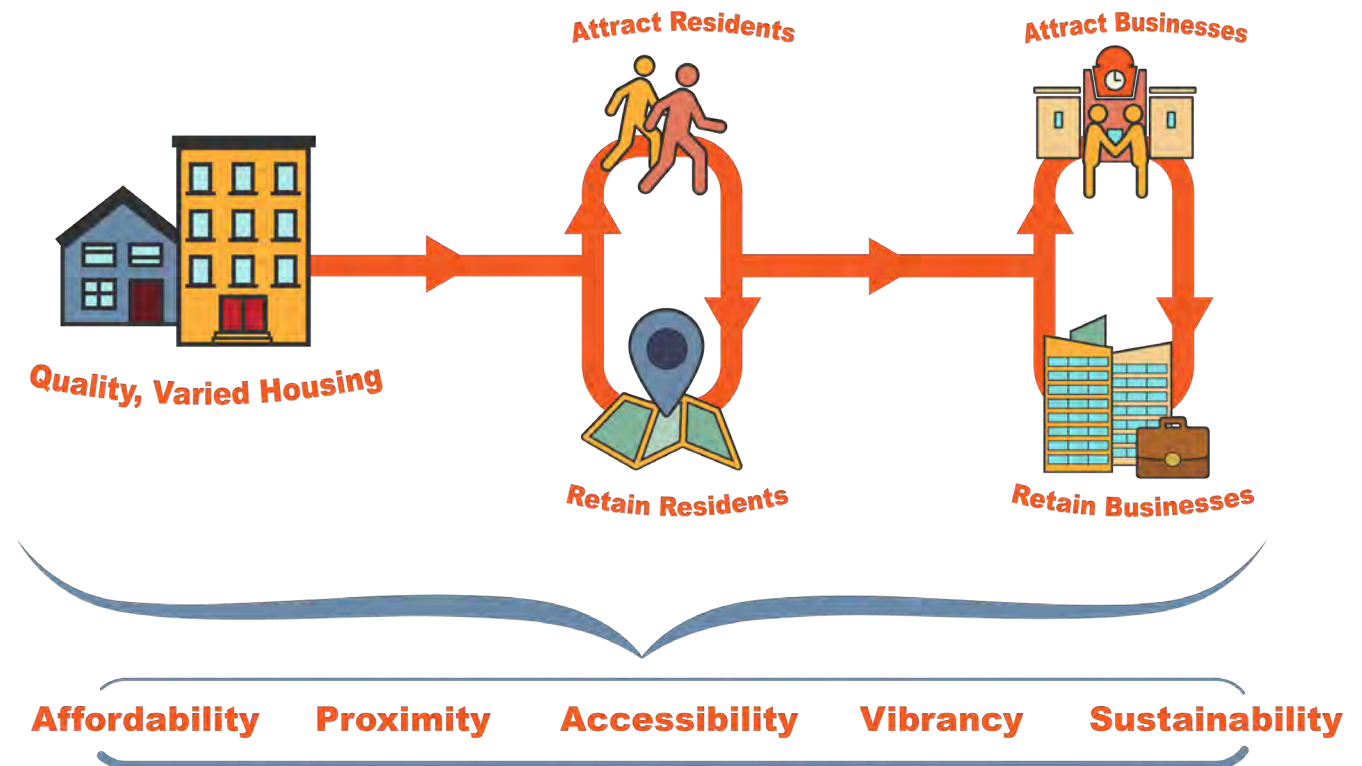
**Need:** Development strategy that takes advantage of existing infrastructure capacity and doesn't cause increased cost burden for residents



# In summary: why Sustainable Growth?

## Sustainable growth:

- Provides quality, varied housing, needed to **serve the full range of your population** – both today and in the years to come
- Strengthens **economic development** and resilience
- Comes in a variety of shapes, sizes, and types—it **does not have to come at the expense of community character**
- Preserves **rural landscape** and identity by “growing in”, rather than “spreading out”



## In summary: why Sustainable Growth?

**Change is a constant. We cannot prevent our communities from changing and developing, but we *can thoughtfully* guide and inform how it happens.**

**To protect the things we care about, we have to think differently about how we grow.**





**Poll Everywhere – please join!**

# Q&A

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*The mic is yours – ask the project team your questions about the housing study, and local housing needs and opportunities*

# Next Steps

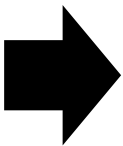
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*Tasks and milestones remaining in Ware and Waycross Housing Study*

## Next Steps

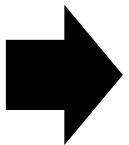


We are  
here!



Community Engagement and Input

Complete



Demographic  
Analysis

Economic  
Analysis

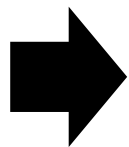
Housing  
Analysis

Land Use  
Analysis



## Next Steps

**Final report  
production &  
recommendations**



**We are  
here!**



Community Engagement and Input

Complete



Demographic  
Analysis

Economic  
Analysis

Housing  
Analysis

Land Use  
Analysis



## Next Steps and Timeline

Compile final deliverable, including:

- Summary of community engagement
  - Stakeholder interviews
  - Community housing questionnaire
  - Other in-person engagement and education efforts
- Zoning and regulation analysis
- Completed housing conditions assessment
- Recommendations and proposed workplan to address key housing needs and opportunities



**The final external-facing report will be complete  
by the end of September 2026**

# Open House

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*Learn more about findings of the study and provide feedback*

## Open House Station Overview

**Station 1:  
Housing Demand**

**Station 2:  
Housing Supply**

**Station 3:  
Housing  
Questionnaire**

**Station 4:  
Conditions  
Assessment &  
Results**

**Station 5:  
Open Comment**



# Thank you!

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*Questions? Reach out to [mmaster@georgiaconservancy.org](mailto:mmaster@georgiaconservancy.org)*