

**Garden City
Housing
Draft**

CHAPTER 7

HOUSING ELEMENT

Housing Element

Introduction

Garden City's housing needs are evolving as population growth, economic expansion, and industrial development place increasing pressure on the local housing market. The Housing Chapter provides an inventory and assessment of the City's existing housing stock and examines current and future housing issues affecting Garden City residents. The chapter further identifies key housing challenges, evaluates future housing demand, and outlines strategies to guide housing development in a manner that supports safe, decent, and affordable living environments. Emphasis is placed on coordinating local, state, and federal housing policies and programs to respond effectively to changing community needs.

To support a stable and socioeconomically diverse community, Garden City must provide a range of housing types and affordability levels. Population projections are used to estimate overall housing demand as well as the need for specific housing forms, including multifamily housing, affordable housing, and housing for special-needs populations.

The State of Housing

Regulatory Context and Infrastructure Constraints

Garden City's zoning ordinance allows a range of residential forms, including detached homes, manufactured housing, and limited multifamily development; however, actual housing outcomes are strongly shaped by dimensional standards, permitted districts, and infrastructure availability. Much of the City's residential development pattern reflects lower-density forms, influenced by minimum lot sizes, setback requirements, and the availability of water and sewer service. Higher-density and multifamily housing is generally limited to areas served by adequate utilities and appropriately zoned districts. Overall, Garden City's housing structure reflects a regulatory approach that balances housing provision with service capacity and industrial land use compatibility. Expanding housing diversity and affordability will require targeted zoning flexibility paired with infrastructure investment in suitable locations.

Housing Structure and Form

Garden City's housing stock reflects a diverse but transitional structure mix, shaped by historic development patterns and recent incremental growth. Single-unit detached homes comprise the largest share of housing units at 45.6%, a decline from nearly 50% in the Plan 2040 period.

Small-scale multifamily housing plays a significant role, with three- to nine-unit structures comprising almost 24% of the housing stock, showing notable increases over time. Larger multifamily structures remain limited, representing just over 1% of total units. Mobile homes continue to represent a substantial component at almost 20%, reflecting Garden City’s historically naturally affordable and lower-density housing options. Currently, the majority of housing areas are allocated for single-family, detached housing, but there is a rising interest in higher density multifamily unit complexes and medium density multifamily housing types. Overall, the data indicates a gradual shift away from exclusively single-family development toward smaller multifamily formats, while maintaining a predominantly low- to moderate-density housing profile.

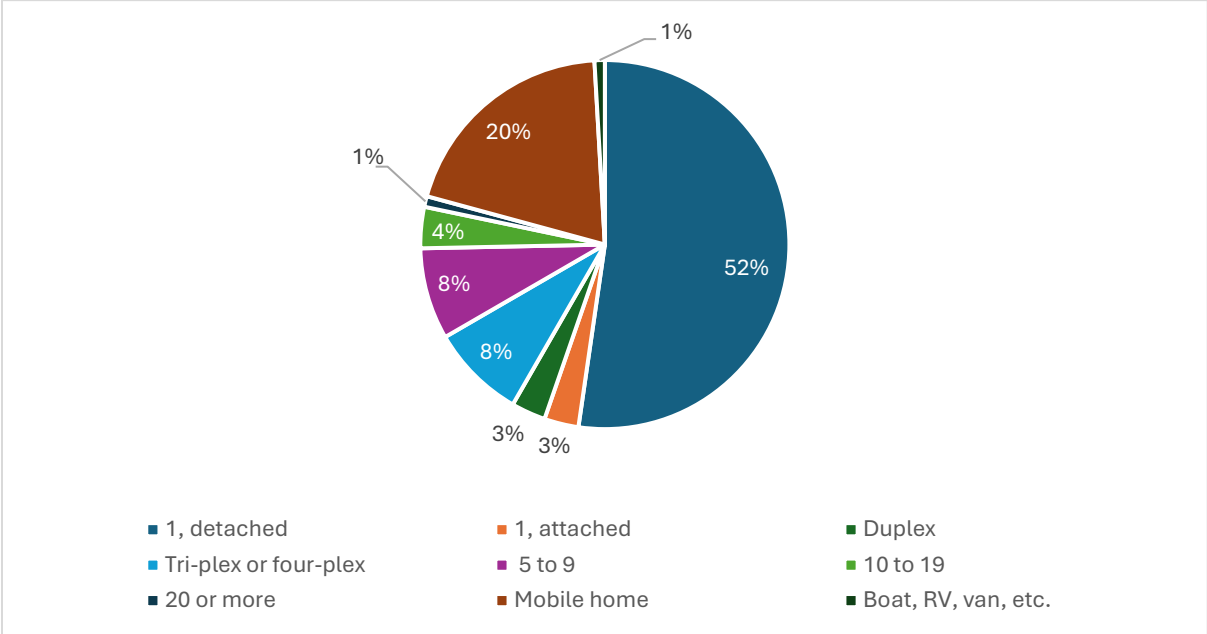


Figure 7.1 – Garden City: Housing Unit Type

Age of Housing Stock and Condition

Garden City’s housing stock is predominantly older, with a large concentration of units built prior to 1990 and relatively limited recent construction. Industrial City Gardens, created in 1939, was the first planned subdivision in the City, conceptualized during the Depression to provide affordable homes with gardens for industrial workers at the new factories and chemical plants being established just west of Savannah. This neighborhood significantly contributes to the number of dwelling units constructed in the period between 1940 to 1950 and served as the City’s residential foundation for official charter in February 1939.

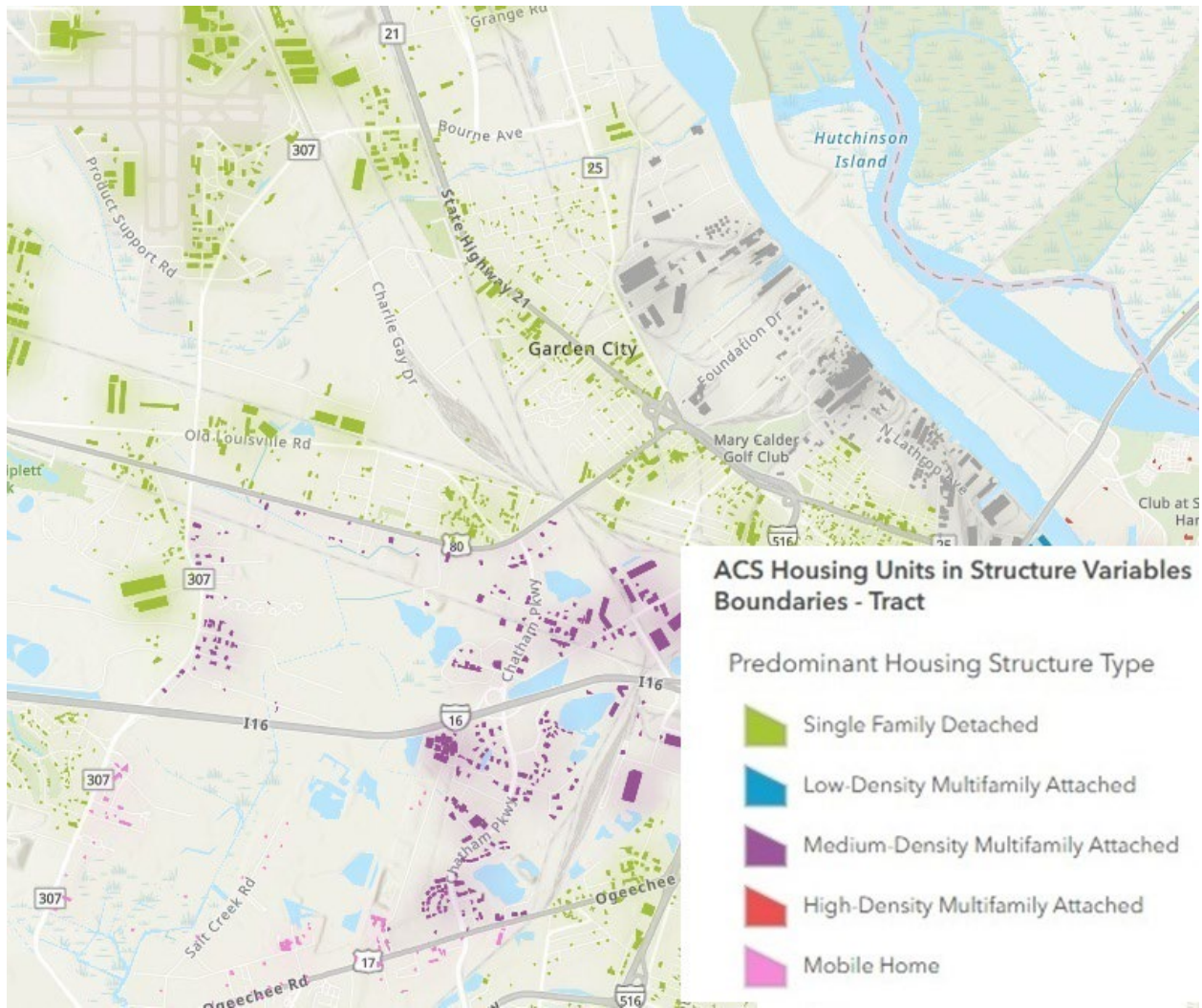


Exhibit 7.1 – Garden City: Housing Unit Types

Nearly one-half of all housing units were built before 1980, with the largest single cohort dating to the 1970–1979 period (23.1%). Housing built between 1950 and 1979 alone accounts for more than 46% of the total stock, underscoring the prevalence of aging structures that are more likely to face maintenance, energy efficiency, and resilience challenges. In contrast, recent housing production has been minimal: fewer than 4% of units were built after 2010, and just over 2% were constructed since 2020. This age profile highlights the importance of housing rehabilitation, reinvestment, and modernization strategies, as well as the need to ensure that older homes remain safe, energy-efficient, and affordable for long-term and fixed-income residents.

