

Housing Draft

CHAPTER 6
HOUSING ELEMENT

DRAFT

Housing Element

Introduction

The Housing Element of the Comprehensive Plan provides an updated inventory, analysis, and assessment of the region's housing stock and the key issues shaping housing access, affordability, and choice in both unincorporated Chatham County and the City of Savannah. This chapter identifies major housing challenges, evaluates future needs, and outlines strategies to guide housing development as the community continues to grow and change. The overarching goal is to ensure that every resident, regardless of age, income, or household type, has access to safe, stable, and attainable housing in a healthy, resilient environment.

Population and employment trends, particularly rapid job growth tied to the Hyundai Metaplant, logistics expansion at the Port of Savannah, and continued in-migration are increasing pressure on the local housing market. Savannah's growing student population, rising number of single-person and small households, and a rapidly aging demographic further shape demand for different housing types. In addition to population expansion, increasing rental rates and inflated listing prices of available for-sale inventory, combined with relatively stagnant incomes in comparison to rising housing costs, has resulted in a disparity. While the vacancy rates reflect a high demand market, certain sectors of the population experience a significant housing cost burden. These dynamics underscore the need for a more flexible, diversified housing supply that includes multi-family options, missing-middle housing, workforce housing, adaptive reuse of non-traditional housing structures, and accessible units for older adults.

The State of Housing

Housing Types – Chatham County

Savannah and Chatham County possess a uniquely diverse housing landscape shaped by the region's history, culture, and coastal geography. The area includes historic 18th- and 19th-century homes, traditional "streetcar" neighborhoods, modest postwar subdivisions, rural homesteads, multifamily communities, senior housing, and newer coastal and marsh-view developments. These options range from restored urban rowhouses and walkable mixed-use neighborhoods to beachfront cottages and master-planned communities in West Chatham. Over time, this diversity has become both an asset and a challenge: while the region offers a wide range of living environments, many households now struggle to find housing that is affordable, appropriately sized, and located near jobs, schools, and services.

Housing Structure and Form

Housing in Unincorporated Chatham County is predominantly low-density single-family configurations. Approximately 79% of housing units are single-family homes, (of which 6.0% are attached single-family) reflecting a suburban and rural neighborhood development pattern, and legacy workforce residential neighborhoods on the periphery of Savannah's urban core. Almost 40% of the respondents to the Comprehensive Plan 2040 Update survey indicated interest in expanding the supply of townhomes, which currently is a popular housing design for infill lot consolidations and is a more naturally affordable homeowner option for new construction,

although only a small proportion of total housing stock. Multifamily housing with 10 or more units per complex represents less than one-tenth of the housing stock, with duplexes and smaller multiplexes combined accounting for 8.2% of the inventory. Mobile homes remain a modest but important component in lower-density areas due to more natural affordability, although 50% of respondents to the Comprehensive Plan 2040 Update survey indicated that this was a housing type that the County did not need to add to the current inventory.

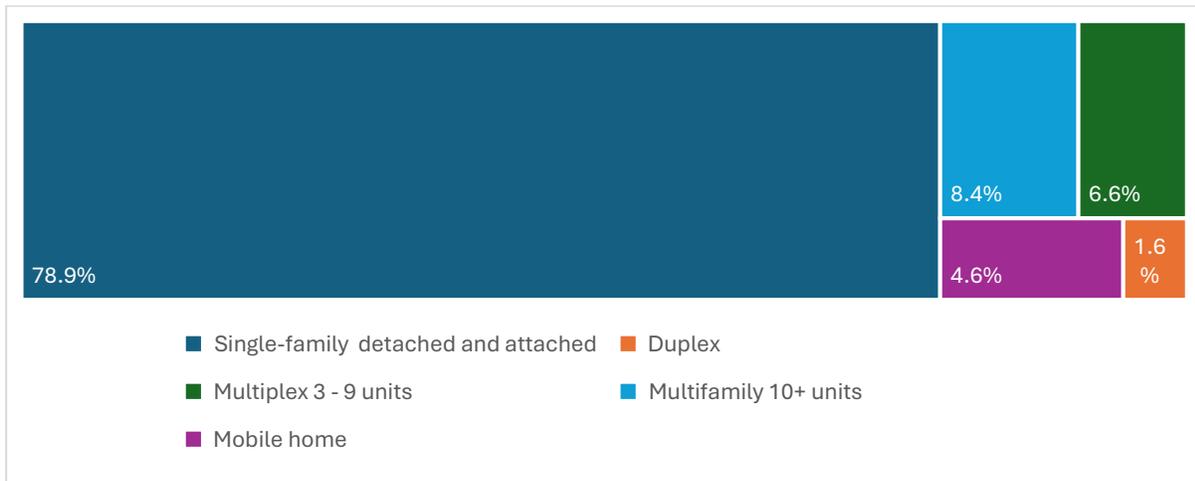


Figure 6.1 – Unincorporated Chatham County: Housing Types

Small-scale multifamily housing such as duplexes and three- to four-unit structures account for a limited share of units countywide, indicating fewer naturally occurring “missing middle” housing options. Over 40% of respondents support more duplex style units, which are a flexible dwelling type that can blend seamlessly into single family detached neighborhoods. Additionally, 50% of the respondents indicated increased demand for accessory dwelling units (ADUs), both an historic dwelling type and an option to intensify use of single-family properties. Expanding housing choice and affordability will likely depend on regulatory adjustments, infill strategies, promotion of mixed-use projects and targeted incentives in addition to naturally occurring densification where it can be supported by infrastructure.

Regulatory Context and Infrastructure Constraints

Chatham County’s zoning ordinance permits a wide range of residential forms, defined essentially by infrastructure availability. Large minimum lot sizes, substantial setbacks, and height limits reinforce low-density residential patterns across much of the county. Density allowances and permitted housing types vary by zoning district and are closely tied to the availability of centralized water and sewer service, as much of the unincorporated county relies on septic systems or limited utility capacity. Higher-density housing, typically multifamily developments and attached housing forms are generally feasible only in areas presently served by centralized utilities or where logical and sequential extensions are supported. Preservation of natural resources and consideration of flood damage and stormwater management remains an overarching consideration in approval of rezoning requests to higher densities. Accessory and supplemental housing options such as garage apartments (ADUs) and caretaker’s quarters are

permitted but subject to lot size thresholds and placement restrictions that limit their broader application as an affordability strategy.

The predominance of detached housing, particularly newer projects, reflects deliberate policy choices to align development intensity with environmental protection, public health, and service capacity. The MPC has been reviewing zoning requests to allow for greater density products such as townhomes and apartments in targeted activity node areas, which previously had been regulated by lower density zoning. Addressing future housing affordability and workforce needs will require coordinated planning that links zoning flexibility with targeted infrastructure investment, enabling greater housing diversity in appropriate locations, discussed further in the Land Use Element, while maintaining consistency with growth management, protection of natural resources, and resilience objectives.

Housing Types - City of Savannah

Housing Structure and Form

The City of Savannah exhibits a more urban and diverse housing structure than Chatham County overall. While single-family homes remain the largest category, they represent a smaller share of total housing units. Savannah contains a significantly higher proportion of small-scale multifamily buildings, duplexes and three- to four-unit structures reflecting historic development patterns that support smaller lots, compact neighborhoods, mixed residential forms and centralized water and sewer infrastructure. This built form accommodates ADUs and other missing-middle housing forms through zoning and policy updates without altering neighborhood character, which is a housing design that Comprehensive Plan 2040 Update survey respondents highly support.

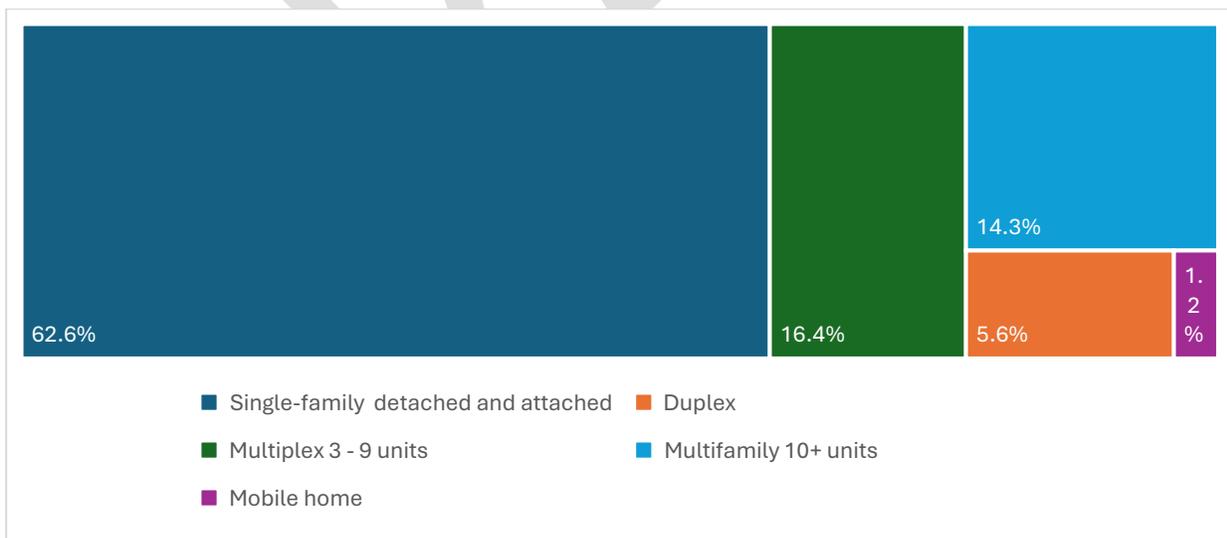


Figure 6.2 – Savannah: Number of Units in Structure

Higher residential density multifamily buildings also play a central role in Savannah’s housing stock, providing a substantial share of the city’s rental housing, aligning with Savannah’s infill-focused growth strategy and emphasis on walkability, transit access, and neighborhood-scale density.

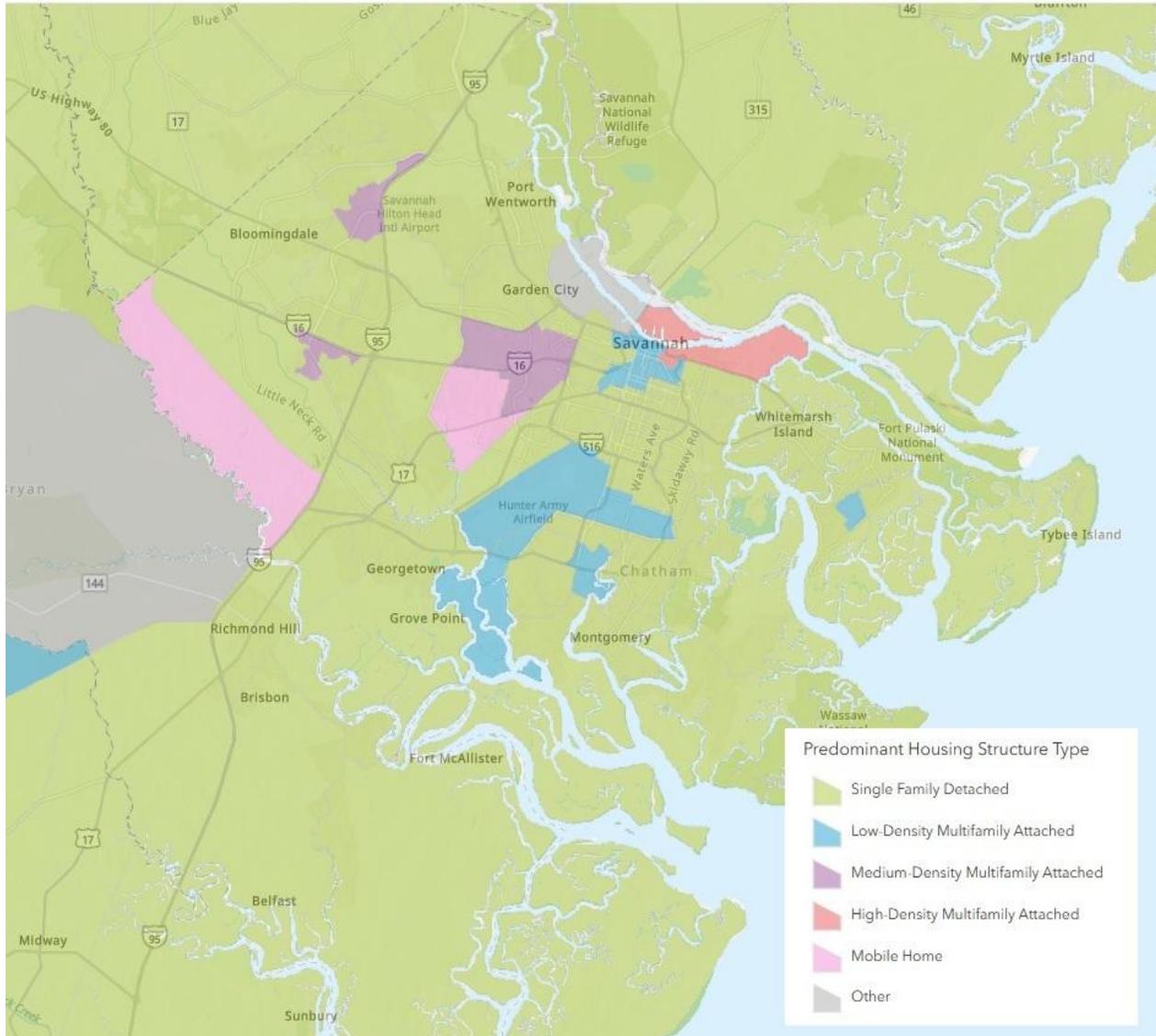


Exhibit 6.1 – Savannah-Chatham County: Predominant Housing Types

Regulatory Context and Housing Flexibility

Savannah’s zoning ordinance is closely aligned with its historic housing fabric and supports a wide range of housing types, including accessory dwelling units (ADU) and mixed-use residential forms. ADUs are explicitly defined and permitted, subject to size, height, and placement standards designed to maintain compatibility with principal dwellings, many of which are older homes on smaller lots. In 2023, the City of Savannah amended its code to make it easier to add carriage houses and ADUs, including changing lot size criteria from 200% to 125% of the primary structure. Upper-story residential units above ground-floor commercial uses are also allowed in mixed-use districts, reinforcing adaptive reuse of existing buildings.

