

Gwinnett Daily Post

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In Gwinnett, it's hard to afford housing on less than \$75,000 a year ...



Photo: Nate McCullough

Jeannie Johnson stands on the back steps of the townhome she rents with two of her adult children in Lawrenceville.

By Nate McCullough

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LAWRENCEVILLE —

Jeannie Johnson works two full-time jobs.

The single mother registers patients for hospitals in Atlanta and Snellville. Her four children are grown but two still live at home. Her daughter, Anayah, works full time and has considered moving out.

“She thought that she could get her own place at one time,” Johnson said. “And then she looked at the prices, she was like, ‘Yeah, I think I’m going to stay home for a little while longer.’”

Her son, Ricko, works part time as a cook. He and his sister each contribute \$300 a month toward the rent on their mother’s townhome.

The townhomes in their complex just down New Hope Road from the Lawrenceville Police Department are old, the parking lot in desperate need of paving, but the family’s combined income can afford it. For now.

At one point, Johnson tried to purchase the home, but she said the homeowners association was broke at the time, so the bank wouldn’t approve a loan. Someone else eventually bought it for cash and raised the rent.

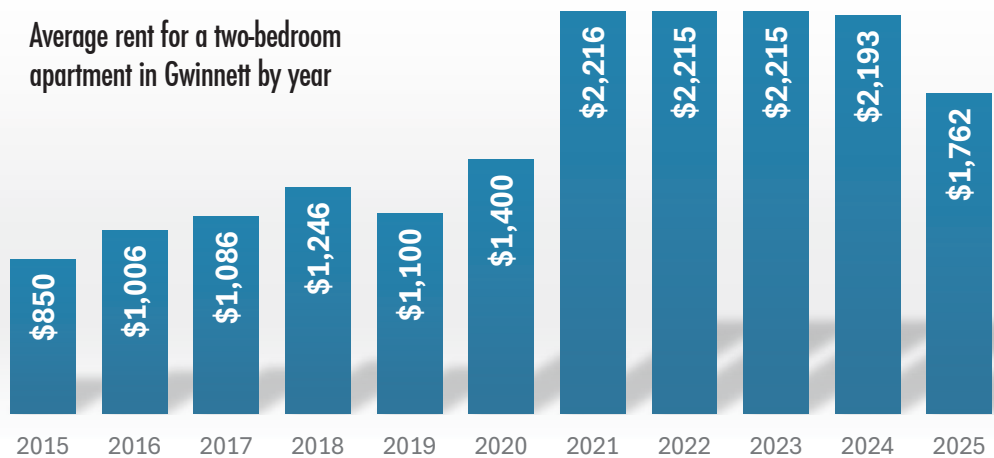
Johnson knows she’s “blessed” that her rent hasn’t gone up any higher than it has — and it’s gone up a lot, nearly doubling in the past few years, from \$785 to \$1,485.

Johnson’s kids also help with groceries, which run several hundred dollars a month. Johnson spends upwards of \$50 every three days on gas. There’s a car note, credit cards and utilities.

SEE HOUSING, A2

RISING (AND FALLING) RENTS

Average rent for a two-bedroom apartment in Gwinnett by year



Source: RentHop



\$408,000

Gwinnett Median Home Price, October 2025

\$283,000

Gwinnett Median Home Price, October 2020

\$92,510

Gwinnett Median Household Income



\$79,991

Georgia Median Household Income

COMICS & PUZZLES

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Level Advance



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WEATHER



For the full forecast, see PAGE B3

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HOUSING

From A1

“This past summer, I don’t think I’ve ever seen my electricity or my water bill go up as high as it did,” she said. “I was so shocked. My electricity bill was almost \$400. I’ve never seen that before. My water bill was over \$200.”

Johnson came to Gwinnett from Michigan for a fresh start during the Great Recession after splitting with her children’s father. Over the past 17 years, many family members followed her to the area after she talked about how great it was in Gwinnett.

But these days?

“It’s very expensive to live here.”

HOW MANY AND HOW MUCH

In modern America, it’s getting expensive to live pretty much anywhere. At the core of the high cost of living, for most people, is the rent check or mortgage payment.