There also have been shifts in older housing cohorts, particularly declines in detached single family type pre-1960 units reflecting gradual replacement, redevelopment, or reclassification of zoning category of aging structures pending property resale. This age

profile suggests that maintenance, rehabilitation, and energy efficiency upgrades will remain critical for housing policy considerations, especially as Garden City plans for population growth and increased housing demand tied to regional economic expansion.

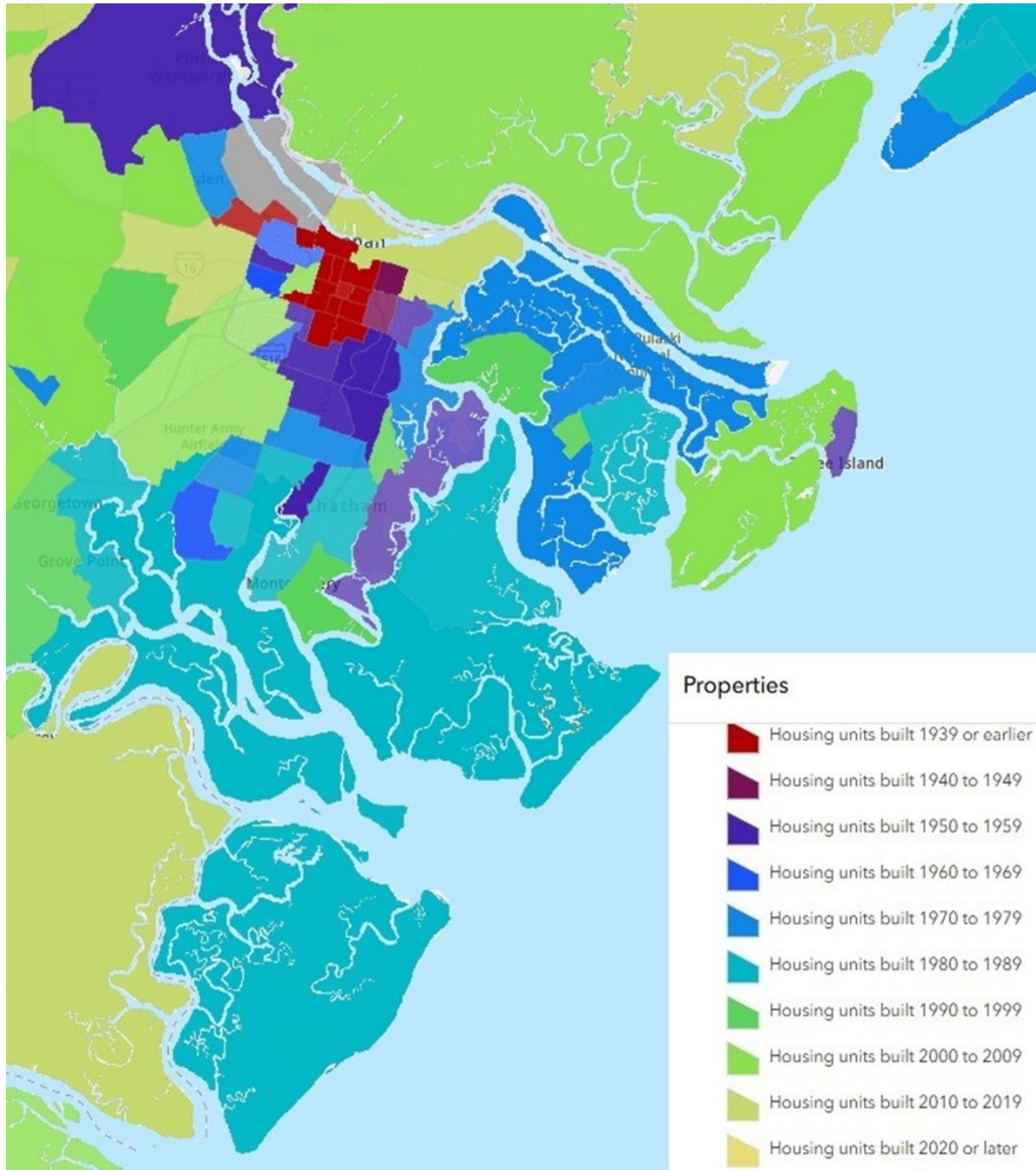


Exhibit 7.2 – Garden City: Year Housing Unit Built

Year Housing Built		
Year Built	Rationale	% Units
Built 2020 or later	Limited post-pandemic production; minimal contribution to housing supply	2.1%
Built 2010–2019	Very small cohort reflecting slow recovery-era growth	1.8%
Built 2000–2009	Modest expansion period; smaller-scale infill and suburban development	12.1%
Built 1990–1999	Aging systems; increasing rehabilitation needs	17.7%
Built 1980–1989	Energy, plumbing, and roof upgrades increasingly needed	10.7%
Built 1970–1979	Largest cohort; high retrofit and resilience potential	23.1%
Built 1960–1969	Aging infrastructure; moderate unit sizes	12.7%
Built 1950–1959	Smaller units; maintenance- and efficiency-intensive	10.2%
Built 1940–1949	Often historic or near-historic; reinvestment sensitive, maintenance intensive	9.2%
Built 1939 or earlier	Preservation and rehabilitation priority	0.4%

Figure 7.2 – Garden City: Year Housing Built

Housing Infrastructure and Basic Services

Housing quality indicators remain generally strong but reveal localized vulnerabilities. Less than 1% of occupied units lack complete plumbing facilities, indicating that basic housing infrastructure is largely intact. However, the presence of any plumbing deficiencies combined with the age profile of the housing stock signals an ongoing need for rehabilitation and repair assistance to prevent deterioration, particularly for lower-income and mortgage-free households living in older homes. As well, households without a vehicle, likely dependent on public transportation or alternate forms of transportation, suggests that attention to CAT routes and pedestrian/bicycle linkages is important.

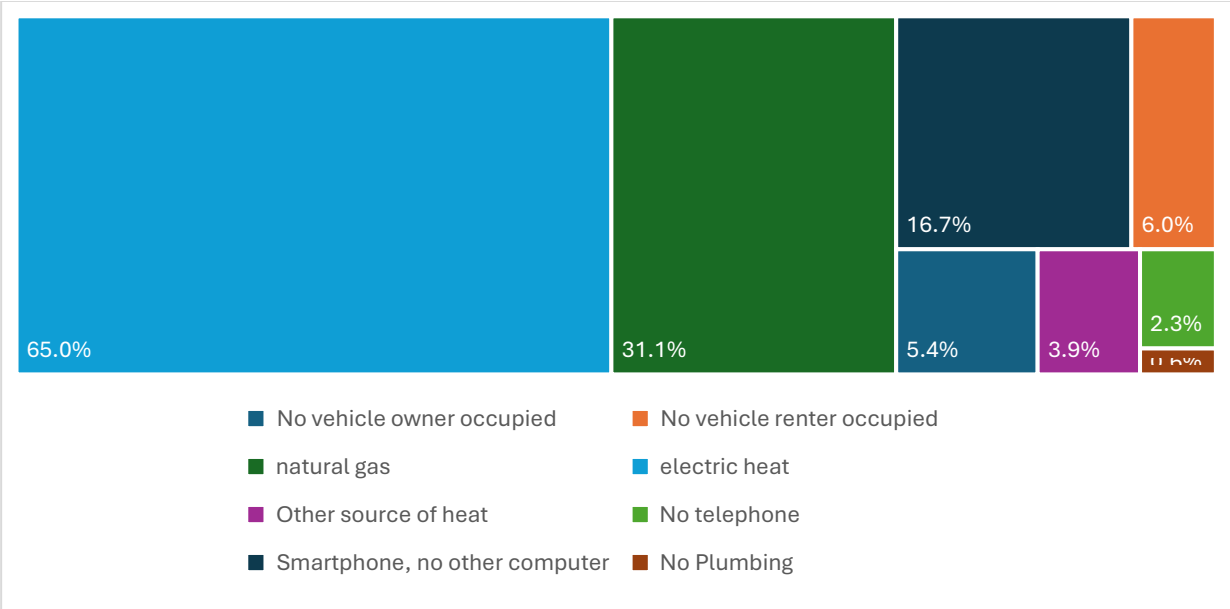


Figure 7.3 – Garden City Housing Infrastructure and Basic Services Indicators

Heating fuel data indicate that Garden City’s housing stock remains predominantly electric, serving as the primary heating source for approximately 65% of occupied units. While electric heating remains dominant, the share of homes using utility gas increased from 25% in 2014–2018 to just over 31% in 2019–2023, reflecting incremental system upgrades and limited diversification of energy sources rather than a full electrification shift. This pattern is consistent with Garden City’s older housing stock, where wholesale system conversions are less common and retrofits tend to be incremental. These conditions highlight the importance of targeted energy-efficiency and weatherization programs that reduce operating costs while supporting long-term resilience goals.