The City of Savannah, overwhelmingly supported by the public, amended the Zoning Ordinance in 2025 to facilitate the provision of more diverse housing typologies, with significant modifications aimed at reducing barriers to increase development of more economically attainable housing near the city center. An Affordable Housing Overlay District, covering over 400 acres, was introduced that allows for increased density, including duplexes, triplexes, and quadplexes, more naturally affordable and diverse “missing middle” housing forms, in historically single-family neighborhoods. The amendments also feature density bonuses such as reduced lot sizes and setbacks in association with provision of affordable units (defined as no more than 30% of a household’s gross income). The potential for increased density and affordability maximizes the high walkability and transit accessibility of these neighborhoods, and attention will be directed through the approval process that the design of new projects respects the character of the existing neighborhood fabric. It is anticipated that additional neighborhoods will be incorporated into the Overlay District in the future.

The Affordable Housing Overlay zoning changes more expressly target the Victorian and Thomas Square/Metropolitan districts, and a 22-acre portion of the Live Oak neighborhood.

Specialized and group living arrangements such as senior housing, single room occupancy units, shelters, and recovery facilities are incorporated into the zoning ordinance through tailored standards related to management, separation, and buffering. Collectively, these regulatory provisions support housing diversity, infill opportunities, adaptive reuse, and incremental density while maintaining neighborhood character. They position Savannah to address affordability, aging-in-place, and housing stability challenges through flexible use of its existing and future housing stock.

Age of Housing

While newer construction generally implies lower immediate rehabilitation needs, it also may correlate with higher housing costs and increased reliance on automobile-oriented development patterns. Older housing is present in some established communities and mobile home neighborhoods, in which reinvestment and maintenance remain important. Overall, rehabilitation needs in Unincorporated Chatham County are more spatially dispersed and less concentrated than in Savannah, shifting the County’s housing challenge toward managing growth, infrastructure demand, and long-term affordability rather than large-scale housing preservation.

Age & Condition of Housing Stock – Unincorporated Chatham County

Housing stock is predominantly newer countywide, with the largest share of units constructed between 1990 and 2009, followed closely by housing built between 1980 and 1999, reflecting continued outward growth, greenfield development, and subdivision-based residential expansion in unincorporated areas. The relative youth of the housing stock decreases the prevalence of age-related deficiencies, although almost 23% of the stock are approaching major rehabilitation age, which might include outdated plumbing, faulty electrical systems, and some structural deterioration. Units built between 1970 and 1989 indicate a high potential for requiring infrastructure, electrical and HVAC retrofits. Although a smaller proportion of housing stock, in units constructed prior to 1960, more significant renovation and preservation conditions exist in

localized areas. It should be kept in mind that a portion of the older housing stock within the overall county has been annexed into jurisdictions, contributing to the lower presence of units requiring potential housing preservation, reinvestment, and code-compliant rehabilitation.

Year Housing Structure Was Built						
Year Built	Planning Label	Rationale	Unincorporated Chatham County		Savannah	
			%	Approx. Units	%	Approx. Units
Built 2020 or later	Recent construction	Captures post-pandemic production	1.4%	580	1.9%	1,290
Built 2010–2019	Post-recession recovery	Smaller but distinct cohort	11.1%	4,530	13.0%	8,857
Built 2000–2009	Growth-era housing	Major suburban expansion	21.7%	8,825	9.6%	6,512
Built 1990–1999	Mature suburban stock	Approaching major rehab age	22.6%	9,190	5.6%	3,809
Built 1980–1989	Aging suburban stock	Energy and system upgrades needed	19.0%	7,734	10.8%	7,377
Built 1970–1979	Pre-modern energy codes	High retrofit potential	13.0%	5,311	10.7%	7,311
Built 1960–1969	Early suburbanization	Aging infrastructure	3.8%	1,535	10.9%	7,434
Built 1950–1959	Postwar housing	Smaller units, maintenance-heavy	4.4%	1,796	14.2%	9,689
Built 1940–1949	WWII-era housing	Often historic or near-historic	1.0%	413	7.1%	4,830
Built 1939 or earlier	Historic housing stock	Preservation + rehab priority	2.0%	817	16.2%	11,065
Total			100%	40,735	100%	68,174

Source: ACS 2024 5-Year Estimates

Figure 6.3 – Savannah-Chatham County: Year Housing Structure was Built

Age & Condition of Housing Stock - Savannah

In contrast, the City of Savannah’s housing stock is significantly older and more widely distributed across the decades with a notable concentration of units built before 1940 and mid-20th century. Almost 50% of the City’s housing stock was constructed before 1970, reflecting Savannah’s early urban development and historic settlement patterns. Older housing stock contributes to the City’s architectural character and historic neighborhoods, but it also increases maintenance demands and long-term operating costs in certain neighborhoods, particularly where lower-income households and renters are more prevalent. These conditions underscore the importance of housing preservation, reinvestment, and code-compliant rehabilitation as core components of Savannah’s housing strategy, alongside new construction and infill.

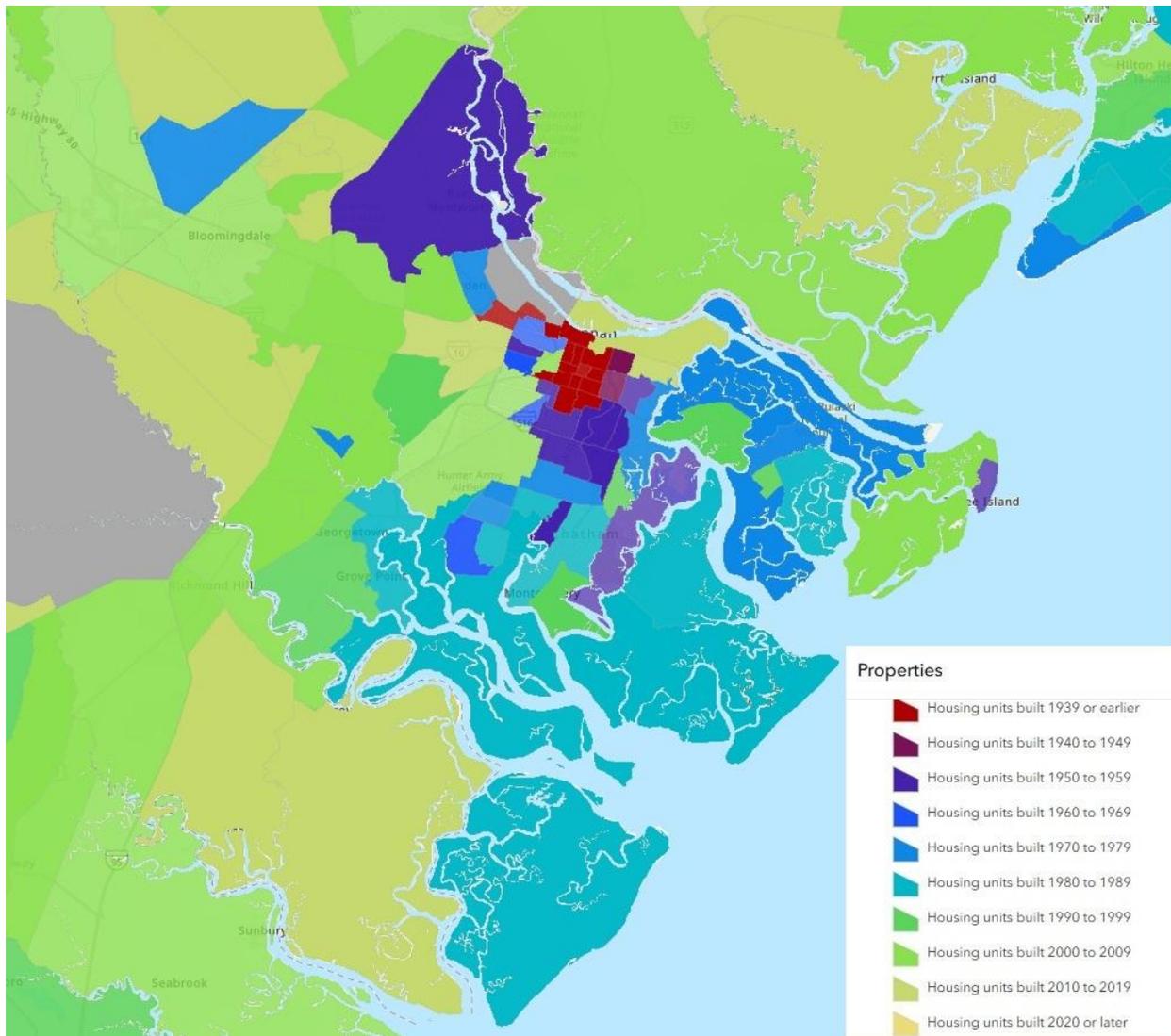


Exhibit 6.2 – Savannah-Chatham County: Age of Housing

Planning Value and Implications

The contrast in housing age between the County and the City of Savannah has important planning implications. Savannah’s concentration of older housing stock corresponds with higher rehabilitation needs, greater infrastructure and energy-efficiency challenges, and increased vulnerability to affordability pressures, particularly in historic neighborhoods where preservation requirements intersect with limited household incomes. These conditions underscore the need for continued targeted housing rehabilitation programs, coordinated preservation and resilience strategies, and policies that support reinvestment without displacement. In less densely developed areas, planning priorities may focus more on infrastructure capacity, maintenance of newer housing stock, and ensuring long-term affordability as these units age. Together, these patterns support differentiated housing strategies that respond to the distinct age, condition, and reinvestment needs of each jurisdiction rather than a one-size-fits-all approach.

Housing Infrastructure and Basic Services

Heating fuel statistics show a continued shift toward electric systems in both Savannah and Chatham County, with a modest decline in utility gas use. This reflects ongoing modernization of housing systems, particularly in newer construction and rehabilitated units. A slightly higher incidence of sources other than gas or electricity are found in Savannah, likely associated with an older dwelling. While electrification supports long-term climate and resilience goals, Savannah’s older housing stock faces higher retrofit and upgrade costs, indicating a need for geographically targeted energy-efficiency and electrification programs.

Housing quality indicators related to plumbing show low rates of units lacking complete plumbing systems, although rates in the Unincorporated County are slightly higher, potentially due to lack of infrastructure, inhabited trailers, garage conversions, or unpermitted ADUs. These conditions signal the continued importance of housing rehabilitation efforts, code enforcement paired with assistance, and programs that prevent deterioration and displacement in aging neighborhoods.

Access to telephone service has improved countywide, although Savannah maintains higher rates of households without service. As communication access becomes increasingly essential, these gaps highlight broader affordability and service challenges. However, 2023 ACS 5-Year Estimate data indicates that roughly 95% of residents countywide has either one or more sources of communication: desktop or laptop, smartphone, tablet, or other computer type. As shown in Figure 6.4, in Unincorporated Chatham County and Savannah, about 11% and 7% of residents, respectively, depend solely on smartphone service, with no other source of communication available. Housing policies should continue to support infrastructure and digital access improvements, particularly in affordable and rehabilitated housing.

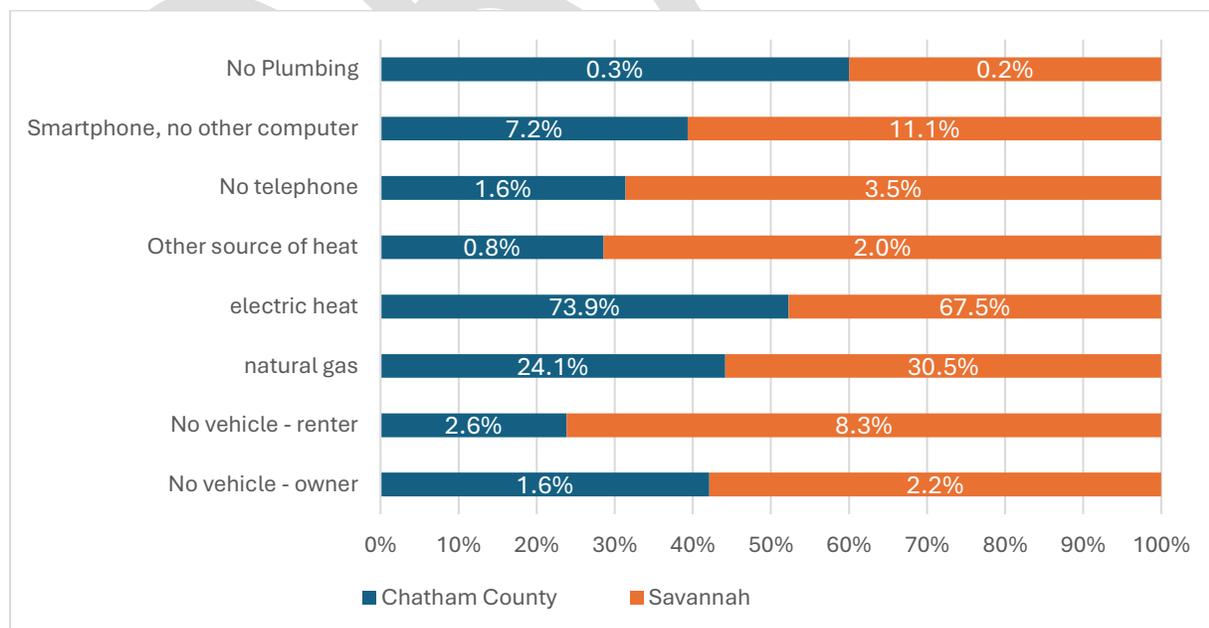


Figure 6.4 – Unincorporated Chatham County and Savannah: Basic Services

Housing Statistics

Household Composition

Household composition varies significantly between Unincorporated Chatham County (total County households minus incorporated and census designated place households) and the City of Savannah. Over one-half of households in the Unincorporated County are married couples, followed by householders living alone. Single parent households and non-family units, such as roommates or unmarried partners, comprise just over 20% of total households combined. In contrast, in Savannah, non-family households comprised of persons living alone predominate, reflecting the presence of students, young professionals, retirees, tourism and a transient workforce associated with manufacturing, logistics, and healthcare employees that often reside alone. Married couple families comprise almost 30% of total households, significantly lower than in the Unincorporated Area, followed by almost one-quarter of households consisting of single parents with no spouse. Data supports the finding that single parent households, typically with children, often face notable economic housing challenges due to a single income.

