



Georgia cost savings

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To support the rebate programs, the Home Energy Efficiency Contractor Training Grant will help train, test, and certify residential energy efficiency and electrification contractors.

The limited pilot will allow GEFA to test operational processes and to further develop the participating contractor network. Projects for the pilot testing will be initiated from a contractor-led project pipeline. Program design and planning will continue throughout the remainder of the year. These efforts will include engagement with strategic partners, energy providers, and retailers.

As the peaches and hospitality suggest, Georgia offers a sweet charm to those who call it home. Folks are drawn to its diverse set of offerings, from the cultural hotpot of Atlanta to the historic allure of Savannah. But what's the catch? How does the allure of the Peach State fare against your pocketbook?

Let's unlock the complexities of the cost of living in Georgia, from housing and transportation to healthcare, taxes, and the balance between expenses and quality of life.

Housing lays the foundation for your budget, and in Georgia, it's a mixed bag of affordability and unique expenses. Whether it's a rental property or you're looking to buy, the price of housing often takes center stage in your big-picture financial decisions. In Georgia, the housing market is a mix of bustling metropolises and serene country sides, each with its unique cost profile. Here's a closer look at major cities:

When it comes to renting, Georgia on the whole is priced competitively compared to other states. As of 2024 statistics, the average rent for a Georgia residential property sits at \$1,222. This places Georgia below the national average of \$1,274.

Digging deeper, these costs aren't set in stone -- they hinge on various factors like location, property type, and prevailing market trends. It's a good thing, then, that Georgia is as ripe with housing opportunities as it is with its actual produce. Whether you're after a slice of suburban charm, a historic fixer-upper, or a modern downtown condo, Georgia's real estate menu has something for everyone.

Georgia boasts a robust transportation system that caters to a variety of situations. If you're considering a move to the state, you'll likely find a good fit depending on your lifestyle preferences.

The state's highway system is extensive, with over 20,000 miles of federal and state roads including major interstates like I-95 and I-75. This ensures easy access to most destinations by car. Public transportation options vary depending on the city. Atlanta, for example, has a well-developed MARTA rail system, while other cities may have bus networks. Walkability can also differ. Urban areas tend to have more sidewalks and



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pedestrian-friendly infrastructure, while suburban and rural areas may require a car for most errands.

Beyond these basics, Georgia is a major transportation hub. The Port of Savannah is one of the fastest growing in the nation, and the state has the most extensive rail network in the Southeast, making it a prime location for businesses that rely on efficient shipping. If you enjoy air travel, Atlanta boasts Hartsfield-Jackson International Airport, the busiest passenger airport in the world.

Compared to the national average, Georgia leans slightly cheaper for individual plans. You can expect to pay around \$5,424 annually or \$509 per month, though this can fluctuate based on factors like age, health, and plan type. However, a recent report ranked Georgia as the 8th most expensive state for employer-sponsored health insurance, with a total annual premium averaging \$7,367.

When it comes to out of pocket costs, data suggests the average deductible for a single person in Georgia is around \$2,269 per year. This includes all deductibles, copays, and coinsurance. Overall, while Georgia offers some cost advantages for individual health insurance plans, employer-sponsored plans can be expensive. Be sure to factor in out-of-pocket costs when considering healthcare affordability.

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