Access to communication services continues to improve, but affordability-related gaps persist. Approximately 2.3% of households report no telephone service, an increase from the prior period. While this share remains relatively small, it underscores broader affordability and access challenges affecting lower-income households. Reliable communication access is critical for employment, education, healthcare, and emergency response, reinforcing the need to integrate digital access considerations into housing rehabilitation, affordability, and supportive housing strategies in Garden City.

Housing Statistics

Housing Tenure

In Garden City, renter-occupied housing continues to represent the majority of occupied units. Recent data indicates a modest shift toward homeownership, with the share of owner-occupied units increasing from 35% to just over 40%, with corresponding decreases in renter-occupied units. However, Garden City remains a renter-majority community, reflecting the City’s historically middle and lower-income household base, and conversion of single-family units to rental property investments. As well, there is a more transient workforce associated with industrial and logistics-based employment base in the City, supported by ACS 2024 5-Year Estimate statistics which disclose that renters move more often than homeowners. While 15% of total households moved within a one-year time period, 86% of those were renter households, the majority of which were intra-county moves.

Tenure by Unit Type

As shown in Figure 7.4 – Garden City: Tenure by Housing Type, the greater portion (76.5%) of ownership units are single-family units and mobile homes (21.4%), with a few duplex units. Single-family detached and attached homes are also the most predominant rental

option, followed by small multifamily complexes and mobile homes, reflecting the distribution of unit types in the City. Large apartment complexes represent only a small portion of the rental stock in Garden City, as they represent only 4.6% of total housing inventory.

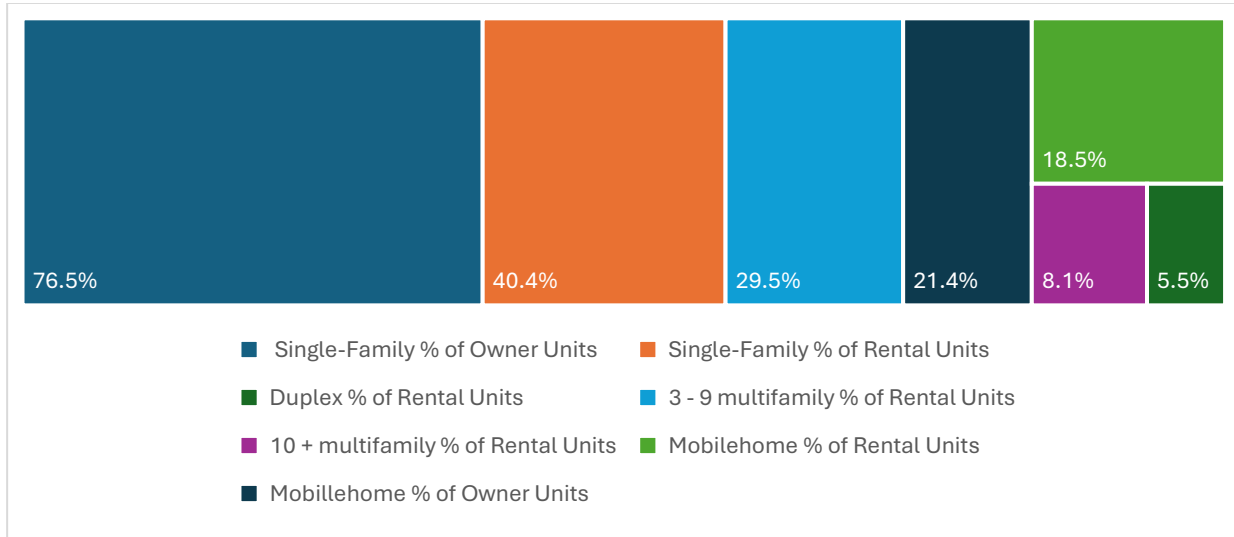


Figure 7.4 – Garden City: Tenure by Housing Unit Type

Occupancy Patterns by Race and Ethnicity

Occupancy patterns also differ by race and ethnicity, based on proportional presence in Garden City, as discussed in the Community Profile chapter.

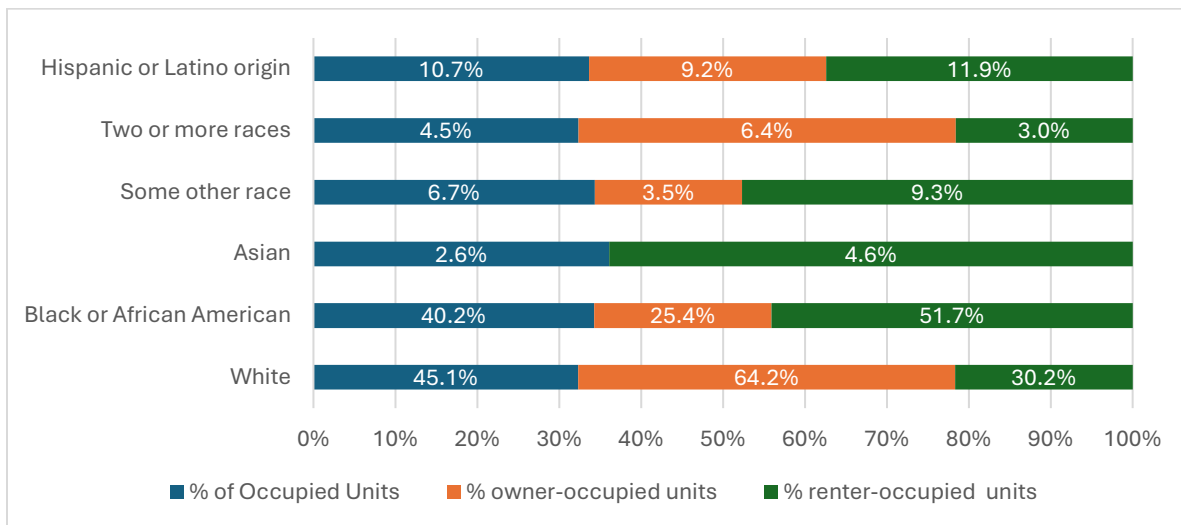


Figure 7.5 – Garden City: Tenure by Race and Ethnicity

The majority of homeowners are White, residing in 64% of ownership units. In comparison, one-quarter of ownership residents are Black-African American. In terms of rental units, more than one-half of renter-occupied units are inhabited by Black-African American households compared to 30% occupied by White households. However, as shown previously on Figure 7.4 – Garden City: Tenure by Housing Unit Type, 40.4% of rental units in the City are single-family, and 18.5% are mobile homes; therefore, there exists a range of diverse rental options for all renters. Households identifying as Hispanic or Latino origin, which may be of any race category but tend to identify as “another race” or “two races” are slightly more heavily renters.

Owner-occupied households are disproportionately older, with most homeowners age 45 and over and a significant share age 65+, reflecting long-term tenure, mortgage-free ownership, and aging in place on fixed or limited incomes. In contrast, renter households are substantially younger, concentrated under age 45, particularly under age 35, and experience higher mobility, lower incomes, and greater housing cost burden. This divide highlights a growing generational imbalance in which older residents remain housing-stable but financially vulnerable to rising operating costs, while younger residents face more limited rental affordability and constrained pathways to homeownership.