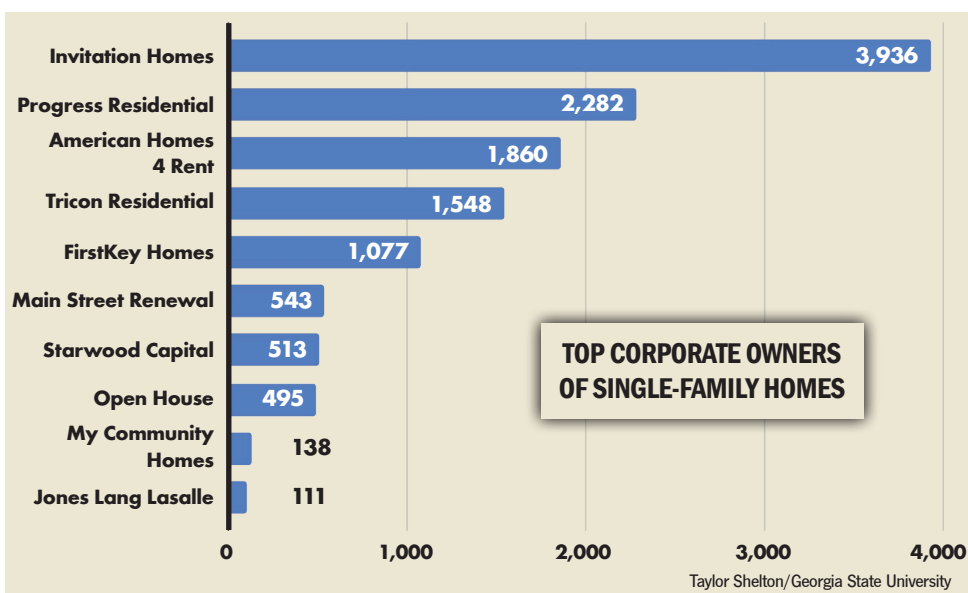
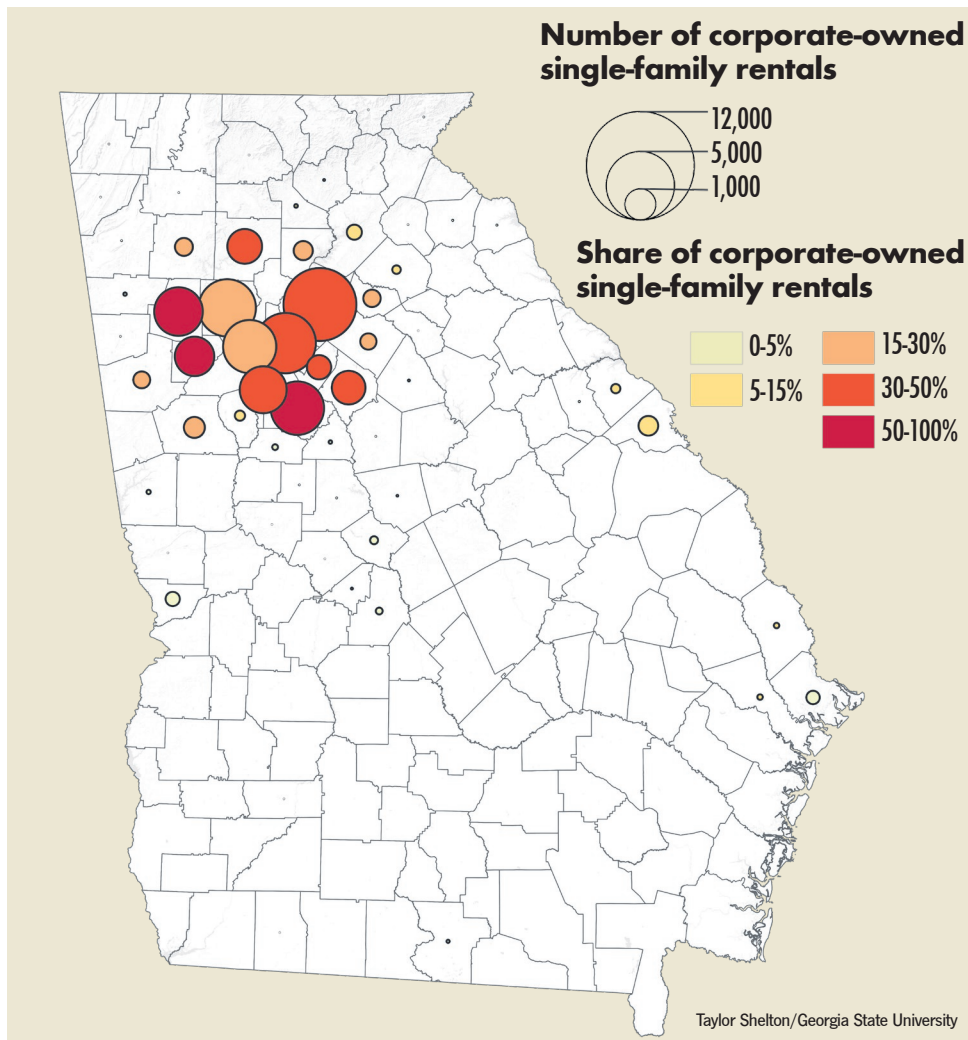
It’s a common refrain in Gwinnett and across the nation: politicians, housing experts and residents alike lament the fact that many essential workers — teachers, police, clerks, cashiers and others — can’t afford to reside in the communities they serve.