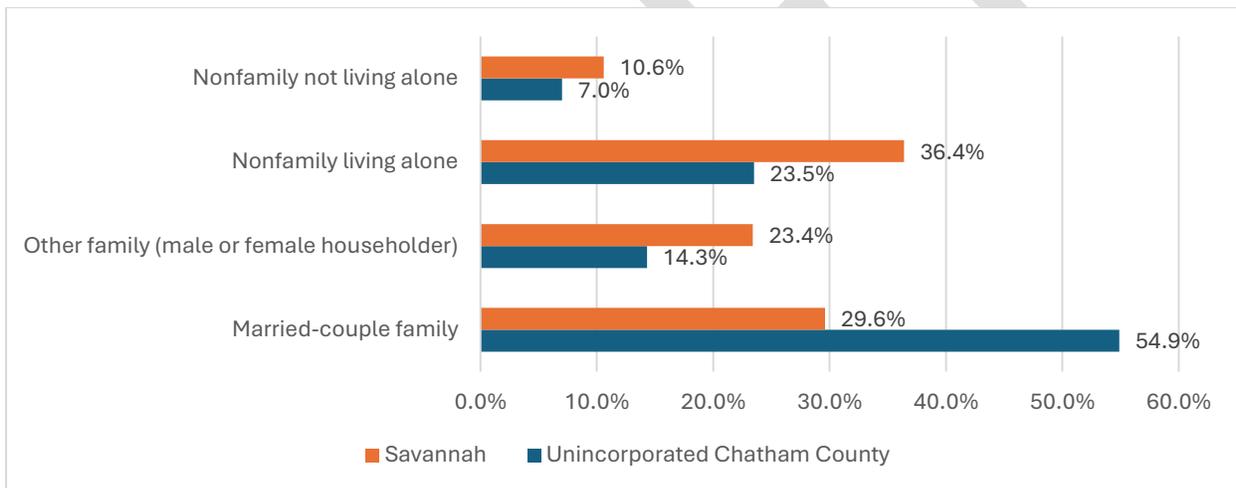


Figure 6.5 – Unincorporated Chatham County & Savannah: Household Composition

Household composition in Unincorporated Chatham County has remained fairly stable over the Comprehensive Plan 2040 period, with nonfamily households representing a growing share, and single-person households declining. Formation of married couple households, which predominated in the County in 2021, had declined and was almost equivalent to non-family households in 2024. In Savannah, non-family households predominated in 2021 and have continued as such, increasing to almost 50% of total households, with corresponding drops in married couple and other household type formation. Housing production, particularly in Unincorporated County and smaller incorporated jurisdictions remains dominated by larger single-family units, furthering the inconsistency between housing supply and household needs.

HUD Consolidated Housing Affordability Strategy Income Categories

The Comprehensive Housing Affordability Strategy (CHAS) provides custom tabulations of 2022 ACS 5-Year Estimate data to identify the extent of housing problems and needs, particularly for low-income households, often used as a benchmark for local jurisdictions to plan for and distribute HUD funds. The CHAS highlights housing cost burdens, overcrowding, and physical problems encountered by households, which, in combination, can identify disadvantaged populations at risk of homelessness or in need of housing assistance. A general overview of income distribution in the overall county and Savannah shows the divergence in income between owner and renter households, with over 20% of renters Countywide falling into the extremely low-income category, whereas the majority of homeowners earn above the Median Family Income, which was \$71,424 in Chatham County and \$57,137 in Savannah in 2022.

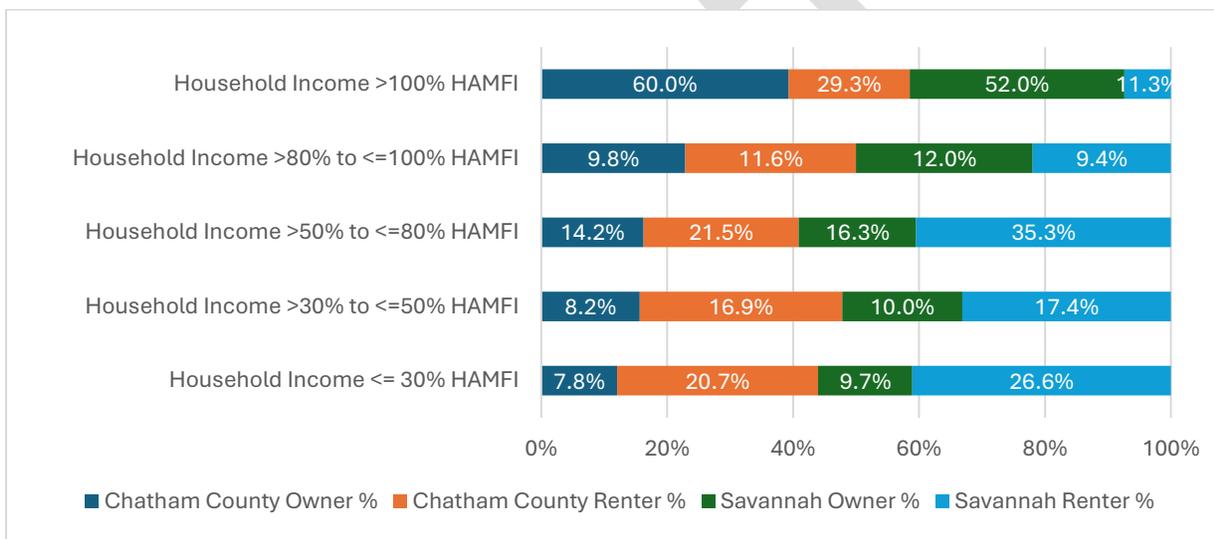


Figure 6.6 – Savannah-Chatham County: CHAS Household Income Categories by Tenure Type

Housing Type and Occupancy Trends

2024 ACS 5-Year Estimate structure-type and occupancy data show a predominance of owner-occupied housing units (roughly 73%) in the Unincorporated County. In contrast, owner-occupied units in Savannah comprise less than half of the housing stock. A slightly higher proportion of owner-occupied units in Savannah are single-family detached and attached unit types, likely townhomes or rowhomes, compared to the unincorporated areas. Mobile homes contribute just 2.7% of homeownership stock countywide, with 52% of this stock within Unincorporated County and 14.9% in Savannah. Despite survey responses indicating that this type of dwelling is not preferred, they are a naturally occurring less costly ownership option, and 4% of owner-occupied units in the Unincorporated County are mobilehomes. However, two-thirds of the mobile homes were built prior to 2000, suggesting that on-going maintenance and condition may be a current, or pending issue.

Over time, both jurisdictions have experienced gradual declines in owner occupancy and corresponding increases in renter occupancy. The trend is more pronounced within Savannah due to a larger stock of multi-family and attached housing product types, rising cost of home ownership, investors acquiring lower market priced single-family stock for conversion to rentals, and transiency of employment opportunities. In Unincorporated County, the majority of rentals are single-family units, although almost one-third of rental stock in Savannah are detached units. Savannah has a larger proportion of renter households in small multi-family complexes, duplexes, and townhome stock. Large multi-family developments are equally represented.

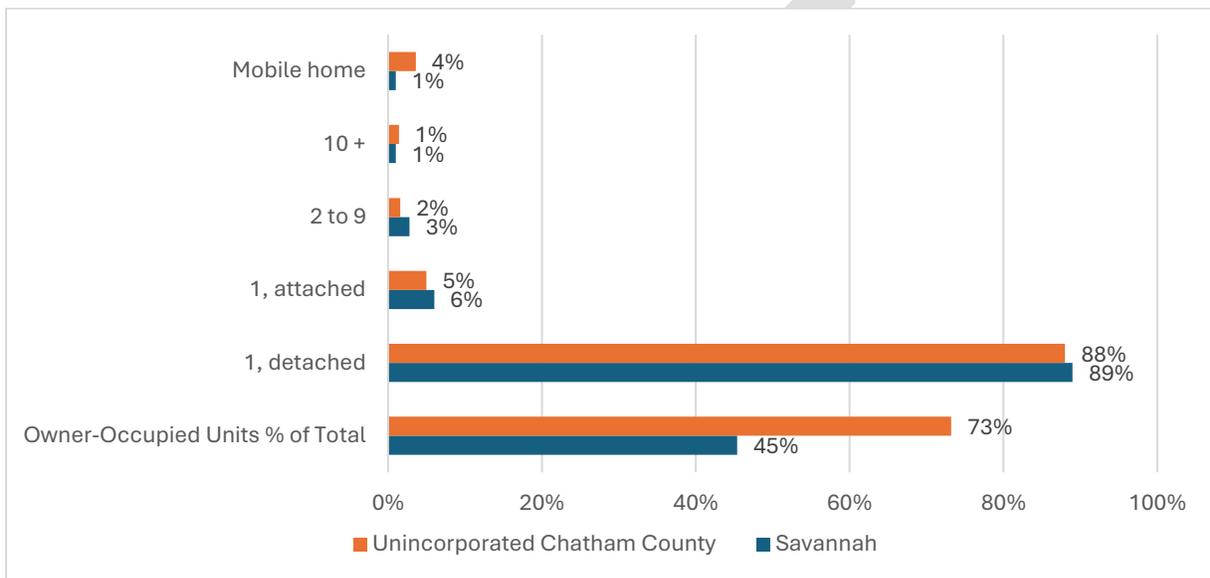


Figure 6.7 – Savannah-Chatham County: Owner-Occupied Structures by Unit Type 2024

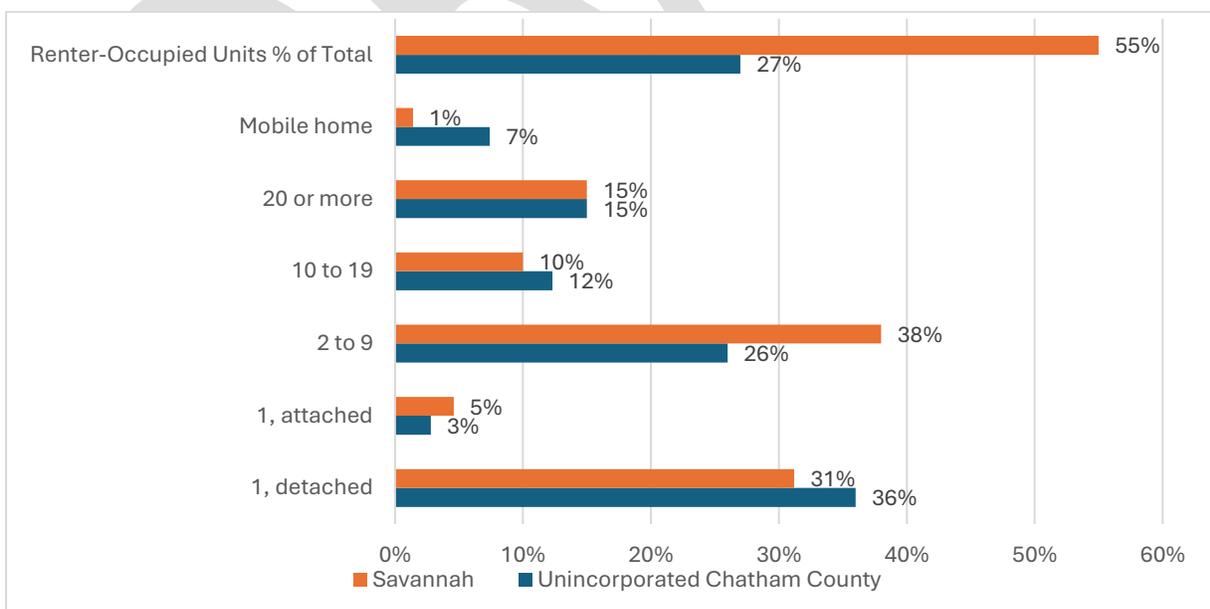


Figure 6.8 – Savannah-Chatham County: Renter Occupied Units by Unit Type 2024

Vacancy Patterns

Between 2021 and 2024, the total number of housing units grew by approximately 3.8% in Chatham County overall. While the Unincorporated County lost some dwelling units during the time period to annexation in incorporated jurisdictions, more restrictive zoning regulations prioritizing lower density development, infrastructure constraints, and high construction costs, new growth was heavily focused in the western unincorporated area, replacing the units lost to annexation. In Savannah, the number of dwelling units increased over the time period by 3.4%, due to on-going infill and redevelopment, and annexation of land into the City. An upsurge in new residential construction in 2025 is anticipated to add a sizeable number of apartment deliveries to the housing stock in Savannah, many of which fall into the affordability range.