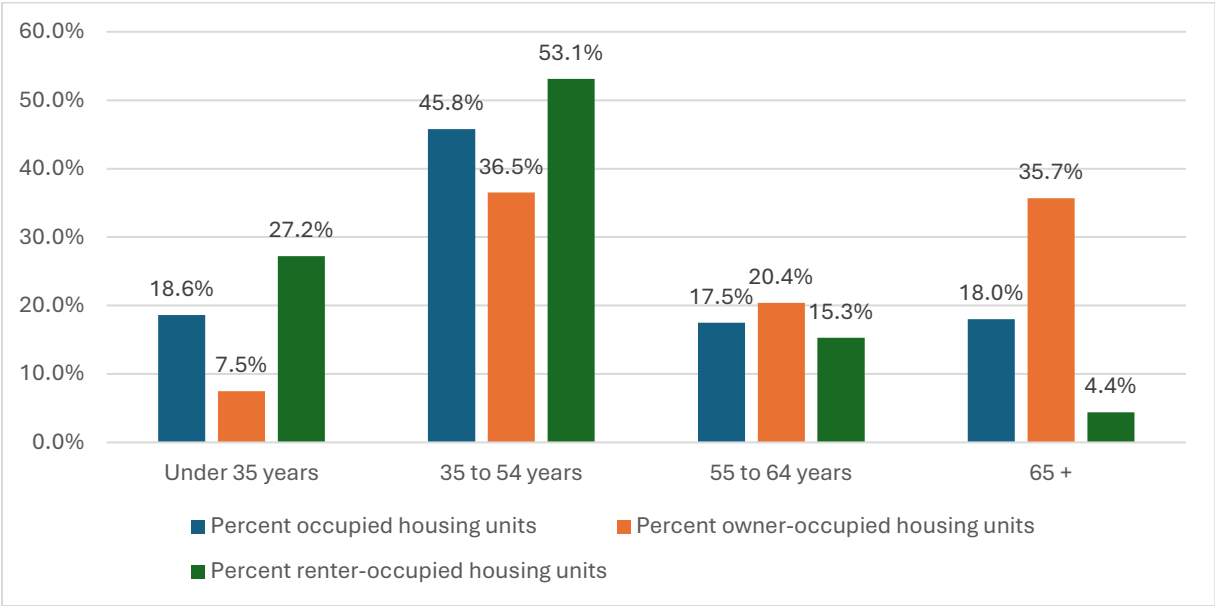


Figure 7.6 – Garden City: Age of Householder by Tenure

Household Composition

Household composition in Garden City is increasingly characterized by smaller households, with nonfamily, single parent and single-person households making up a growing share. Average household size has declined from 2.67 persons to 2.39 persons. According to 2024 ACS 5-Year Estimates, two person households constitute 21.4% of the total households, 20.2% are three person households, and only 17.7% include four or more persons. While there has been a decrease in size of renter households, they continue to be larger than homeowner households, particularly in three-and-four-person family units.

Household Size by Tenure		
Household Size	% of Tenure	% of Total H.H.
Owner occupied:		43.7%
1-person household	53.2%	23.3%
2-person household	24.7%	10.8%
3-person household	9.0%	3.9%
4-person household	7.9%	3.5%
5-person household	4.2%	1.9%
6-person household	0.0%	0.0%
7-or-more person household	0.9%	0.4%
Renter occupied:		56.3%
1-person household	31.2%	17.6%
2-person household	18.9%	10.6%
3-person household	28.9%	16.3%
4-person household	17.0%	9.6%
5-person household	3.1%	1.8%
6-person household	0.0%	0.0%
7-or-more person household	0.8%	0.5%
Source: 2024 ACS 5-Year Estimate B25009		

Figure 7.7 – Garden City: Household Size by Tenure

As shown in Figure 7.8 – Garden City: Household Composition, while family households remain the majority at 55.3% of total household formations, married-couple households constitute only one-quarter of the City’s households. Roughly one-third of married couple families include children under 18 years of age, contributing to a portion of households with 3 or more persons. Other family households, predominantly single parent headed households, comprise more than one-half of total family household types. Of single parent households, almost three-quarters are single female headed households, and the greater portion of these families (85%) include children under 18 years of age. While single male headed households represent a smaller proportion of other family households, 76% of this family type report the presence of children under age 18.

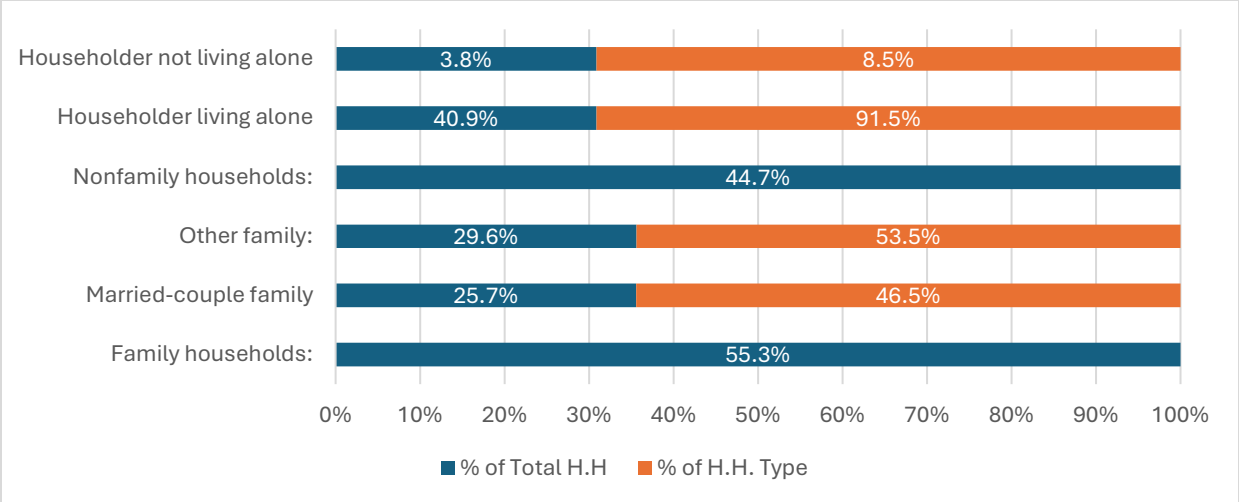


Figure 7.8 – Garden City: Household Composition

Over 66% of married couple households reside in single family detached structures, almost 24% in multifamily, and 9% in mobile homes. The mix of tenure status among married couple families is almost equal, with just 1% gap between owners and renters. Of the single parent household group, almost 64% reside in single family dwellings, and 24% in mobile homes, with only 10% in multifamily units, possibly in relation to family size and restricted availability of multifamily units with a larger number of bedrooms. Over 83% of female headed households are renters, suggesting that a large portion of this family type reside in single-family homes. In contrast, single male headed households display a higher ownership rate, at over 44%, with almost 63% of this family type residing in mobile homes.

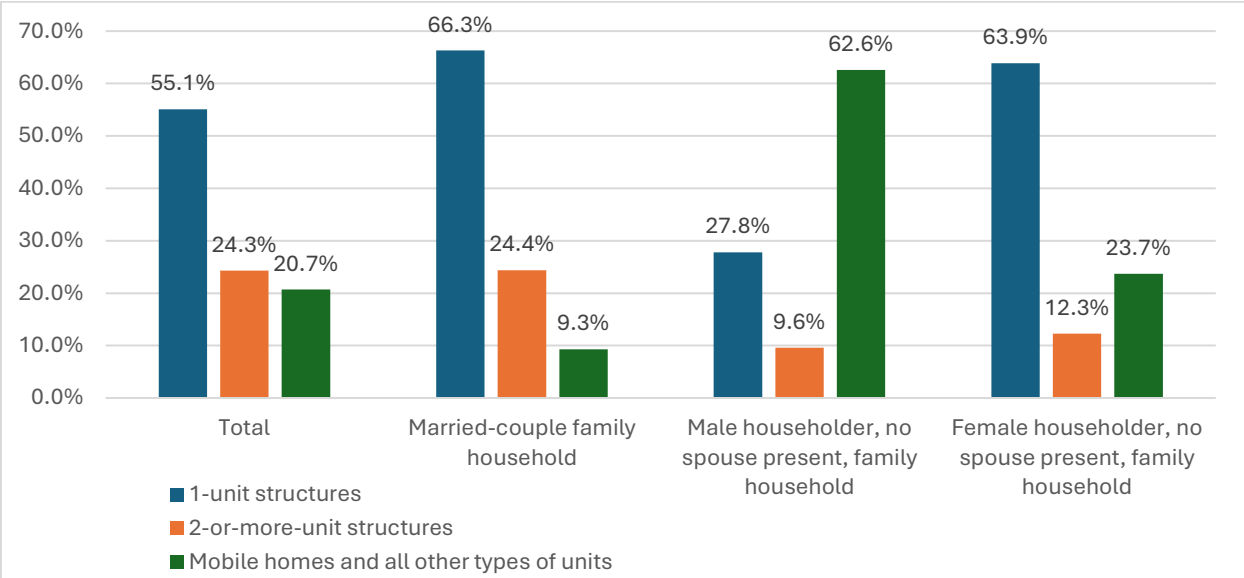


Figure 7.9 – Garden City: Unit Type by Family Composition

Nonfamily households, the majority of which are persons residing alone, comprise almost 45% of total households. However, only a small share of persons living alone are seniors, at only 9.6% of total households. Slightly over 53% of homeowners are persons living alone, compared to 31% of renters. The high proportion of non-traditional family units likely reflects the transient nature of logistics, freight and manufacturing employment associated with the Port and its associated business partners, which may attract younger, unmarried individuals. In addition, the relatively large proportion of mobile homes, which are more naturally occurring lower cost housing options, may attract lower to moderate-income households, many of which may be single parent or single person households.