In the Atlanta Regional Commission’s annual Metro Atlanta Speaks survey, residents of the ARC’s 10 counties listed housing affordability as the area’s No. 1 problem, and 62% said they could not afford to move.

But what does “affordable housing” mean, and is there a lack of it in Gwinnett?

The benchmark for affordability is spending less than 30% of a household’s gross income on housing. Anyone spending more than that is considered cost-burdened. Above 50% is considered severely cost-burdened.

Of course, as incomes



go up, the numbers of the cost-burdened go down.

According to Census data from the most recent American Communities Survey in 2024, a whopping 77% of Gwinnett’s households making less than \$75,000 a year are cost-burdened. Above \$75,000, the num-

ber drops to 15%.

But what constitutes “affordable” is more complicated than standard definitions, said Adrienne Todman, CEO of the National Rental Home Council, the trade association for the single-family rental home industry. “Housing affordability is

a complex issue,” Todman said in an emailed response to questions from the Daily Post. “It’s influenced by wages, restrictive zoning, and the cost of materials and labor. We simply need more housing.”

As far as how much housing of all types is available, the same Census data shows 334,891 occupied housing units out of 351,100 available, meaning there are thousands of vacant units. The vast majority of those housing units were built between 1980 and 2010.

With Gwinnett’s median household income standing at \$92,510 annually as of September, the average household should spend no more than \$2,312 a month whether they buy or rent.

When it comes to buying, on average, Gwinnett’s homeowners spend more



Photo: Nate McCullough

Jeannie Johnson watches Melvin, a duck that lives in a nearby lake, walk through her yard in Lawrenceville.



INCOME

\$105,479

Gwinnett Median Income, families

\$123,155

Gwinnett Median Income, married-couple families

\$55,851

Gwinnett Median Income, nonfamilies



Vanessa Riley



Author Talk

Join award-winning author Vanessa Riley as she discusses her newest saga based on the life of the legendary seventeenth-century pirate Jacquotte Delehay. *Fire Sword and Sea* is a bold tale of rebellion, love, and high-seas adventure.

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BUYING

Since 2022, the housing market in the entire metro Atlanta region has been considered unaffordable, according to the Federal Reserve Bank of Atlanta’s Home Ownership Affordability Monitor.

According to the Fed data, Gwinnett homeowners currently average spending 40.8% of their income on housing, below the national average of 42.9% but still well above the 30% threshold to be considered cost-burdened.

Part of the problem is, of course, inflation. But many people also overpaid during the pandemic when demand for nice homes with amenities skyrocketed.

Alan Daniel, a Lawrenceville real estate agent, initially thought the pandemic would kill the housing market.

“On the contrary, I had tons of work and tons of clientele,” Daniel said. “People lined up with masks outside the doors to see my listings. I mean, it was crazy.”