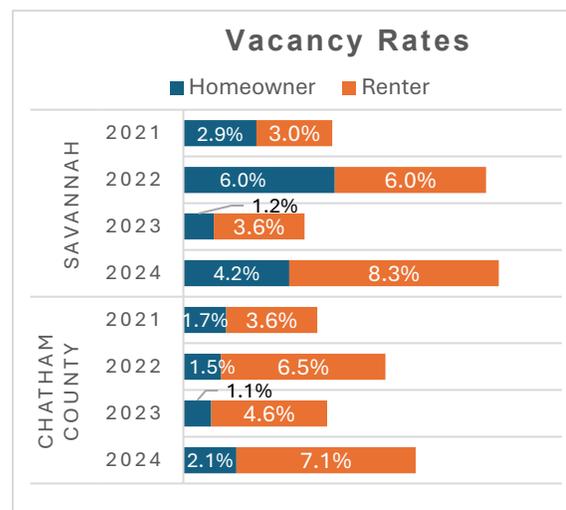
Number of Housing Units by Occupancy Status								
	Unincorporated Chatham County				Savannah			
	2021	2022	2023	2024	2021	2022	2023	2024
Total	40,801	40,531	40,084	40,735	65,923	67,223	68,153	68,174
Occupied	90.7%	91.0%	91.1%	91.2%	85.2%	85.8%	86.0%	85.4%
Vacant	9.3%	9.0%	8.9%	8.8%	14.8%	14.2%	14.0%	14.6%

Source: 2021, 2022, 2023, 2024 ACS 5-Year Estimates

Figure 6.9 – Savannah-Unincorporated Chatham County: Occupancy Status

As shown in Figure 6.9, vacancy rates remained relatively stable between 2021 and 2024 in both jurisdictions, with a slight reduction of vacancies in Unincorporated County in 2024 compared to Savannah. The vacancy rate in the Unincorporated County has decreased over the time period, while it has remained fairly stable in Savannah overall, with a dip in vacant units following the pandemic, likely due to students returning on-site campuses and the resurgence of leisure-oriented travel.

Overall, vacancy rates in Chatham County are higher than statewide averages between 6% in 2021 to 8.3% in 2024. It appears that high vacancies may reflect market conditions rather than actual surplus, suggesting ongoing affordability challenges. High turnover and limited financial accessibility despite growing demand from nonfamily and single-person households, as well as student populations, who are typically seasonal and transient, have been incrementally adding to the higher incidence of vacancies in the City. Vacancy rates differed by occupancy tenure over the 2040 Plan period, with rental vacancies presenting at two to three times the ownership unit rate, escalating to a high in 2024. Tenants have become more price-sensitive and potentially seek smaller or more affordable alternatives, and properties may take longer to fill if not priced



competitively. Delivery of a significant number of new rental units in Savannah in 2025 contributes to intensification of on-going competition in the rental market, particularly for rent assisted units.

As shown in Figure 6.10, single-family detached units constitute almost 50% of the vacant units in both jurisdictions in 2024, suggesting that high purchase and asking rental prices may be economically unfeasible for a significant portion of the population. Missing middle and smaller multifamily housing types, in comparison to their proportional representation in the total housing stock, reflect notable vacancies, as do mobile homes, which comprise a minimal resource despite their affordability role. Overall, post-2020 occupancy data indicate a constrained housing market, supporting the need for zoning and housing reforms that better align housing supply with current household demand, supporting more flexible housing products such as tiny homes, cluster courtyard, multiplex and mixed-use.

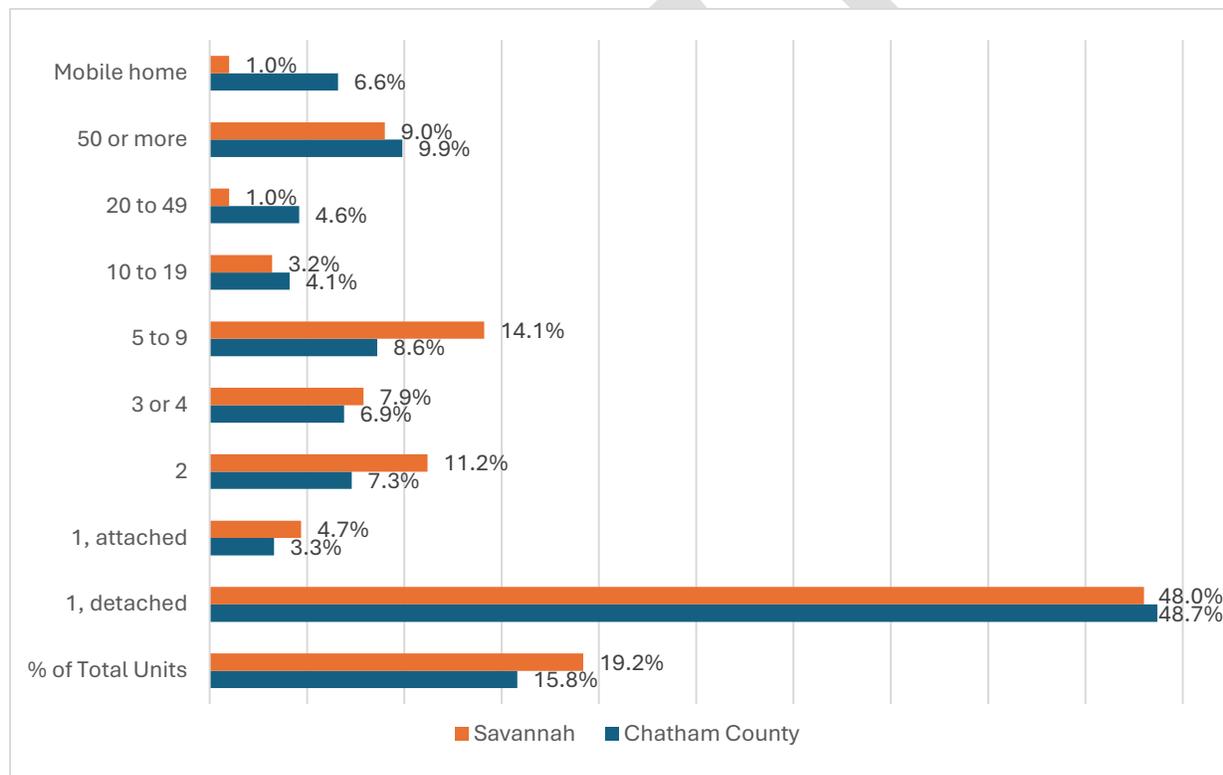


Figure 6.10 – Savannah-Unincorporated Chatham County: Vacancy by Unit Type

Housing Values

Both Unincorporated Chatham County and the City of Savannah experienced a clear upward shift in owner-occupied home values during the Plan 2040 time period, confirming a sustained upward trend in local housing market prices, limiting the availability of entry-level ownership opportunities. Despite the rising market valuations, over 85% of respondents to the Comprehensive Plan 2040 Update survey indicated that the same amount or more single-family homes were desired, over 70% indicated the same for duplexes and 65% for townhomes, although the survey did not specify in what price categories these units should be produced.

Unincorporated Chatham County

In Unincorporated Chatham County, lower-priced homes have become increasingly scarce. Homes valued below \$100,000 declined from 8.4% of the housing stock in 2021 to 6.0% by 2024, compared to 9.7% of units in incorporated jurisdictions at this price point. During the same period, inventory between \$100,000 - \$200,000 declined from 23.7% to 11.6% in 2024, compared to 22.1% of the stock in the remainder of the county. The share of units in the \$300,000–\$499,999 category grew to 31.1% in 2024 from 21.5%; and 33% of units cost more than \$500,000, an increase from 23% in 2021, and quite higher than in the incorporated portions of the county, at 2.8% of 2024 ownership housing stock.

Home Values in Unincorporated Chatham County								
	2021		2022		2023		2024	
	Number of units	% of stock						
Less than \$50,000	1,102	4.2%	1,137	4.2%	1,932	7.2%	1,226	4.5%
\$50,000 to \$99,999	1,109	4.2%	654	2.4%	608	2.3%	394	1.5%
\$100,000 - \$149,999	2,485	9.4%	1,300	4.9%	1,214	4.6%	864	3.2%
\$150,000 - \$199,999	3,782	14.3%	3,192	11.9%	2,466	9.2%	2,290	8.4%
\$200,000 - \$249,999	2,402	10.9%	2,711	10.1%	1,839	6.9%	2,398	8.8%
\$250,000 - \$299,999	3,272	12.4	3,261	12.2%	2,940	11.0%	2,502	9.2%
\$300,000 - \$499,999	5,703	21.5%	7,324	27.4%	7,704	28.9%	8,444	31.1%
\$500,000- \$999,999	5,011	18.9%	5733	21.4%	6,091	22.8%	7,050	25.9%
\$1,000,000 or more	1,107	4.2%	1,475	5.5%	1,893	7.1%	1,470	7.2%
Total	26,473	100%	26,792	100%	26,662	100%	27,187	100%
Source: 2021, 2022, 2023, 2024 ACS 5-Year Estimates								

Figure 6.11 – Unincorporated Chatham County: Home Values

Savannah

Savannah shows a similar trend, with growth in the \$300,000–\$499,999 range from roughly 15% to 30% of the inventory, and the proportion of homes over \$500,000 doubling. Conversely, the stock of homes valued below \$200,000 decreased from approximately 50% of the inventory to less than 25%. The proportion of homes in the \$200,000-\$299,000 range remained essentially the same. Median home values increased significantly in both jurisdictions, confirming sustained price escalation rather than short-term fluctuation, indicating that homeownership is becoming increasingly inaccessible to moderate-income households, particularly first-time buyers, and even more so out of reach for lower-income households.

As of December 2025, according to realtor.com the median home price countywide was \$395,000, active listings increased by 33.3% over 2024, and days on the market increased 19.7% from 2024. While rising home values contribute to increased household wealth and reinvestment in certain neighborhoods, they also exacerbate affordability challenges.

Home Values in Savannah								
	2021		2022		2023		2024	
	Number of units	% of stock						
Less than \$50,000	1,441	5.1%	1,358	4.9%	1,361	5.2%	888	3.4%
\$50,000 to \$99,999	3,121	11.1%	1,711	6.2%	1,358	5.2%	1,085	4.2%
\$100,000 to \$149,999	4,664	16.6%	2,091	7.5%	1,300	4.9%	1,602	6.1%
\$150,000 to \$199,999	5,087	18.1%	3,702	13.3%	2,306	8.8%	2,607	10.0%
\$200,000 to \$299,999	7,176	25.6%	9,359	33.6%	7,326	27.8%	6,738	25.8%
\$300,000 to \$499,999	4,227	15.1%	6,324	22.7%	8,606	32.7%	8,976	34.4%
\$500,000 to \$999,999	1,972	7.0%	2,219	8.0%	3,072	11.7%	3,171	12.2%
\$1,000,000 or more	395	14.1%	1,066	3.8%	1,012	3.8%	1,032	4.0%

Source: 2024 ACS 5-Year Estimates Comparison Table

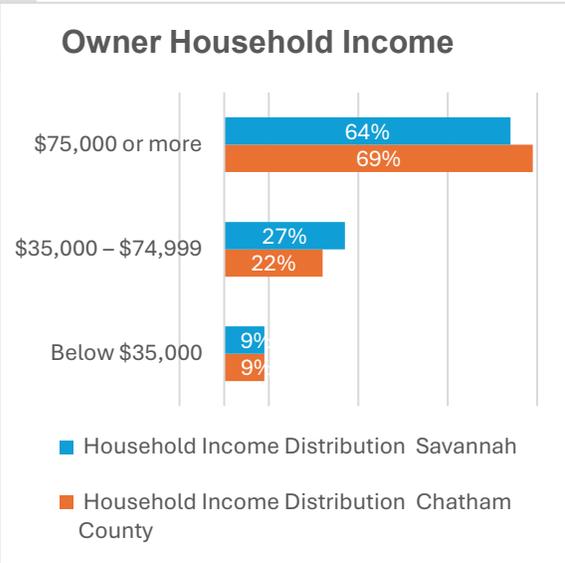
Figure 6.12 – Savannah: Home Values

Homeowner Costs

ACS data show a clear age-based tenure division in both jurisdictions. Owner-occupied households are disproportionately older, with the majority of homeowners age 45 and over, reflecting long-term tenure, accumulated equity, and greater housing stability. The potential for home ownership in both Unincorporated Chatham County and Savannah is strongly skewed toward higher-income households. The median household income of homeowners in Chatham County overall and Savannah is approximately \$101,460 and \$79,904 respectively.

In both jurisdictions, approximately two-thirds of owner-occupied units carry a mortgage. About one-third are owned free and clear, although there still are expenses associated with homeownership, including taxes, maintenance and insurance, that may impact a homeowner’s ability to afford a particular dwelling.

The City of Savannah offers a higher proportion of dwellings with mortgage costs below \$1,000 per month than Unincorporated Chatham County, at 14.0% and 5.6% of households with mortgages, respectively. The relatively small proportion of units overall at this cost point reflects a limited availability of homeownership opportunities affordable to lower-income households, discussed in further detail in the Cost Burden analysis. Of particular note, roughly 86% of households without mortgages incur



monthly costs below \$1,000 per month in Savannah, compared to 73% in Unincorporated County, potentially reflecting the city’s wealth of older working class neighborhood housing stock, long term homeowners aging in place, and units near the end of their mortgage life cycle.

Across both jurisdictions, approximately 46% of owner-occupied households with mortgages pay between \$1,000 to \$1,999 per month. At the upper end, almost 29% of homeowners with mortgages pay above \$2,000 per month in Savannah, and close to 50% in Unincorporated County, reflecting a larger proportion of housing stock nearing the termination of the mortgage term, rising home values, insurance premiums, and recent price escalation of new stock and resales. In particular, larger lot sizes accommodate larger detached units in the unincorporated area, which command higher prices than the smaller or attached, historic, and more dense housing in urban Savannah. This suburban lifestyle has been attracting a high volume of retirees, military families, and new residents moving from more expensive states, who are seeking newer, larger homes, thus driving up the average sales price and resulting mortgage payments. As well, a large percentage of residential subdivisions in the Unincorporated County include community amenities which are included in HOA fees, which are bundled into the overall monthly housing cost, pushing these properties into higher-end mortgage brackets.