Concurrently with this shift in household formation, the City's housing supply remains dominated by older, detached single-family units, with limited new production serving smaller households, seniors, or lower-income residents. With smaller household formation, single wage earner households may face increased housing cost pressures within the rental market. This disparity between household needs and available housing underscores the need for missing-middle, smaller-scale ownership and rental options, and accessible housing, rather than reliance on market correction alone.

Housing Occupancy Trends

Housing occupancy levels remain relatively strong in Garden City compared to larger urban jurisdictions, but signs of emerging imbalance are present. As of the most recent estimates, Garden City has approximately 93.3% occupied and 6.7% vacant housing units, indicating that most housing units are actively inhabited. Of the vacant units:

- 32% are actively for rent
- 28% are rented but not occupied
- Roughly 16% are for sale
- The remainder are classified as “other”

In comparison to nearby Pooler and Unincorporated Chatham County to the west, Garden City's vacancy levels suggest growing sensitivity to market shifts tied to regional growth, industrial expansion and intrusion on quality of life, and affordability pressures. During the Plan 2040 period, less than 40 single-family detached residential units were constructed, as well as Garden City Townhomes, a 136 attached single-family unit complex constructed between 2022 and 2024. While vacancy has not reached destabilizing levels, continued monitoring is warranted to ensure that future housing growth translates into stable occupancy meeting the needs of residents rather than speculative or underutilized supply.

Housing Values

Between 2020 and 2024, Garden City experienced a measurable upward shift in owner-occupied home values, reflecting broader regional housing market pressures while remaining more affordable than much of Chatham County. Median home values increased from approximately \$129,800 to \$169,400, indicating steady appreciation rather than short-term volatility.

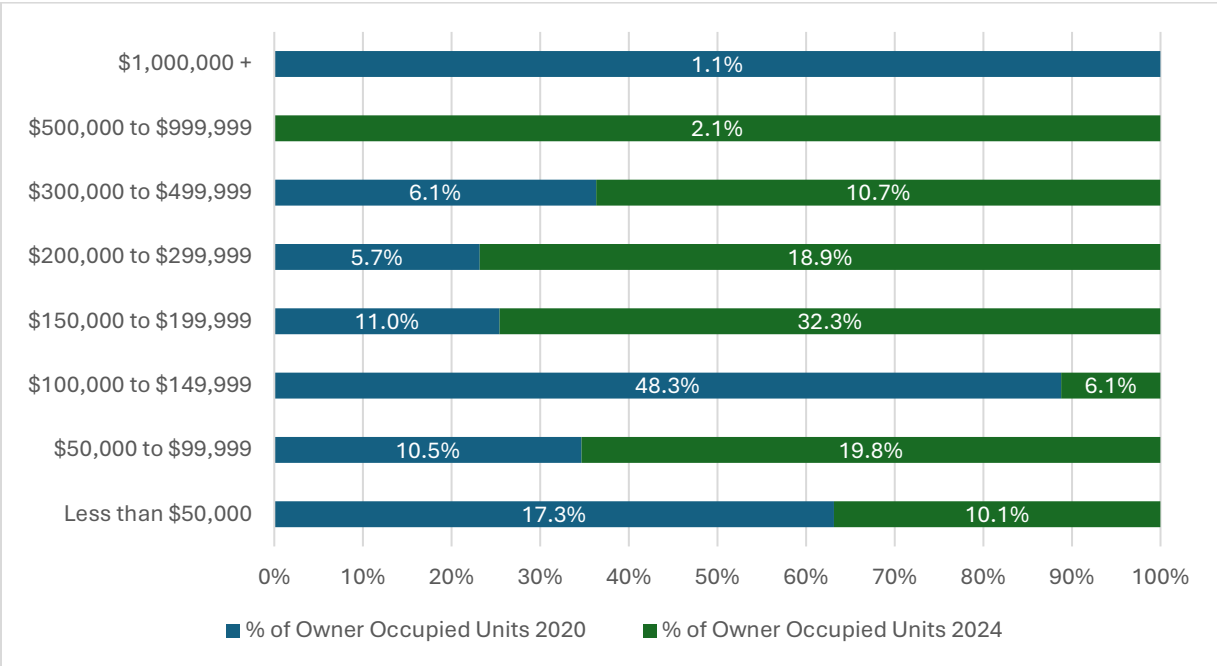


Figure 7.10 – Garden City: Owner-Occupied Housing Values

The distribution of home values shows a clear movement toward mid-range units. The share of owner-occupied homes valued below \$100,000 declined with many units previously under \$50,000 moving into the \$50,000 to \$99,999 price point. Only 6% of the units in the \$100,000 to \$149,999 price range remained in 2024. Homes in the \$150,000 to \$299,999 range comprised roughly 50% of the available ownership units in 2024, a significant increase from just under 17% in 2020. Homes valued between \$300,000 and \$499,999 accounting for a small share of the stock, many of which are new builds on infill lots or sites where an older unit has been demolished, based on permit records. Homes above \$500,000 are nearly absent. This pattern indicates that rising values are driven primarily by appreciation and replacement costs rather than the introduction of higher-end housing.

Mortgage status data suggests a relatively stable but financially constrained homeowner population. Slightly less than half of owner-occupied units are owned free and clear, reflecting long-term residency, aging households, and potentially realization of

generational wealth, although this proportion has decreased over the Plan 2040 period. The homeowner is still responsible for property taxes, maintenance, insurance and utilities. Approximately 54% of owners carry a mortgage, exposing a substantial share of households to interest rate fluctuations, insurance increases, and property tax pressures. While Garden City remains a comparatively attainable ownership market, continued appreciation narrows affordability for first-time buyers and workforce households without targeted policy intervention.

Household Income and Housing Affordability

Owner-occupied households

Owner-occupied housing in Garden City remains relatively affordable in absolute dollar terms compared to the broader region, but the data reveal growing affordability stress and financial vulnerability, particularly when household income is considered alongside ownership costs and housing values.

Monthly Homeowner Costs		
Monthly Payment	2020 % of Units	2024% of Units
Housing Units With a Mortgage		
Less than \$500	1.4%	0.0%
\$500 to \$999	55.8%	59.5%
\$1,000 to \$1,499	36.9%	22.3%
\$1,500 to \$1,999	5.9%	15.6%
\$2,000 to \$2,499	0.0%	0.0%
\$2,500 to \$2,999	0.0%	1.7%
\$3,000 or more	0.0%	1.0%
Median (dollars)	\$802	\$892
Housing Units Without a Mortgage		
Less than \$250	11.00%	11.6%
\$250 to \$399	48.10%	15.5%
\$400 to \$599	31.20%	40.6%
\$600 to \$799	9.70%	24.9%
\$800 to \$999	0.00%	7.4%
\$1,000 or more	0.00%	0.0%
Median (dollars)	\$373	\$469
Source: ACS 2020 and 2024 5-Year Estimates		

Figure 7.11 – Garden City: Monthly Homeowner Costs

For homeowners with a mortgage, monthly owner costs increased over the 2040 Plan period. Almost 60% of mortgaged households pay between \$500 and \$999 per month. While the proportion of homeowners paying between \$1,000 to \$1,499 decreased, homeowners paying over \$1,500 increased significantly, with a small percentage responsible for monthly payments over \$2,500 per month when none existed in this cost bracket in 2020. The median monthly owner cost rose from approximately \$802 to \$892. This shift likely reflects refinancing at higher rates, increased taxes and insurance, rising resale prices, and purchases of new homes, although entry into ownership remains at lower price points relative to Savannah and unincorporated Chatham County.

Mortgage-free homeowners (46% of homeowners), represent a large and economically important segment of Garden City’s housing stock, reflecting a substantial population of long-term residents and seniors, many of whom are fixed-income households. Mortgage-free homes in Garden City are overwhelmingly modest in value. Nearly 90% are valued below \$300,000, with a median value of approximately \$170,000, and virtually none exceed \$500,000. While the absence of mortgage debt and lower monthly costs may provide greater housing stability, it does not eliminate affordability risk; often older units that carry ongoing maintenance, insurance, taxes and utility costs.

Renter-occupied households

Rental affordability represents the most acute housing challenge in Garden City. Between 2020 and 2024, rental housing costs increased steadily, with a clear shift toward higher rent categories. The share of rental units priced below \$1,000 per month significantly declined, while higher-cost units expanded. Roughly 56% of renters now pay \$1,000 or more per month, and the share paying \$1,500 to \$1,999 more than quadrupled. Median rent for one- and three-bedroom units, at \$1,314 and \$1,404 respectively, exceeded the median rent for two-bedroom units, at \$1,075. Median gross rent overall increased from approximately \$942 to \$1,282, confirming sustained rent escalation rather than short-term fluctuation.