Alan Daniel
Houses with space for a home office or gym were easy sellers.

“If you had a swimming pool, boy, you could name your price,” Daniel said.

Daniel said many people who bought then don’t have much equity now, but they have a super-low interest rate around 3% and are reluctant to give it up with rates now more than double pandemic levels.

Prices also have not — and likely will never — return to prepandemic levels, but they are coming down. The

SEE COST, A3



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COST

From A2

average price for a house in Gwinnett was \$408,000 for the month of October, down 3.3% from the same month in 2024, when the average price was \$422,000, according to Georgia MLS.

The average price for the same month in 2020 was \$283,000.

Daniel said he thinks things are leveling off now, reaching a new normal.

"I think it's more of a normal market, to be honest with you," Daniel said. "The way it probably should be."

And the key to affording a house in this market, he said, is being flexible on what you want and where you want to be.

"The prices are definitely different in (different) areas of Gwinnett," Daniel said. "If you can compromise ... it's out there."

Potential homebuyers also need to be realistic about how much they need to make in much of Gwinnett.

"Six-figure income," Daniel said. And spending habits matter.

"People have always got the nice car, and you've got the cell phones and you've got the cable, and now food is up. It can run through your fingers a lot quicker."

RENTING

When it comes to renting, prices have dropped significantly in recent months. But with many renters tending to earn much less than homeowners, it's still a struggle to find an affordable place.

The average rent for a two-bedroom apartment in Gwinnett has dropped to \$1,700 per month, according to renthop.com, down nearly 23% in the past three years. But many people looking to rent still can't afford it.

"Some landlords have adjusted pricing or offered concessions to stay competitive," Todman said. "But operating costs — insurance, taxes, maintenance, and labor — are still much higher than they were a few years ago, which limits how much rents can come down."

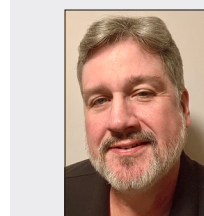
Rick Stolz is Jeannie Johnson's landlord. He has 18 properties in Gwinnett and deals mostly in Class C properties, which tend to be older in lower-income neighborhoods but are not Section 8, meaning they are not subsidized by the federal government. This year Stolz has faced a problem he didn't have for a long time: vacancies.

During the pandemic, Stolz was deluged with applications anytime he had an open unit.

"All through COVID, when interest rates were so low, prices of rents increased. In fact, it was a landlord's dream," he said. "So we had a great run."

Now things are changing. "The past 18 months everything has leveled off, rents have actually come down. (But) finding qualified — that's in capital letters — tenants is extremely difficult now," Stolz said.

Stolz has dropped his requirement from having to earn 3.5 times rent to three times and tries to keep rents in the average range. He helps people see what they can afford by having them write out a budget. He doesn't even charge an application fee.