Monthly Homeowner Costs – Unincorporated Chatham County & Savannah		
Monthly Costs With a Mortgage	Unincorporated Chatham County	Savannah
Total Units	17,175	16,568
Up to \$499	0.8%	1.1%
\$500 to \$999	4.8%	12.9%
\$1,000 to \$1,499	22.4%	30.8%
\$1,500 to \$1,999	22.7%	26.4%
\$2,000 to \$2,499	14.6%	12.1%
\$2,500 to \$2,999	9.7%	8.3%
Above \$3,000	25.2%	8.4%
Monthly Costs Without a Mortgage	Unincorporated Chatham County	Savannah
Total Units	10,012	9,824
Up to \$499	25.2%	36.9%
\$500 to \$999	47.6%	48.8%
\$1,000 to \$1,499	14.9%	10.5%
Above \$1,500	12.3%	3.8%
Source: 2024 ACS 5-Year Estimate		

Figure 6.13 – Savannah-Unincorporated Chatham County: Monthly Homeowner Costs

Homeowner Affordability

The availability and affordability of housing countywide is connected to nearly every other element of the Comprehensive Plan 2040 Update. Rising housing costs are outpacing increases in household income and many residents are left unable to afford a home, given a 30% housing costs to gross income ratio typically used to determine qualification for a home purchase.

Homeowner Affordability – Unincorporated Chatham County					
Monthly Mortgage Payment	Home Price Range	% of Units	Required Monthly Income	Required Annual Income	Income - % of Households
\$499	Below \$80,000	6.1%	\$1,667	Below \$19,999	13.0%
\$500 - \$999	\$80,000- \$149,999	7.5%	\$1,668 - \$3,333	\$20,000 - \$39,999	15.9%
\$1,000 - \$1,499	\$150,000- \$199,999	12.6%	\$4,999	\$40,000 - \$59,999	15.3%
\$1,500 - \$1,999	\$200,000- \$249,999	14.2%	\$5,000 - \$6,665	\$60,000 - \$79,999	13.3%
\$2,000 - \$2,499	\$250,000- \$349,999	19.9%	\$6,666 - \$8,333	\$80,000 - \$100,000	12.7%
\$2,500 - \$3,999	\$350,000 to \$499,999	19.6%	\$8,333 - \$13,332	\$100,000 - \$159,999	18.4%
\$4,000+	\$500,000+	22.1%	\$13,333+	\$160,000+	11.3%

Source: 2024 ACS 5-Year Estimates

Figure 6.14 - Unincorporated Chatham County: Homeowner Affordability

Figure 6.14 presents a summary of the average home price range associated with a particular monthly payment, the monthly and annual income required, the proportion of units available within that home price range, and the distribution of homeowner households within each required income category. These calculations are generalized: they assume a 5% down payment on a 30-year fixed-rate mortgage at 6.5% interest, with 1.2% annual property taxes, \$1,800 (average) annual homeowners insurance, 1.0% Private Mortgage Insurance, and a 36% debt-to-income ratio, and have been rounded to correspond to an ACS reported category.

Based on this data, it is clear that housing affordability disproportionately impacts lower income residents, as does the availability of affordable homes. Coupled together, the shortage of affordable and available housing is a particularly acute issue for the lowest income families in our community. Almost 30% of the households countywide have incomes below \$40,000, although less than 14% of the housing stock falls within the price range affordable to these households. There also appears to be a shortfall of housing stock affordable to households in the \$40,000 to \$60,000 income range. Conversely, there is a sizeable stock of dwellings available in the upper price ranges which exceeds the proportion of households with incomes high enough to afford them.

Homeowner Cost Burden

Cost-burdened families are those “who pay more than 30% of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe cost burden is defined as paying more than 50% of one’s income on household costs. While a small proportion of homeowners may choose to pay a higher percentage of income on housing, cost burden is often a significant concern for homeowners.

The majority of owner-occupied households are not cost burdened, indicating relative affordability and stability for higher-income households and long-tenured owners, particularly those without a mortgage. For households with mortgages, monthly owner costs have been shifting upward, with a declining share paying under \$1,000 per month and growing shares in the \$1,000–\$2,000+, and above \$3,000 range. Almost 20% of homeowners with a mortgage in both jurisdictions are cost burdened, and an additional average of 9% experience an extreme cost burden.

Even among households without a mortgage, a notable share still experience a cost burden due to taxes, insurance, utilities, and maintenance. Slightly more homeowners without a mortgage in Savannah area are cost burdened compared to the Unincorporated County, with similar rates of extremely cost burdened households. Lower- and moderate-income homeowner households carrying a mortgage may be more vulnerable to rising operating costs, as owner affordability challenges are increasingly driven by operating and carrying costs rather than acquisition costs alone. This underscores the importance of property tax relief, homestead protections, and rehabilitation and energy-efficiency programs to support long-term housing stability for existing homeowners.

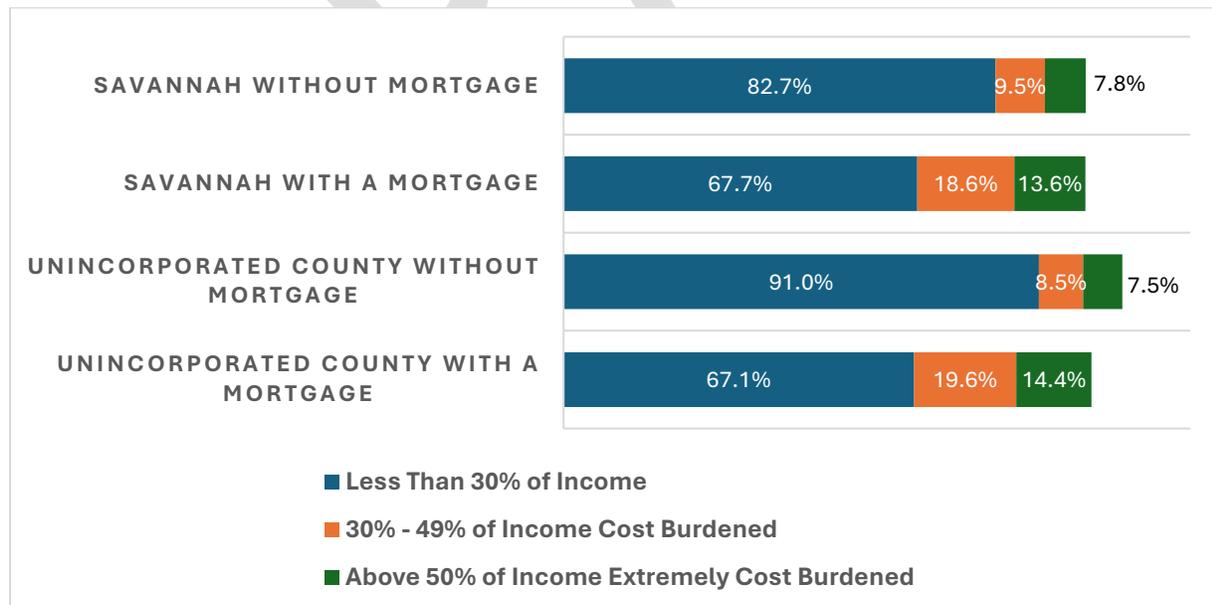
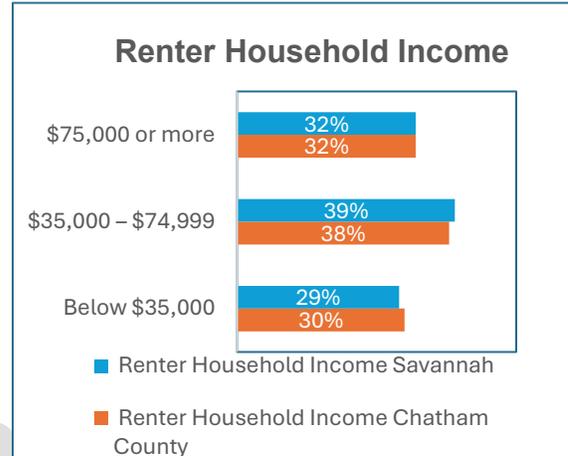


Figure 6.15 – Savannah-Unincorporated Chatham County: Owner Cost Burden

Renter Households

Renter-occupied households tend to be younger, hold a higher potential for mobility which aligns with a transient worker population often affiliated with the service, logistics and manufacturing industries prevalent in the region, and have smaller household formations, increasing exposure to housing cost increases and displacement risk.

Renter-occupied households experience significantly higher affordability pressure than homeowners in both jurisdictions. Median renter household income is approximately \$52,388 in Chatham County and \$42,343 in Savannah, which combined with escalating rents contributes to affordability challenges. Roughly 30% of renter households earn below \$35,000, similarly 32% of households countywide had incomes over \$75,000, with the remainder in between.



Gross cash rent increased in both Savannah and Unincorporated Chatham County, with a marked shift away from units renting below \$1,000 per month and toward higher rent categories. There is a definite distinction between rent structure and jurisdictions, although in both rentals below \$500 per month comprise a limited portion of the rental stock. Total cash rentals under \$1,000 are more than double in Savannah compared to Unincorporated County. In contrast, rents falling between \$1,000 and \$1,999 constitute almost 72% of cash rental stock in the Unincorporated County, compared to 55% in Savannah, although numerically units in this payment category in Savannah exceeds Unincorporated Chatham County. Higher-cost rentals above \$2,000 per month are increasingly common, particularly in areas experiencing redevelopment, in-migration, new rental inventory, and competition from higher-income households. A greater proportion of households paying rents in the high tiers over \$2,000 monthly reside in Unincorporated County, potentially reflecting rentals of larger single-family homes or new complexes asking for market rate rents.

2024 Monthly Rent Costs – Unincorporated Chatham County & Savannah		
Monthly Cash Rent	Unincorporated Chatham County	Savannah
Total	9,389	30,476
Up to \$499	4.1%	8.2%
\$500 to \$999	11.4%	28.6%
\$1,000 to \$1,499	46.0%	34.4%
\$1,500 to \$1,999	25.8%	21.0%
\$2,000 to \$2,499	8.0%	5.2%
Above \$2,500	4.7%	2.6%

Source: ACS 2024 5-Year Estimate

Figure 6.16 – Savannah-Unincorporated Chatham County: Monthly Rental Costs

Fair Market Rent (FMR)

Fair Market Rent is used primarily to determine the payment standard for Housing Choice Vouchers. These are gross rent estimates, inclusive of utilities, based on 40th percentile rents for standard market rate rental housing units, by number of bedrooms. Based on HUD 2024 FMRs, over 37% of the rentals in Savannah fall within the FMR for a studio unit, and about 70% fall within the FMR for a two-bedroom unit, with one-bedroom units potentially falling in the 50% range. This distribution is diminished in the County, with over 17% of rentals falling within the studio rate, and less than 61% meet the two-bedroom FMR.

2024 FMR	
\$1,191	studio
\$1,287	1 bd
\$1,445	2 bd
\$1,967	3 bd
\$2,306	4 bd

Renter Occupied Household Cost Burden

In both jurisdictions, roughly 70% of renter households pay 30% or more of income toward housing, with many exceeding the 50% severe cost-burden threshold. Affordability stress is not limited to the lowest-income renters alone. Data indicates that lower-income renters are extremely cost burdened, while moderate-income renters in the \$35,000 to \$74,999 range also experience elevated levels of cost burden.

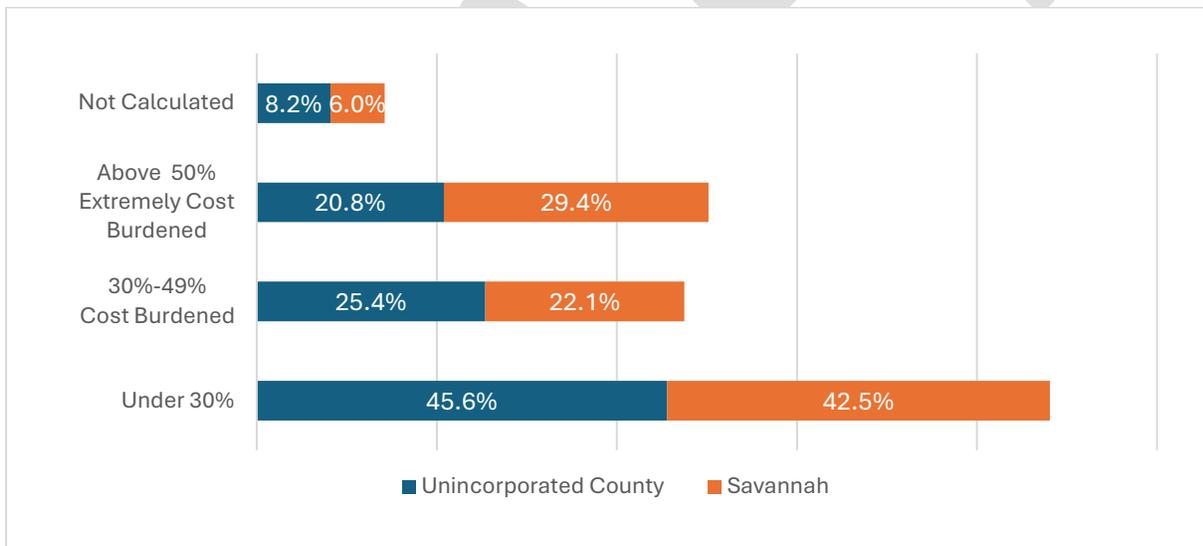


Figure 6.17 - Unincorporated Chatham County & Savannah: Renter Cost Burden

Unlike owner households, renters lack insulation from market volatility and are more directly exposed to rent increases, insurance pass-throughs, and competition from higher-income households and short-term rental pressures. From a planning standpoint, renter affordability represents the most acute housing stability challenge facing both jurisdictions. Addressing this issue requires expanding the supply of income-restricted and missing-middle rental housing, strengthening tenant protections, and aligning land use policy with transit access and employment centers to reduce combined housing and transportation costs.

Rent burden remains significant: between 46% and 51% of renter households in the Unincorporated County and City of Savannah respectively spend over 30% of household

income on rent. The distribution of households considered cost burdened differs by jurisdiction however. Over 25% of households in the Unincorporated County spend between 30% and 49% of income for a rental unit, compared to 22% of households in Savannah. Proportions are reversed for the households considered severely cost-burdened. Over 29% of households in Savannah pay more than half of their income to a place to live, whereas roughly 21% of households in the Unincorporated County are severely cost burdened.