Monthly Rent Costs		
Monthly Cash Rent	2020	2024
Up to \$499	26.1%	13.0%
\$500 to \$999	55.5%	31.7%
\$1,000 to \$1,499	16.8%	44.7%
\$1,500 to \$1,999	1.6%	9.7%
\$2,000 to \$2,499	0.0%	0.8%
Source: ACS 2024 5-Year Estimates B25056		

Figure 7.12 – Garden City: Monthly Rent Costs

Fair Market Rent is used primarily to determine the payment standard for Housing Choice Vouchers (HCV). These are gross rent estimates, inclusive of utilities, based on 40th percentile rents for standards market rate rental housing units, by number of bedrooms.

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

Only 1.1% of total rental units are studios, and all of them fall under the FMR, with the majority under \$500 per month. Approximately 11.9% of the rental units in the City are one-bedroom, even though almost 41% of households are single persons living alone. Based on HUD 2024 FMRs, 16.2% of the one-bedroom rentals in Garden City fall under the FMR, with 82.0% between \$1,000 to \$1,499; therefore a portion of the one-bedroom units in this range would be eligible for HCVs. Two-bedroom unit are the most common, and 71% of these rentals fall within the region’s FMR threshold. Three-bedroom rental units, which are typically found in older single-family housing stock, comprise almost 40% of the total rental inventory, with over one-half falling within the FMR threshold. A portion of the units with rents of \$1,500 and above may also lay below the FMR, as 44.4% of the three-bedroom rentals fall within this price point.

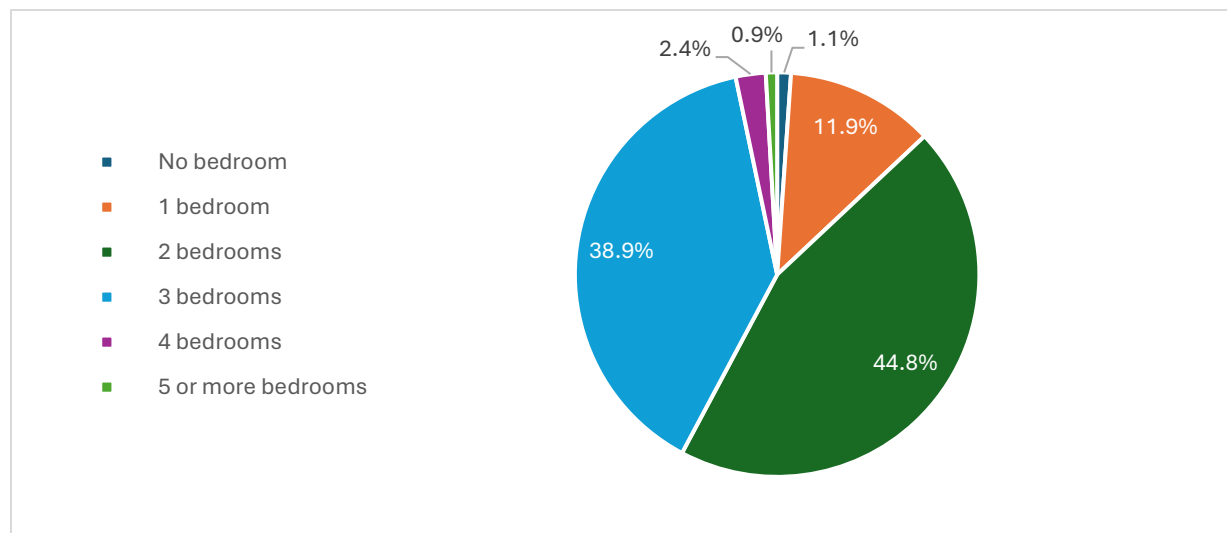


Figure 7.13 – Garden City: Number of Bedrooms in Rental Units

Affordability and Cost Burden

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 the 30% housing costs to gross income ratio typically used to determine 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 residents may choose to pay a higher percentage of income on housing for specific amenities, unit or lot size, or location, cost burden is often a significant concern in order to find suitable housing for each households’ unique needs.

Cost Burdened Renters and Homeowners 2020 and 2024						
Homeowners						
Monthly Cost as % of Income	Less Than 30%		30% - 49%		Above 50%	
Income	2020	2024	2020	2024	2020	2024
Less Than \$10,000	2.0%	0.0%	0.0%	0.9%	2.0%	1.4%
\$10,000 - \$19,999	3.0%	0.9%	7.7%	4.8%	0.0%	4.6%
\$20,000 - \$34,999	13.0%	10.0%	2.4%	9.1%	3.6%	0.4%
\$35,000 - \$49,999	30.6%	18.9%	0.0%	2.9%	0.0%	0.3%
\$50,000 - \$74,999	14.1%	8.5%	0.3%	3.5%	0.0%	0.0%
\$75,000 - \$99,999	7.6%	16.7%	0.0%	0.0%	0.0%	0.0%
\$100,000 +	13.4%	17.2%	0.0%	0.0%	0.0%	0.0%
Renters						
Less Than \$10,000	0.0%	0.0%	0.0%	0.0%	2.7%	2.6%
\$10,000 - \$19,999	0.0%	0.0%	7.8%	0.0%	4.1%	0.9%
\$20,000 - \$34,999	4.9%	2.5%	12.2%	13.4%	6.2%	12.5%
\$35,000 - \$49,999	5.5%	4.3%	6.9%	17.2%	0.0%	1.0%
\$50,000 - \$74,999	23.9%	8.5%	0.1%	1.0%	0.0%	0.0%
\$75,000 - \$99,999	5.5%	19.4%	0.0%	0.0%	0.0%	0.0%
\$100,000 +	12.8%	10.4%	0.0%	0.0%	0.0%	0.0%
* 7.3% of renter households not computed in 2020 **5.8% of renter households not computed 2024						
Source: ACS 2020 and 2024 5-Year Estimates, B25074 and B25095						

Figure 7.14 – Garden City: Cost Burdened Homeowners and Renters 2020 and 2024

Housing cost burden increased substantially among mortgaged homeowners during the Plan 2040 period, from 16% to 28%. The share of households spending less than 30% of income on housing declined sharply in the income categories under \$75,000 annually, while the proportion of homeowners with incomes above \$75,000 paying less than 30% of their income on housing increased. In contrast, whereas 10.4% of the homeowners paid between 30% and 49% in 2024, 21% were cost burdened in 2024, particularly in the income categories below \$35,000 annually. The proportion of homeowners that are severely cost burdened in 2024 tripled over the 2040 Plan period for households with incomes below \$20,000; however, within the \$20,000 to \$34,999 income classification, the proportion of

severely cost burdened households declined. This indicates that income growth has lagged behind housing-related expenses, including insurance, taxes, utilities, and maintenance, even as nominal mortgage payments declined.