Nate McCullough

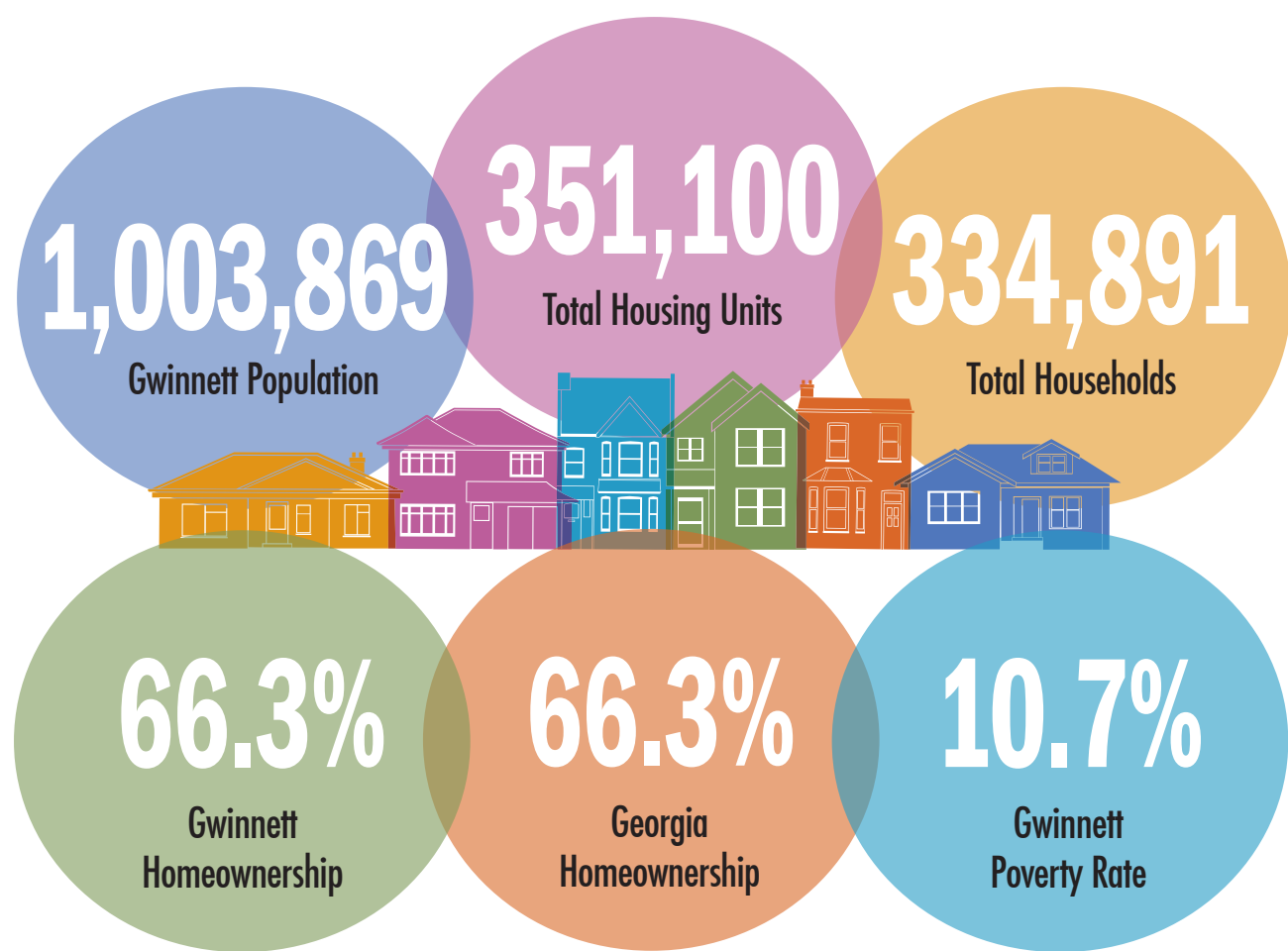
Nate McCullough is an award-winning journalist with more than 25 years working in community newspapers in Georgia with the majority of that time spent in Gwinnett County. He has served in every role from reporter to editor-in-chief and covered subjects ranging from police shootings to

NASCAR. In addition to his reporting on housing cost, McCullough has also covered the issues of homelessness in Gwinnett and the State of our Schools. This reporting is made possible by reader contributions to the Gwinnett Journalism Fund, a 501(c)(3) charitable fund dedicated

to preserving local journalism in Gwinnett County. Working through the Community Foundation for Northeast Georgia, contributions to the Gwinnett Journalism Fund are tax deductible. For questions or feedback about the GJF, email gjf@gwinnettdailypost.com.



BY THE NUMBERS



Sources for charts and graph information throughout story: US Census Bureau; US Census American Community Survey; Federal Reserve Bank of Atlanta; GeorgiaMLS; Zillow Home Value Index



COST OF HOUSING

\$1,941
Gwinnett Median Rent

\$1,506
Georgia Median Rent

\$3,144*
Gwinnett Median Total Mortgage Payment

\$2,944
Metro Atlanta area Median Total Mortgage Payment

* includes principal, interest, taxes, insurance, PMI

COST-BURDENED HOUSEHOLDS

Percent of households spending 30% or more of gross monthly income on housing, by income level:

Household income level	Number of households	% Cost burdened
Less than \$20,000	21,704	95%
\$20,000-\$34,999	23,141	87%
\$35,000-\$49,999	30,924	79%
\$50,000-\$74,999	57,184	65%
\$75,000 or more	194,504	15%

Gwinnett is the county with the most corporate-owned single family homes in metro Atlanta and all of Georgia. They (corporations) own nearly 13,000 single-family rental properties across Gwinnett County, and that is over 35% of the single-family rental market in Gwinnett County."