The rise in housing costs often outpaces income, particularly for service-level professionals, which is a profession more heavily concentrated in Savannah, leading to more cost-burdened households within the city limits compared to the broader county. In addition to a greater renter resident base in Savannah, the median income in the City is lower than in the Unincorporated County, and a significant portion of Savannah residents live below the poverty line, almost double the number countywide, making them more susceptible to becoming cost-burdened by rising rents.

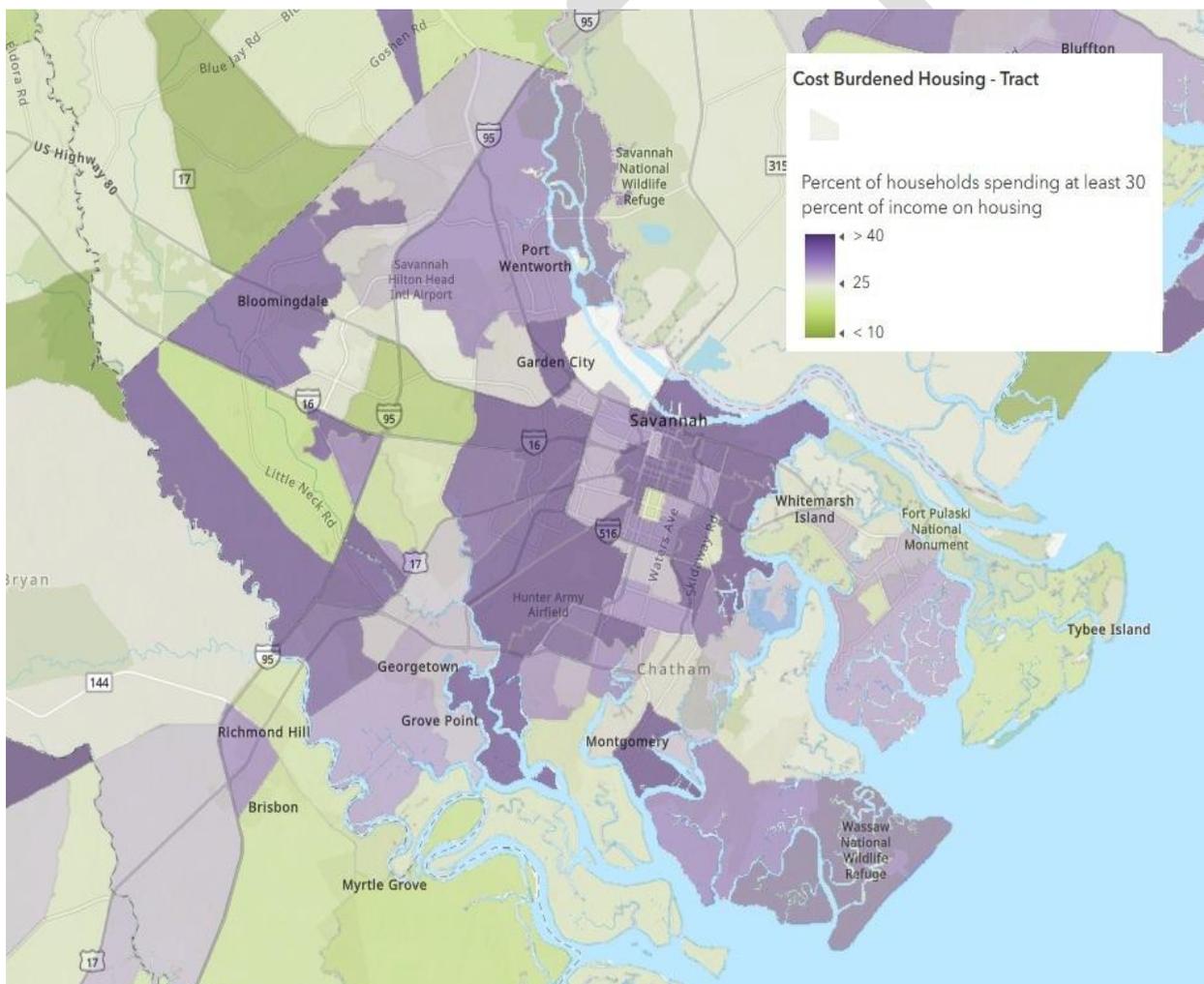


Exhibit 6.3 – Savannah-Chatham County: Cost Burden

Implications of Cost Burden

Collectively, these data show that housing affordability pressures are structural and affect both renters and homeowners. Rising home values, increasing ownership costs, and high rent burdens indicate that current market conditions are not aligned with housing need. Cost burdens among mortgage-free households further highlight the growing impact of other factors on home ownership.

The CHAS evaluates households experiencing "1 of 4 housing problems" This means the home is inadequate, overcrowded, or unaffordable. It indicates the household has at least one of these issues: incomplete kitchen (lacking a sink, stove, or refrigerator); incomplete plumbing (lacking hot and cold piped water, a flush toilet, or a bathtub/shower); more than 1 person per room; or cost burden. It also reports households experiencing "1 in 4 severe housing problems", in which the cost burden exceeds 50% of monthly income, and/or overcrowding occurs at a rate of 1.5 persons per room.

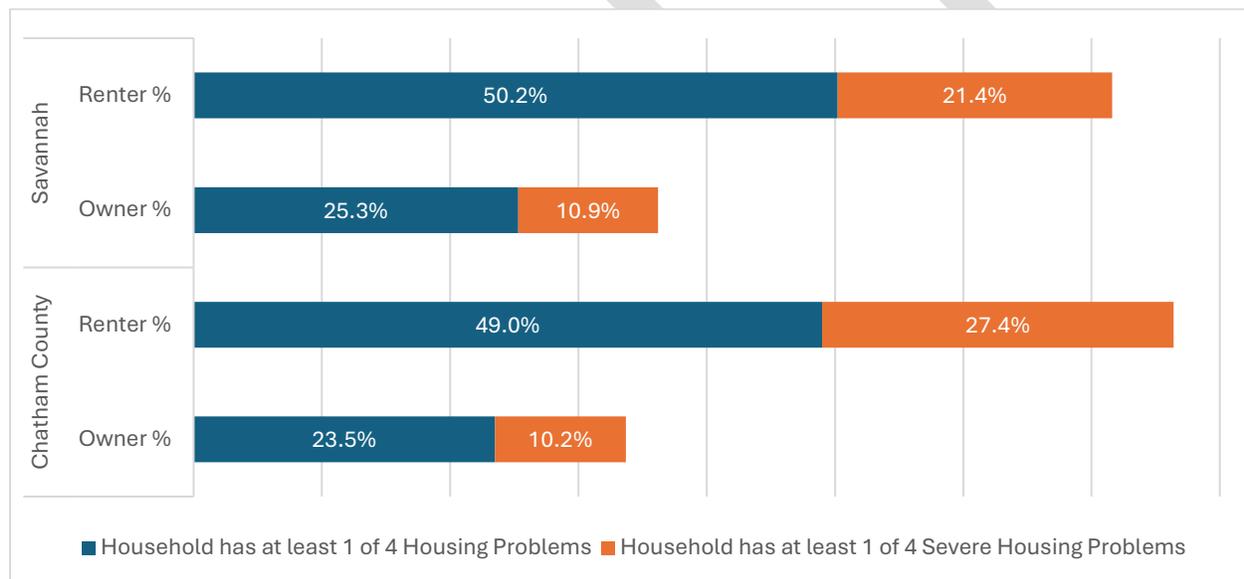


Figure 6.18 – Savannah-Chatham County: CHAS Housing Problems and Severe Housing Problems

The CHAS also cross tabulates households by income category and housing problems to provide a more in-depth account of populations at risk of displacement. One-half of renters in both Chatham County and Savannah experience one or more housing problems. Of those households experiencing problems, approximately one-third fall in the extremely low income category, almost 30% are classified as very low income, and low-income households comprise roughly one-quarter. In Chatham County, almost 12% of renters in the moderate and higher income categories also experience a housing problem. The incidence of housing problems among homeowners is less pronounced than in the renter community, with close to 25% in both the County and Savannah. Chatham County has a slightly lower incidence of homeowners in the lower income categories experiencing problems than Savannah, at 68.3% and 78.8%

respectively, although this is a significant indicator of homeowners requiring some form of assistance. It is noteworthy that over 20% of homeowners in the County with incomes above the MFI also face one or more housing problems, potentially a result of recent rising home prices, or in some cases extending outside of the 30% threshold voluntarily.

CHAS Income Category by Housing Problems				
Income by Housing Problems	Household has at least 1 of 4 Housing Problems		Household has none of 4 Housing Problems OR cost burden not available no other problems	
Renters				
	Chatham County	Savannah	Chatham County	Savannah
Household Income <= 30% HAMFI	32.1%	40.2%	9.8%	12.9%
Household Income >30% to <=50% HAMFI	29.4%	28.8%	4.9%	6.0%
Household Income >50% to <=80% HAMFI	27.0%	23.8%	16.2%	19.2%
Household Income >80% to <=100% HAMFI	5.9%	2.8%	17.1%	16.0%
Household Income >100% HAMFI	5.6%	4.4%	52.0%	45.9%
Total	49.0%	50.3%	51.0%	49.7%
Homeowners				
Household Income <= 30% HAMFI	25.0%	26.9%	2.5%	3.8%
Household Income >30% to <=50% HAMFI	19.7%	23.0%	4.6%	5.6%
Household Income >50% to <=80% HAMFI	23.6%	28.9%	18.5%	12.0%
Household Income >80% to <=100% HAMFI	10.8%	10.4%	12.8%	12.6%
Household Income >100% HAMFI	20.8%	10.8%	72.0%	66.0%
Total	23.5%	25.3%	76.5%	74.7%
Source: 2025 CHAS Affordability Dataset (ACS 2022 5-Year Estimates)				

Figure 6.19 – CHAS Income Category and Housing Problems by Occupancy Type

From a planning perspective, these conditions support policies that expand lower-cost housing through missing-middle and smaller-scale development, increase the production and preservation of affordable rentals, pair homeownership with cost-stabilization tools such as tax relief and rehabilitation assistance, and treat housing affordability as a system-wide issue rather than one limited to low-income renters to ensure that future housing supply aligns with local income levels rather than exclusively higher-end market demand.

Public Housing

Public Housing Stock and Major Developments

Between 2020 and 2025, public housing in Savannah and Chatham County was primarily managed by the Housing Authority of Savannah (HAS), which oversees roughly 2,000 public housing units and administers countywide rental assistance. Much of the public housing stock dates to the mid-20th century. As with much housing stock built over 30 years ago, these complexes are exhibiting physical obsolescence, deferred maintenance, and outdated site design that no longer aligns with modern housing standards or neighborhood integration goals.

In response, HAS is taking action to rectify these conditions and has identified major legacy developments, including Fred Wessels Homes, Edgar C. Blackshear Homes, Herbert Kayton Homes, and Yamacraw Village, as priorities for reinvestment or replacement due to age, condition, and long-term capital needs. These legacy developments collectively house several hundred low-income households and represent a significant share of the region's deeply affordable housing supply. To implement the above priorities, HAS is actively redeveloping public housing into mixed-income communities, with key projects including the new Ashley Midtown (formerly Garden Homes), the East Savannah Gateway revitalization, and a planned 86-unit senior housing project on the former Blackshear site. These initiatives emphasize modern, energy-efficient, and mixed-income, or senior-specific, residential units.

Redevelopment, Demolition, and Repositioning Efforts

To preserve affordability while addressing deterioration, HAS implemented HUD's Rental Assistance Demonstration (RAD) program, converting public housing units to project-based Section 8 to leverage private financing and tax credits for rehabilitation. Redevelopments at Fred Wessels Homes and Kayton Homes improved unit quality, energy efficiency, and site design without reducing assisted units, while Yamacraw Village was approved for demolition due to severe structural constraints, with affected households assisted through tenant-based vouchers. While not an HAS initiated project, Savannah Gardens is a 44-acre mixed-use development project, transforming formerly blighted property known as Strathmore Estates into 500 multi- and single-family housing units, retail and public space through public-private partnership within a designated Enterprise Zone. The project is considered an EarthCraft Coastal Community, ensuring sustainable development and energy efficiency. These actions reflect a broader shift toward mixed-finance and mixed-income housing models consistent with federal best practices.

Waitlists and Resident Demand

Demand for subsidized housing far exceeded supply between 2020 and 2025, with HAS waitlists frequently closed and more than 9,000 households seeking assistance. Long wait times and limited turnover reduced the system's ability to respond to rising rents and displacement pressures, underscoring the need to preserve existing assisted units while expanding the inventory of affordable housing options with both traditional and innovative approaches. Landlord participation is a key component of increasing subsidized housing inventory; therefore

facilitation of outreach and rental property owner education is crucial to expanding the base of available units over and above publicly subsidized complexes.

Housing Choice Voucher and Supportive Housing Programs

The Housing Choice Voucher (HCV - Section 8) program functions as the primary housing assistance mechanism for low-income households across Savannah and Chatham County. This federal program helps low-income families, elderly, and disabled individuals pay for safe, private-market housing. Participants locate the housing, whereby HAS pays a subsidy directly to the landlord for rent, typically covering the difference between 30% of the household's income and the unit rental cost. Thousands of households relied on vouchers to access private-market housing, though utilization was constrained by limited landlord participation, rising rents, and competition from higher-income renters and short-term rentals. Consideration of potential actions that can be taken by the County and City include incentivizing rental property owners to accept HCVs through such measures as:

- One-time financial bonuses,
- Damage mitigation funds – reimbursement of damages exceeding security deposit
- Assistance in providing “rent gap” funds for voucher properties while in the permit process system waiting for final inspections and certificate of occupancy issuance
- Energy efficiency supplement bonuses
- Streamlined inspection turnaround and simplified paperwork/forms

Marketing and outreach is also incredibly important in expanding the supply of HCV accepting properties. This includes building relationships with property owners, allocating staff to address concerns and act as a point of contact for issues, presence at real estate functions and actively educating landlords on the benefits of the HCV program, highlighting reduced vacancies and timely payments of the subsidy portion.