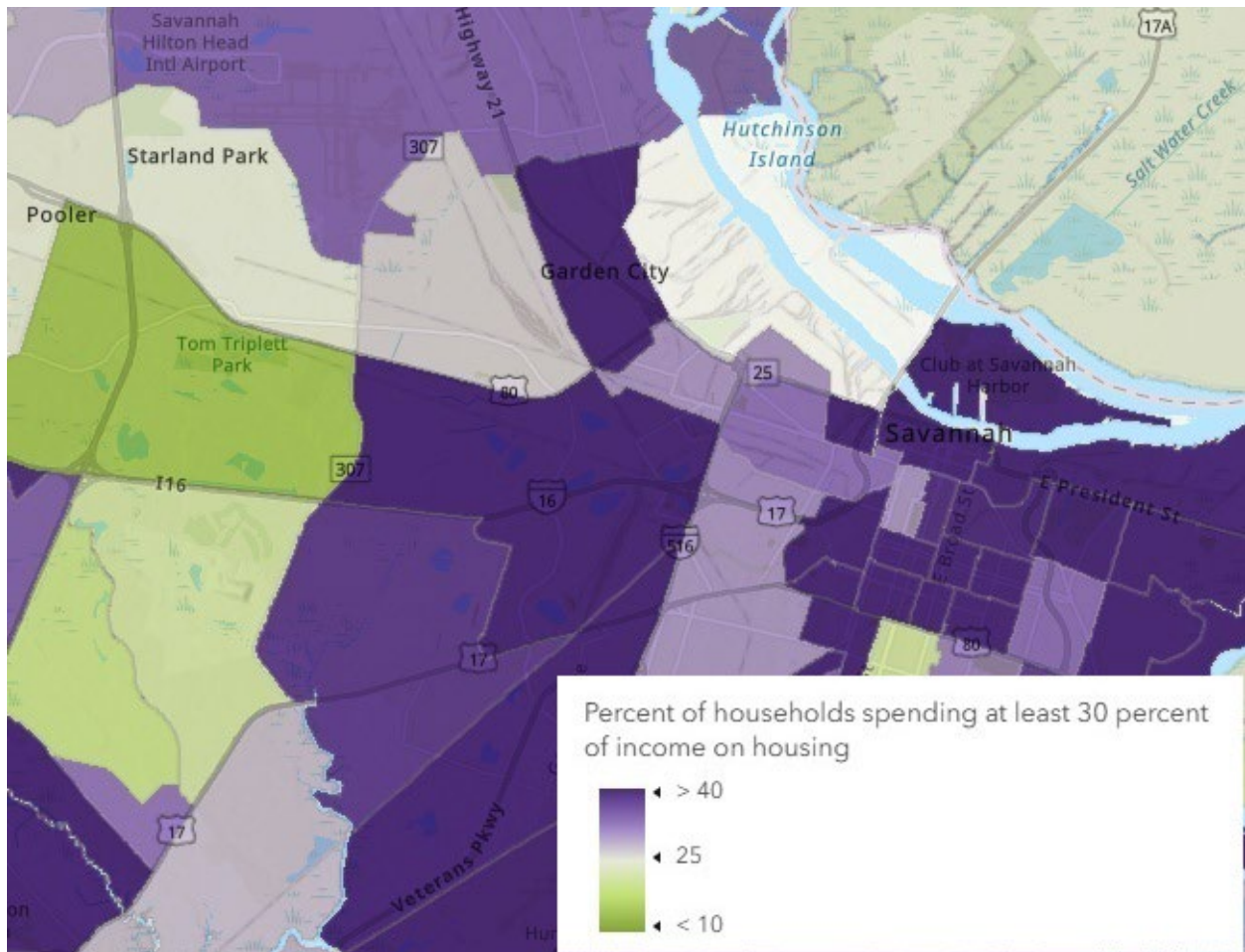


Exhibit 7.3 – Garden City: Cost Burdened Households

Close to 53% of mortgage-free homeowners earn less than \$50,000 annually, and the median household income for this group is approximately \$38,902, encompassing the income categories in which the most noticeable changes occurred. The value-to-income ratio further illustrates risk: while about 39% of mortgage-free homeowners occupy homes valued at less than twice their annual income, almost 33% live in homes valued at four times or more their income, a pattern typical of long-term residents whose incomes have not kept pace with rising property values.

Monthly housing costs for mortgage-free households are relatively low but not negligible. Most pay less than \$600 per month, with a median cost of approximately \$469, driven by

property taxes, insurance, utilities, and upkeep. Importantly, affordability varies sharply by income. Among mortgage-free households earning less than \$20,000, nearly 16% are cost burdened; as are almost 6% of those earning \$20,000–\$34,999. Taken together, these data show that homeowner affordability challenges in Garden City are increasingly driven by operating and carrying costs rather than purchase prices alone. Mortgage-free ownership provides stability but not financial security for many low-income and fixed-income residents.

Renter cost burden intensified significantly over the same period. Almost 32% of renter households are cost burdened, and 17% are severely cost burdened. This represents a notable increase from the prior period and reflects rents rising faster than incomes for low- and moderate-income households. Unlike homeowners, particularly mortgage-free owners, renters have no insulation from market volatility. They are directly exposed to rent increases, competition from higher-income households, and the limited supply of lower-cost units. Given Garden City’s relatively high poverty rate and modest renter incomes, this level of cost burden increases the risk of housing instability and displacement.

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, including mortgage-free homeowners, and high rent burdens indicate that current market conditions are not aligned with housing need.

The highest concentration of cost burdened households is found in two census tracts. In Census Tract 106.1, directly adjacent to the Port of Savannah operations to the west, and transected by SR 21, almost 46% of all households are cost burdened. The Esri Demographics 2025 Housing Affordability Index for this tract is 62, meaning the median income is insufficient to purchase a median valued home in this tract.

<p>Census Tract 106.1</p> <ul style="list-style-type: none">- 53.7% renter households are cost burdened- 39.4% of homeowners with mortgages and 35.2% of homeowners without mortgages are cost burdened- Median income is \$38,242- Median home value is \$209,247
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Portions of Census Tract 105.04 are included in the southern portion of the City, which also contains a high proportion (42.5%) of cost burdened households, primarily renters. However, the majority of residential units are actually within the City limits of Savannah; therefore it is difficult to determine the specific proportions of cost burdened households in the Garden City.

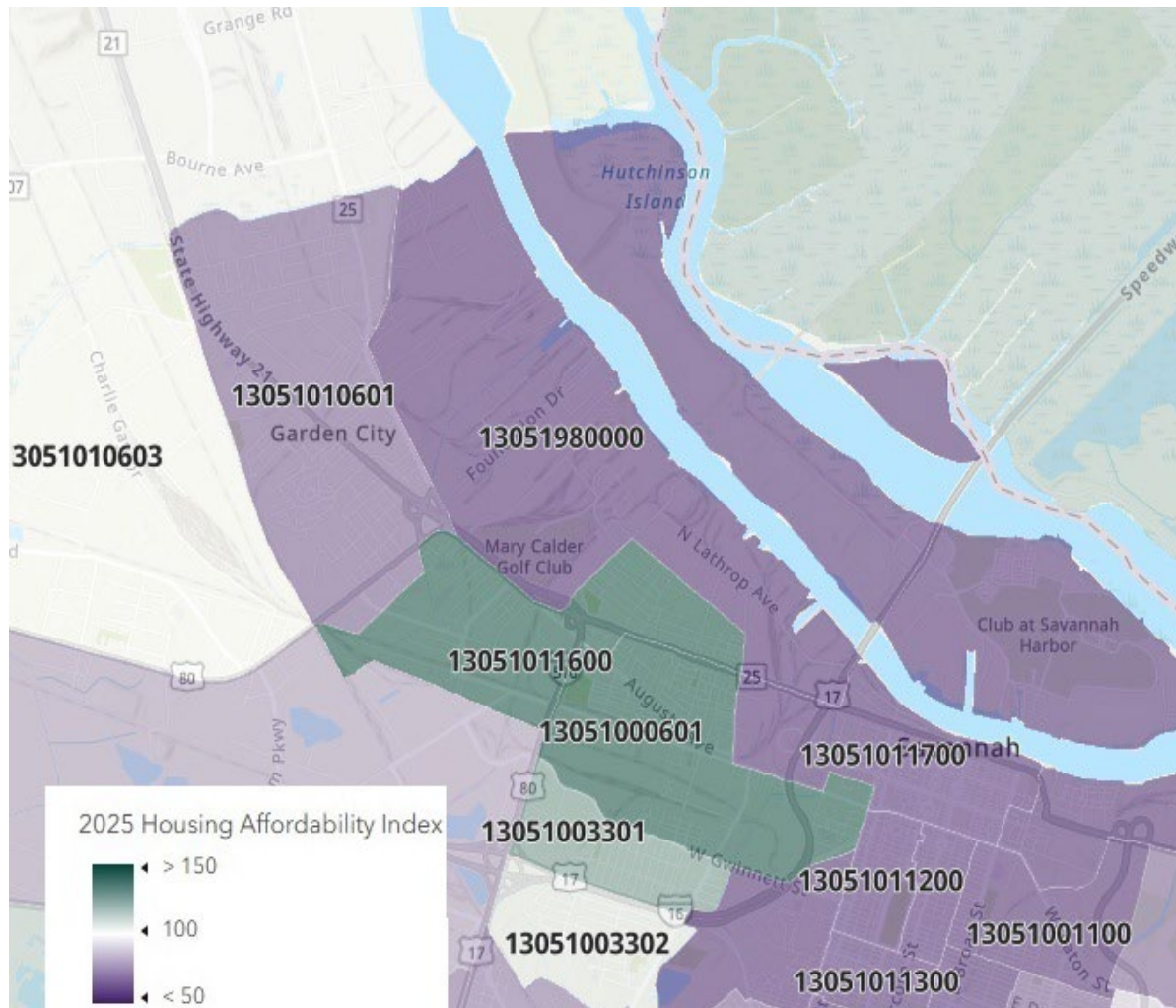


Exhibit 7.3 – Garden City: Affordability Index by Census Tract

Portions of Census Tract 105.04 is included in the southern portion of the City, which also contains a high proportion (42.5%) of cost burdened households, primarily renters. However, the majority of residential units are actually within the City limits of Savannah; therefore it is difficult to determine the specific proportions of cost burdened households in the Garden City.