Taylor Shelton

— Taylor Shelton, a geography professor at Georgia State University

or need — to live.

"Really, there is no such thing as 'the' housing market," said Taylor Shelton, a geography professor at Georgia State University who tracks housing trends as part of his research. "There are lots of segmented housing markets by geography, by building type, by target audience in terms of whether prospective homebuyers or renters."

Shelton's main focus is corporate ownership, which has increased significantly since the Great Recession. He said the number of single-family homes owned by investors has been a major

factor in exorbitant rents and higher home prices.

"Gwinnett is the county with the most corporate-owned single family homes in metro Atlanta and all of Georgia," Shelton said. "They (corporations) own nearly 13,000 single-family rental properties across Gwinnett County, and that is over 35% of the single-family rental market in Gwinnett County and nearly 12% of all rental units, regardless of whether they're in single-family homes, townhomes, multifamily buildings."

Shelton said the vast majority of that is concentrated among a handful of firms.

At the top of the list is Invitation Homes, formerly owned by the investment group Blackstone. Now the corporation Blackrock has a significant stake in the company.

The National Rental Home Council says corporate ownership rates are much lower, around 5%. But that figure is more in line with the percentage of all homes, not just rentals. Shelton said that discrepancy in figures is meant to divert the attention of lawmakers and prevent legislation limiting corporate ownership.

"There's no possible way that's a meaningful number

that would require any kind of policy intervention or something like that," Shelton said.

Shelton and his fellow researchers at Rutgers and UNC-Chapel Hill use a variety of methods, including Census data, tax parcel records and special software, to track ownership by corporations and their aliases.

"By looking locally at the level of counties or even more appropriately, areas within counties, neighborhoods or groups of neighborhoods, we see those numbers get up to these levels of like 35%," he said. "These companies are cornering the market for single-family rental homes."

He said companies are careful not to step on each other's toes, preferring to stick to certain territories, and in some places own up to 50% of single-family rental homes.

"That's especially the case in Gwinnett. Those numbers get highest in the southern part of the county, kind of around Snellville," he said.

But with home prices and rents coming down, private landlord Stolz said he has seen a reversal lately.

"They're dumping them," he said.

Stolz said a few years ago he watched corporations gobble up foreclosures being sold on the courthouse steps. With the market shifting, and homes like some of his sitting vacant, that's no longer the case.

"They're dumping them because it's not meeting their investment (goals) because they're sitting."

Todman said that is true of some corporations, but others are expanding.

"Some larger housing providers are rebalancing their portfolios, including selling some of their homes," Todman said. "Some of them are even building new homes and expanding the housing supply in Georgia, which helps to address affordability. Every housing provider has their own strategy on how to respond to the ever changing housing market."

THE AMERICAN DREAM

For many renters like Johnson, the dream of owning a home seems almost out of reach. And if they ever do buy, it probably won't be here, where they live and work now, which presents a conundrum.

"In the Atlanta metro area, housing is largely about access to this labor market. So in some sense, affordability is just based on, is it worth paying the cost to live in this labor market?" said economist Phil Vinson, an associate professor at Georgia Gwinnett College. "It's in our interest to have housing that people can live in so that they can do work in the area."

On her one day off a week Johnson tends a small garden plot out back and watches the sun set over a nearby lake. Sometimes Melvin, a duck that lives on the lake, wanders by seeking a handout.

Johnson hopes in the next year or two she can make one more fresh start, that maybe, hopefully, finally, she can buy some land in a more rural place away from the bustle and expense of Gwinnett. But saving is nearly impossible, and she has to finish paying off the current fresh start first.

"I'm 54. I've never owned a home before. I've never bought a brand-new car before," she said. "I would like to do things that people say that that's what you're supposed to do when you're an adult. It looks like I'm going to have to do those things when I retire."