Homelessness

Homelessness in Savannah and Chatham County increased between 2021 and 2023 as local HUD-required Point-in-Time data, driven in part by improved outreach and counting methods that more accurately captured unsheltered individuals, as well as the impacts of COVID 19 on employment. The counts showed signs of stabilization and a roughly 20% decline between 2023 and 2024. Despite this recent improvement, overall homelessness levels remain higher than pre-pandemic conditions, with a persistent share of the population experiencing chronic homelessness tied to behavioral health needs, disability, and long-term housing instability. Throughout this period, emergency shelters and permanent supportive housing have operated near full capacity, underscoring continued unmet demand. Regional response efforts, coordinated through the Chatham Savannah Authority for the Homeless and local governments, have increasingly emphasized Housing First strategies, rapid rehousing, supportive services, and cross-system coordination to address the structural drivers of homelessness, particularly rising housing costs relative to incomes. The Housing Savannah Action Plan has made available new housing resources and improved nearly 3,000 homes since 2022, supported by the Savannah Affordable Housing Fund. Much of the program focuses on provision of housing

for residents experiencing, at risk of, or transitioning out of homelessness. Recent significant projects are the recently completed 39-unit Dundee Cottages and an apartment complex on Martin Luther King Blvd. slated for opening in 2026.

Recent public safety changes throughout the County, aimed at responding to mental health and homelessness incidents, are reducing unhoused persons by shifting from earlier criminalization approaches to a "service-first" model that pairs a specialized law enforcement team (Behavioral Health Unit) with social services, resulting in direct connections to housing, shelter, and care. The City of Savannah has revised its approach to homeless encampments. The H.O.P.E. Unit (Homeless Outreach, Patrol and Enforcement) division was launched by the Savannah Police Department (SPD) in July 2024. This unit prioritizes outreach, aiming to connect individuals with resources rather than immediately criminalizing them. The unit patrols to address quality-of-life issues, including closing illegal camps, while offering services and transportation to shelters during these processes. An encampment management policy has been established which requires staff to engage with individuals at least twice to connect them with shelters, rehabilitation programs, or job training before clearing a site. This method ensures services are provided during the closure process.

In part a response to residents and visitors expressing concerns about the unhoused population in the City, the "Urban Camping" Ordinance was adopted in 2025. While it prohibits camping in public spaces, the ordinance is used as a tool to initiate contact. As of October 2025, of the individuals cited, a significant portion were in the Homeless Management Information System (HMIS) and received support, including bus tickets to confirmed housing.

Housing Strategies and Implementation Efforts 2020 - 2025

Chatham County Housing Strategies and Implementation Efforts

Chatham County advanced a coordinated set of planning studies, housing programs, zoning reforms, and resilience measures to address rising housing costs, workforce demand, and growth pressures across unincorporated areas and emerging corridors. These efforts reflect a shift from reactive housing responses toward long-range planning, regulatory modernization, and cross-sector collaboration.

Strategic Planning and Policy Frameworks

Between 2020 and 2025, Chatham County strengthened its long-range housing and growth framework through updates to Plan 2040, the Vision 2035 Strategic Plan, and coordinated regional studies. These efforts refined land use standards and character areas while explicitly linking housing quality, environmental conditions, and public health outcomes through the Chatham Community Blueprint. Regional workforce and housing analyses tied to major economic drivers, including the Hyundai Metasite emphasized the need to align housing supply, infrastructure investment, and transportation planning at a regional scale. The 2024 Georgia Tech Housing Study highlighted gaps in childcare and social infrastructure associated with rapid housing growth, underscoring constraints on workforce participation, clarifying the need for supportive and wrap-around housing programs.

Affordable and Workforce Housing Programs

To expand affordable and workforce housing opportunities, Chatham County pursued a combination of federal funding, partnerships, and program development. The County advanced an application for HUD's Pathways to Removing Obstacles to Housing (PRO) grant to identify and remove regulatory barriers to housing production, while deploying American Rescue Plan Act (ARPA) funds through Coastal Empire Habitat for Humanity to support new residential construction. County leadership also explored employee homebuyer assistance models that combine housing counseling with down payment support and evaluated infill development strategies such as tiny homes and prefabricated housing to introduce modest density within established neighborhoods.

Homelessness Prevention and Housing Stability

Housing instability and homelessness were addressed through both short-term relief and long-term system reform. In 2025, the County adopted a Five-Year Strategic Plan to End Homelessness, centered on a Housing First approach and enhanced coordination through the Interagency Council on Homelessness. During and after the pandemic, Emergency Rental Assistance (ERA) programs played a critical role in preventing displacement, while initiatives such as Bridges to Stability and the Familiar Faces Project targeted households experiencing compounded housing, health, and justice system challenges.

Zoning, Land Use, and Regulatory Reforms

Regulatory actions supported increased housing flexibility and long-term stability. Zoning text amendments clarified and expanded standards for accessory dwellings, senior cottage

developments, and small-scale infill housing while maintaining neighborhood compatibility. The County also initiated evaluation of inclusionary zoning as a potential affordability tool and addressed long-standing non-conforming land uses through targeted rezonings to promote more predictable development patterns.

Environmental Resilience and Housing Protection

Parallel investments in environmental and regulatory resilience strengthened housing protection countywide. Updates to the Flood Damage Prevention Ordinance imposed higher development standards in flood-prone areas to reduce risk and long-term insurance costs. Amendments to septic system regulations aligned health and engineering standards in vulnerable areas, while expanded staffing for short-term vacation rental enforcement helped protect residential neighborhoods from infrastructure strain and land use conflicts.

City of Savannah Housing Strategies and Implementation Efforts

The City of Savannah implemented a coordinated set of housing strategies that combine long-range planning, direct financial intervention, regulatory reform, and targeted redevelopment. These efforts respond to persistent affordability gaps, racial and economic disparities, rising construction costs, and displacement pressure identified through multiple planning initiatives.

Strategic Plans and Policy Frameworks

The Housing Savannah Action Plan (2021) emerged from a 40-member task force convened in 2020 and serves as a community-driven roadmap rather than a single-agency program. The plan set a long-term goal to improve, preserve, or create 15,000 affordable housing units by 2032 for households earning up to 80% of area median income. Achieving this target would require an estimated \$1.5 billion in combined public, private, and philanthropic investment to advance narrowing of Savannah's affordability gap relative to local incomes.

Comprehensive Plan 2040 reinforced these goals by prioritizing infill development and corridor-focused growth along multimodal transportation routes. The Plan linked housing density directly to transit viability and includes objectives to streamline permitting and reduce infill and redevelopment projects fees, carrying these forward in the Comprehensive Plan 2024 Update.

Equity considerations were elevated through the REAL Task Force, which documented significant racial disparities in mortgage lending and population displacement patterns, particularly in neighborhoods south of Forsyth Park. These findings framed housing affordability as both an economic and civil rights issue. Complementing this work, the Savannah GPS Strategic Plan established Equitable Community Development as a core municipal priority, with explicit goals to reduce displacement and improve housing access.

Programs and Financial Tools

Savannah expanded its housing finance capacity through the Savannah Affordable Housing Fund, a revolving loan fund designed to leverage local dollars into significantly larger pools of outside investment. By 2020, private contributions exceeded \$100,000 annually, with long-term plans to scale local investment to \$12.5 million per year, potentially leveraging \$87.5 million annually in additional funding.

The 1K-in-10 Abandoned Property Acquisition and Redevelopment Initiative, funded by \$10 million in SPLOST VII, targets the acquisition and reuse of 1,000 blighted properties over a decade. Early analysis identified 2,591 blighted properties, most of them vacant lots, concentrated within central Savannah. Properties are assembled through negotiation and tax processes, with eminent domain used sparingly to resolve title barriers before transfer to the Land Bank Authority.

Homeownership assistance programs continued to expand during this period. The DreamMaker Program supported first-time buyers with average household incomes around \$47,500, providing modest down payment assistance that leveraged substantial private mortgage financing. The Employer Assisted Home Purchase Program, operated through Savannah Affordable Housing Fund, further strengthened workforce housing by partnering with major employers, enabling dozens of employees to achieve homeownership.

To address escalating construction costs, the City and Community Housing Services Agency (CHSA) Development explored modular housing as a cost-containment strategy, piloting factory-built homes with the goal of reducing per-unit costs by up to 20% while supporting workforce training.

Homelessness Prevention and Housing Stability

The City of Savannah has strengthened its homelessness response since 2020 by shifting from short-term sheltering toward a Housing First and supportive housing framework that emphasizes permanent housing, service coordination, and prevention. Key initiatives include investment in Dundee Cottages and Cottages at Dundee to provide permanent supportive housing for individuals and families exiting homelessness, funding for medical recovery housing for medically fragile residents, and continued coordination with partners such as the Chatham-Savannah Authority for the Homeless and Step Up Savannah. Pandemic-era emergency rental assistance programs helped prevent displacement for thousands of households, while redevelopment efforts such as Savannah Gardens stabilized deeply affordable housing stock and reduced homelessness risk. Collectively, these actions reflect a systems-based approach that recognizes homelessness as a product of housing affordability constraints, health needs, and limited supply, reinforcing the importance of supportive housing and prevention as core components of the City's housing strategy.

Zoning and Regulatory Reform

Savannah's zoning reforms played a critical role in enabling housing production. The adoption of the New Zoning Ordinance (NewZO) in 2019 reduced minimum lot sizes, legalized mixed-use development by right in commercial districts, accommodated ADUs and aligned zoning standards with historic urban development patterns, reducing reliance on variances.

In March 2025 the City adopted the Affordable Housing Overlay District (AHOD), which allows increased density and reduced lot requirements for affordable housing projects in targeted neighborhoods. Additional measures, including a Rental Density Bonus Program, support missing-middle housing types such as duplexes and quadplexes. To mitigate loss of long-term housing, the City implemented a Short-Term Vacation Rental (STVP) Overlay, capping STVR use to preserve residential availability.

In 2025, the City of Savannah adopted a zoning text amendment to expand and modernize regulations for accessory dwelling units (ADUs) as a strategy to increase small-scale housing options within established neighborhoods. The amendment revised development standards related to lot area, setbacks, height, building coverage, and design compatibility, reducing the need for variances and streamlining approvals. By lowering regulatory barriers, the City aims to support missing-middle housing, enable intergenerational living, provide supplemental rental income for homeowners, and modestly expand housing supply without altering neighborhood character.

Major Redevelopment and Housing Projects

Savannah paired policy reforms with large-scale projects. The Savannah Gardens redevelopment replaced a severely under-occupied public housing site with a mixed-tenure community of 625 dwellings, now operating at near-full occupancy. Smaller but targeted initiatives include the Dundee Cottages supportive housing project for individuals experiencing homelessness, LIHTC-supported senior housing at the former fairgrounds site, deed-restricted affordable housing at 1700 Drayton Street, and dedicated medical recovery housing for medically fragile unhoused residents.

Transportation and Housing Relationship

Housing Affordability and Total Cost of Living

Housing affordability in Savannah and Chatham County is increasingly shaped by the combined cost of housing and transportation. While housing is traditionally considered affordable when costs remain below 30% of household income, this measure alone does not capture the full financial burden faced by households. In lower-cost, outlying areas of Chatham County, savings on rent or mortgages are often offset by higher transportation expenses, including fuel, vehicle maintenance, insurance, and longer commute times. As a result, households may experience overall cost burdens comparable to or greater than those living in higher cost but better connected urban neighborhoods.

Workforce Access and Economic Competitiveness

Access to affordable housing near employment centers is a critical factor in workforce recruitment and retention. Regional workforce studies have identified limited public transportation options and a shortage of affordable housing near major job centers as key barriers to meeting labor demand, particularly for large industrial and logistics employers. In both Savannah and Chatham County, entry- and mid-level workers face challenges reaching employment locations without reliable transit, reinforcing the connection between housing location, transportation access, and regional economic competitiveness.

Development Patterns and Infrastructure Pressure

Development patterns directly influence transportation demand and infrastructure performance. Low-density, auto-oriented growth patterns prevalent in unincorporated Chatham County increase automobile dependence and vehicle miles traveled, placing strain on roadway networks and contributing to congestion in rapidly growing corridors such as Ogeechee Road

and West Chatham. In contrast, compact development and Transit-Oriented Development (TOD) models aim to reduce travel distances by locating housing, jobs, and services within walkable areas or near transit hubs. These approaches support more efficient infrastructure use and reduce long-term public costs.

Integrated Planning and Policy Frameworks

Savannah and Chatham County have advanced planning frameworks that explicitly link land use, housing, and transportation. Savannah's Comprehensive Plan 2040 adopted a "Strong Corridors" growth strategy that prioritizes reinvestment and mixed-use development along existing multimodal routes to support transit viability and reduce sprawl. Growth centers and corridor planning tools emphasize placing housing within walking distance of transit and services. Countywide plans similarly recognize that residential density directly affects the feasibility of transit investments and advocate aligning housing approvals with transportation capacity and infrastructure planning. These initiatives will be carried forward into the Comprehensive Plan 2024 Update.

Zoning, Regulatory Reforms, and Incentives

Regulatory reforms have been used to reduce housing costs and strengthen the housing-transportation connection. Savannah's New Zoning Ordinance reduced off-street parking requirements, lowering construction costs and encouraging alternative transportation modes. The Affordable Housing Overlay District allows increased density and reduced lot sizes in transit-accessible areas to support affordable housing development. Both jurisdictions have explored density bonuses and streamlined approvals for projects located near transit, employment centers, and essential services, reinforcing the principle that housing location is a core affordability factor.

Transit Coordination and Connectivity Investments

Coordination between housing and transit providers has played an increasing role in project review and funding decisions. Local plans encourage alignment between Chatham Area Transit routes and affordable housing developments, including Low-Income Housing Tax Credit communities and supportive housing sites. Investments in non-motorized infrastructure, such as the Tide to Town trail network and sidewalk improvements, aim to improve access between neighborhoods, schools, healthcare facilities, and employment centers. These efforts recognize that reducing transportation barriers is essential to improving housing stability, particularly for low-income households, seniors, and persons with special needs.

Housing Placement and Equity Considerations

Both Savannah and Chatham County have established goals to prioritize affordable and supportive housing in locations with reliable transit access and proximity to employment and services. For seniors, persons with disabilities, and households transitioning out of homelessness, housing placement in walkable, transit-served areas reduces long-term living costs and supports independence. These strategies reflect an understanding that transportation access is a critical component of equitable housing policy and long-term community resilience.

Regional Consistency of Planning for Housing

Efforts to improve housing in the Savannah–Chatham region are driven by coordinated intergovernmental planning, shared regulatory frameworks, and regional infrastructure and workforce strategies responding to rapid economic growth. Local governments, regional agencies, housing authorities, and nonprofit partners collaborate to align land use, infrastructure, transportation, and housing investment across jurisdictional boundaries, recognizing that housing affordability, workforce stability, and homelessness are regional challenges that require unified solutions.

Key Regional and Intergovernmental Housing Efforts

Strategic and Regional Planning

- Plan 2040 Comprehensive Plan: Jointly adopted by the City of Savannah and Chatham County to ensure consistent land use, housing, and growth policies across municipal boundaries.
- Chatham Community Blueprint: A long-range strategy developed with public, nonprofit, and private partners to address housing disparities and economic segregation through 2035.
- Coastal Regional Plan & CRC CEDS: Regional frameworks encouraging zoning reform, attainable housing, and coordinated redevelopment across coastal counties.
- Housing Savannah Action Plan (2021): A 10-year strategy targeting housing stability for 15,000 households by 2032, dependent on sustained City–County collaboration and investment.

Workforce and Economic Growth Coordination

- Savannah Harbor–Interstate 16 Joint Development Authority (JDA): Regional collaboration across four counties to address housing needs linked to major employers, including the Hyundai Metaplant.
- Future Impact Simulation (FIS) Model: Used to project household growth across county lines, identifying the need for coordinated regional housing responses.
- Military Housing Partnerships: Coordination with the U.S. Army to address off-base housing needs for personnel stationed at Hunter Army Airfield.

Infrastructure and Regulatory Alignment

- State Infrastructure Investment: A major state-funded expansion of regional water and wastewater systems to support housing density and growth capacity.
- Metropolitan Planning Commission (MPC): A shared planning agency ensuring consistent land use tools, including the Future Land Use Map and Character Area Map.
- Transit-Oriented Development Coordination: Alignment of housing density with transportation planning through CORE MPO and corridor-based growth strategies.

Property Acquisition and Development Tools

- Chatham County / City of Savannah Land Bank Authority: Acquisition and redevelopment of vacant and tax-delinquent properties for affordable housing.
- Urban Enterprise and Incentive Strategies: Exploration of tax relief, density incentives, and impact-fee reforms to support affordable housing production.

Homelessness and Supportive Housing Coordination

- Chatham–Savannah Authority for the Homeless (CSAH): Countywide lead agency for the HUD Continuum of Care, coordinating homelessness services and funding.
- Interagency Council on Homelessness (ICH): City–County governance structure guiding a unified Five-Year Strategic Plan to End Homelessness.
- Shared Encampment Policies: Coordinated approaches adopted by both jurisdictions to ensure consistent service delivery and outreach.

Funding, Grants, and Partnerships

- Low-Income Housing Tax Credits (LIHTC): Coordination with the Georgia Department of Community Affairs to leverage local funds into large-scale affordable housing investment.
- Savannah Affordable Housing Fund (SAHF): Local match and leverage tool supporting homeownership and rental development.
- CRC Grant Administration: Regional support for HUD and DCA grants, including PRO Housing and other federal funding programs.
- Public–Private and Nonprofit Partnerships: Collaboration with Habitat for Humanity, workforce agencies, and service providers to expand housing supply and stability.

Planning for Improving Housing

When household trends, housing stock characteristics, affordability indicators, and policy actions in the City of Savannah and Chatham County are evaluated together, the data point to a housing imbalance, not a short-term market disruption. Housing pressures in the region are driven by sustained affordability gaps, a mismatch between household composition and housing supply, infrastructure and land constraints, and rising non-housing costs such as insurance and transportation.

Economic conditions between 2020 and 2025 intensified these pressures. Housing prices and rents increased sharply while wage growth lagged, particularly for renters and entry-level workers. Median home values rose substantially in both jurisdictions, and rental costs shifted decisively toward higher price brackets. By the mid-2020s, more than half of renter households and nearly one-quarter of homeowners were cost burdened. For extremely low-income renters, the region continues to face a severe supply gap, with far fewer affordable and available units than households in need.

Household composition trends further underscore the mismatch between demand and supply. Nonfamily, single-person, and senior households now represent a large and growing share of households, especially within Savannah. However, multifamily and missing-middle housing production has not yet met changing demographic needs, highlighting continuation of code revisions to accommodate more creative housing formation and incentivizing development.

Vacancy patterns reinforce that the housing gap is not a surplus housing problem. Multifamily and small-scale structures account for a disproportionate share of vacant units, reflecting higher turnover, affordability stress, and competition from short-term rentals and speculative uses. At the same time, rising vacancy rates have not translated into improved affordability, demonstrating that vacancy alone does not equate to accessibility.

From a land use and infrastructure perspective, Chatham County is approaching functional build-out in several growth areas. New residential development has increasingly concentrated along corridors such as Ogeechee Road and Chatham Parkway, where infrastructure capacity, zoning transitions, and community compatibility present ongoing challenges. Countywide, allowable density is closely tied to water and sewer availability, reinforcing low-density development patterns in unserved areas. In Savannah, aging infrastructure and an older housing stock elevate rehabilitation needs and operating costs, particularly for lower-income and renter households.

Both jurisdictions have responded by shifting toward intentional housing policy intervention, including zoning reform, missing-middle strategies, public housing reinvestment, homelessness prevention, and regional coordination. These actions reflect a recognition that market forces alone are insufficient to correct current conditions. Housing affordability in Savannah and Chatham County is now a system-wide planning issue, intersecting with transportation, infrastructure, public health, climate resilience, and economic competitiveness.

From a planning perspective, the alignment of demographic trends, affordability data, vacancy patterns, and policy responses confirms the need for deliberate, coordinated housing strategies. Future housing success will depend on expanding housing types at lower price points, aligning density with infrastructure and transit, preserving existing affordable units, and managing growth at a regional scale. Without sustained policy intervention, rising costs, land constraints, and demographic change will continue to limit housing access and stability across both jurisdictions.

Climate-related issues represent a growing and material threat to housing affordability and feasibility in Savannah and Chatham County. Floodplain regulations, elevated base flood elevation requirements, marsh and riparian buffers, and rising insurance costs are increasing the cost of constructing, rehabilitating, and maintaining housing, particularly in older and lower-income neighborhoods. These factors also constrain where housing can be built by reducing developable land and limiting achievable density, just as the County approaches build-out. Climate impacts disproportionately affect naturally affordable housing and accelerate displacement by raising operating costs beyond what many households can absorb. From a planning perspective, climate change is not only an environmental concern but a structural housing challenge that must be addressed through coordinated land use, infrastructure investment, and resilience-focused housing policy.

Housing SWOT Analysis

Strengths

- Strong recognition at both City and County levels that housing affordability is a structural challenge
- Active housing policy tools, including zoning reform, overlays, land banking, and ADU expansion
- Significant public investment through SPLOST, HUD programs, Emergency Rental Assistance, and state funding
- Increasing coordination between housing, transportation, homelessness, and infrastructure planning
- Established regional institutions supporting collaboration (MPC, CSAH, CORE MPO, Land Bank Authority)

Weaknesses

- Housing stock dominated by single-family detached units, especially countywide
- Severe and persistent affordability gaps for renters and first-time buyers
- Limited supply of missing-middle and small-scale multifamily housing
- High turnover and instability in rental housing
- Vacancy does not translate into affordability due to price, speculation, or short-term-rental use
- Infrastructure constraints (water, sewer, aging systems, transportation facilities) limit where density can occur

Opportunities

- Expansion of missing-middle housing in built-out and transit-served areas
- Strategic infill and redevelopment of vacant, underutilized, and publicly controlled sites
- Stronger alignment of housing with transit, services, and employment centers
- Preservation and rehabilitation of older housing stock to maintain affordability
- Regional coordination as land availability tightens and growth pressures increase
- Leveraging state and federal programs (LIHTC, PRO Housing, infrastructure grants)

Threats

- Continued displacement driven by rapid price appreciation and rent escalation
- Loss of affordable units to redevelopment and short-term rentals
- Rising insurance, construction, and climate-resilience costs, particularly in coastal and older housing areas
- Competition between residential, industrial, and logistics land uses
- Population and employment growth outpacing housing supply as build-out approaches
- Climate-related regulations, rising insurance costs, and flood risk are increasing housing development and operating costs while further constraining buildable land, intensifying affordability pressures and displacement risk.

Goals and Objectives

Goal 1- Improve neighborhood stability where all residents, regardless of income, can occupy, maintain, and improve their homes without undue financial hardship

Dilapidated and abandoned properties, structures, and lots negatively impact neighborhoods and residents including quality of life, marketability and property values. They encourage disinvestment and criminal behavior that can lead to gentrification. Existing homeowners and other property owners are unable to secure financing to improve property. The conditions help strip value and generational wealth from existing property owners who maintain their property in good condition. They make attracting new homebuyers, renters, and investment difficult. Modest and low incomes of some homeowners and renters add to the difficulty of maintaining and improving property. Many elderly homeowners living on fixed incomes find it difficult to afford home improvement loans. Many renters with low income find it difficult to afford rents that are required to cover the debt service associated with renovated or new rental housing. These challenges are sometimes compounded as neighborhood marketability and values begin to increase— leading to gentrification. Striking a delicate balance that results in socio-economic diversity, rather than wholesale gentrification, could be beneficial to existing neighborhood property owners and residents as well as new members of the neighborhood.

Objectives:

- Maintain, improve, construct, and development quality affordable housing in existing neighborhoods
- Enforce housing and property maintenance codes
- Renovate or redevelopment blighted, abandoned, properties with new affordable housing
- Provide affordable home repair, construction, development, and purchase options
- Prevent wholesale gentrification as neighborhood conditions and marketability improve

Goal 2 - Increase supportive housing for special needs populations, such as individuals who are homeless, mentally ill, disabled, and residents in drug recovery

Shelter is a basic human need, but for too many it is not a need that it is being met. For those in the most vulnerable communities such as people with drug addiction, mental illness, chronic health conditions, or disabilities, having a safe, stable home is fundamental to ensuring adequate treatment and recovery. In many instances these individuals are also struggling with long-term poverty and may experience periods of homelessness, interrupting treatment and constraining recovery efforts creating a vicious cycle that causes them to spiral further into poverty and poor health. Providing supportive housing for special needs populations is a key component to breaking the cycle, reducing incarcerations and the use of emergency services by vulnerable individuals, and assisting in their becoming active members of the community.

Objectives:

- Support local, state and federal policy and legislation benefitting those with special housing needs including those that help prevent housing discrimination
- Significantly increase and expand local investments in the Savannah Affordable Housing Fund and additional leveraged investments for the retention, improvement, construction, and development of affordable housing for special needs populations and that help prevent housing discrimination
- Increase partnerships and capacity of those needed to produce and maintain affordable housing for special needs populations

Goal 3 - Increase affordable housing stock

The cost of housing has increased disproportionately to wages, resulting in a lack of affordable housing options for renters and potential homeowners alike. The absence of sufficient affordable housing impacts the entire community, not only those struggling to find housing or to pay for their current housing. Insufficient affordable housing affects employers in recruiting and retaining employees, impacts the economy through a decrease in discretionary spending, increases social costs associated with evictions and public assistance, reduces the health of citizens who cannot afford to access preventative health services, and overall, decreases the quality of life of many in the community. Working to increase the supply of quality housing that is affordable to all persons, but especially to those with modest and low incomes, is critical. The Housing Savannah Task Force estimates that in 2021, Savannah households most likely in need of quality housing they can afford are those making less than \$50,000 annually. Too often, affordable housing is associated with only the very lowest income members of a community.

Objectives:

- Develop public policy/legislation, ordinances, zoning and subdivision regulations, building designs, and construction methods/materials that help reduce housing costs without sacrificing quality and that facilitate increasing affordable housing availability
- Acquire property necessary to provide additional affordable housing in existing neighborhoods, near public transportation, and near employment centers, and to help limit gentrification
- Significantly increase and expand local investments in the Savannah Affordable Housing Fund and additional leveraged investments for the retention, improvement, construction, and development of affordable housing for the homeless, renters, homeowners, and homebuyers
- Sustain and increase participation in the 9% and 4% low-income housing tax credit program (LIHTC), and in the issuance of Housing Authority of Savannah bonds, for the renovation and/ or development of affordable rental housing
- Increase partnerships and capacity of those needed to produce and maintain additional affordable housing

Goal 4 - Decrease homelessness (Homeless describes a person lacking a fixed, regular, adequate nighttime residence).

Poverty, unemployment, mental health issues, and lack of affordable housing are common causes of homelessness. Once homeless, factors such as the lack of access to proper healthcare, sanitation, jobs, and educational opportunities can make it difficult to overcome homelessness. With assistance, however, many homeless persons can become active members of their communities again. Implementing prevention programs aimed at providing affordable housing, improving access to proper mental health and healthcare services, reducing criminalization practices and providing financial safety nets for those without one are key to efficiently and effectively decreasing homelessness. Interventions to prevent homelessness are more cost effective than addressing issues after someone is already homeless.

Objectives:

- Support local, state and federal policy and legislation benefitting the homeless and those in need of transitional housing
- Provide eviction and foreclosure prevention assistance to those in danger of losing their home and becoming homeless
- Develop new and innovative approaches and models for housing the homeless and those in transition out of homelessness
- Significantly increase and expand local investments in the Savannah Affordable Housing Fund and additional leveraged investments for the retention, improvement, construction, and development of affordable housing for the homeless and those in need of transitional housing
- Increase partnerships and capacity of those needed to produce and maintain affordable housing for the homeless and those in need of transitional housing