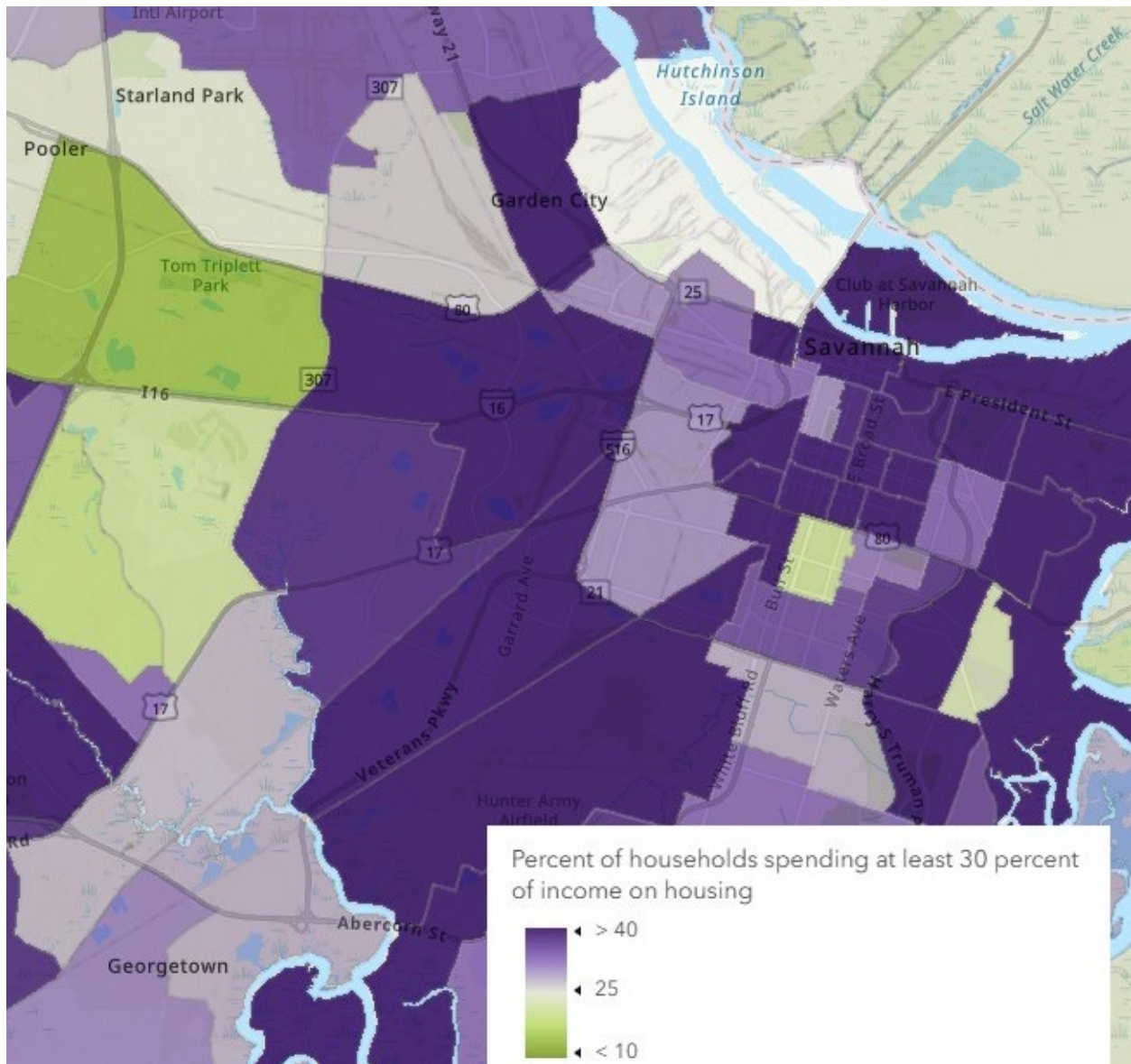


Exhibit 7.4 – Garden City: Cost Burdened Households

Consolidated Housing Affordability Strategy (CHAS)

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.

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. Just over one-third of the households in Garden City experience one or more housing problems. Of those households experiencing problems, approximately 26% fall in the extremely low-income category (less than 30% of AMI), almost 38% are classified as very low income (30-49% AMI), and low-income households (50 to 79% AMI) comprise 27%. An additional 8.6% of households in the moderate- and higher-income categories also experience a housing problem.

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 N/A	
	% of Owners	% of Renters	% of Owners	% of Renters
Household Income <= 30% AMFI (ELI)	15.8%	6.7%	1.0%	2.9%
Household Income 30% to 49% HAMFI (VLI)	4.3%	20.3%	14.2%	8.2%
Household Income 50% to 79% HAMFI (LI)	6.6%	12.4%	22.8%	13.2%
Household Income 80% to 99% HAMFI (MOD)	0.0%	1.3%	8.3%	8.6%
Household Income >100% HAMFI (AMOD)	1.0%	3.3%	25.7%	22.9%
Total	27.7%	44.0%	72.0%	56.0%
Source: HUD User 2018 - 2022 CHAS				

Figure 7.15 – Garden City: CHAS Income Category and Housing Problems by Occupancy Type

Renters experience housing problems at a higher incidence than homeowners, at 44% and 27.7% respectively. It is noteworthy that 15.8% of total homeowners facing one or more housing problems have extremely low incomes, compared to 6.7% of renters. In contrast, 20.3% of total renter households in the very low-income category experienced a housing problem, compared to only 4.3% of the total homeowners facing a housing problem in this income tier; with another 12.4% of total renters with a housing problem falling into the low-income category, compared to 6.6% of homeowners in the same income group.

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, while considering attraction of a proportion of higher-end market products to align with changing economies and industries in the area.

Public Housing

Public housing in Garden City includes both government-owned or operated units and privately subsidized housing serving low-income households that have difficulty affording market-rate housing, despite the inventory of more moderately priced housing in the City compared to Savannah and other localities in Chatham County. The City currently has three public housing complexes that provide subsidized dwellings for residents in need. In addition to these fixed-site developments, the Housing Choice Voucher (HCV) Program (formerly Section 8) is a key strategy for expanding affordable housing options. Voucher-based assistance allows eligible households to access housing across a wider range of neighborhoods and housing types, improving flexibility of unit type and stability for low-income residents.

From a planning perspective, the location of public and subsidized housing remains critical to long-term outcomes. Housing is most effective when placed in areas that provide access to employment, food, transit, and educational opportunities, particularly in a community shaped by industrial and Port-related land uses. Garden City also benefits from regional coordination, with Chatham County providing access to transitional housing, shelters, and specialized housing for seniors, the unhoused, and other vulnerable populations. Locally, the Garden City Housing Team, a nonprofit partner, supports housing stability by rehabilitating older homes and assisting residents on fixed incomes, helping prevent displacement and further deterioration of the housing stock.

Homelessness

Between 2020 and 2025, Garden City experienced housing instability associated with broader regional trends in homelessness rather than a large, independently documented homeless population. The City participates in countywide homelessness planning and response efforts coordinated through Savannah–Chatham County agencies. In the early 2020s, economic disruption from the COVID-19 pandemic, rising housing costs, and limited availability of affordable rental units increased the risk of homelessness for low-income households, particularly renters and individuals living in asset poverty. In response, the Garden City Mayor and Council formally supported the Savannah–Chatham County Interagency Council’s Five-Year Strategic Plan to Address and End Homelessness, aligning the City with a regional framework emphasizing prevention, housing stability, and supportive services.

Garden City’s Comprehensive Plan 2040 Update includes objectives focused on preventing eviction, foreclosure, and property loss, reflecting an emphasis on homelessness prevention rather than reliance on emergency shelter capacity within the City. Community-based initiatives such as food and clothing distributions, participation in Operation Feed

the City, and partnerships with regional service providers have played an important role in meeting immediate needs and connecting residents to resources. Residents also benefit from access to regional transitional housing, domestic violence shelters, workforce development programs, and youth intervention services located elsewhere in Chatham County. While public engagement has shown strong support for senior and moderate-income housing, the needs of households experiencing homelessness have been recognized as an ongoing concern, particularly in areas where informal camping and loitering have been reported. Overall, Garden City's approach reflects a combination of regional coordination, preventative planning, and community outreach aimed at reducing the risk of homelessness rather than managing large concentrations of unsheltered individuals within City limits.

Housing Strategies and Implementation Efforts 2020 to 2025

Garden City has pursued a coordinated set of planning initiatives, development projects, regulatory updates, and intergovernmental partnerships to address housing quality, affordability, and stability amid continued growth pressure and industrial adjacency. These efforts reflect a shift toward proactive neighborhood stabilization, targeted reinvestment, and diversification of housing types while balancing flood risk, infrastructure capacity, and public safety.

Strategic Planning and Policy Frameworks

Between 2016 and 2025, Garden City strengthened its housing policy framework through adoption and implementation of the Comprehensive Plan 2040 and the Urban Redevelopment Plan (URP). These documents prioritize eliminating substandard housing, encouraging high-quality infill, diversifying housing types, and stabilizing residential neighborhoods impacted by disinvestment and encroaching industrial uses. The URP specifically identified areas such as Rossignol Hill and Garden City South for focused reinvestment, rehabilitation, and land use protection. Housing condition assessments and neighborhood surveys further informed targeted intervention strategies, reinforcing the City's emphasis on preservation alongside new development.

Affordable and Workforce Housing Initiatives

Garden City has advanced affordable and workforce housing through partnerships, site-specific rezonings, and development facilitation. The City collaborates with Habitat for Humanity on infill housing and neighborhood reinvestment, while the Garden City Housing Team, a local 501(c)(3), has played a central role in rehabilitation efforts. In 2022, the Housing Team secured a \$400,000 Georgia Department of Community Affairs grant to rehabilitate six homes and launched the "Roofs and Ramps" initiative to assist fixed-income residents with critical repairs and accessibility improvements.

The City has also facilitated new housing supply through strategic rezonings and development approvals. Notable projects include the rezoning of 174 Minus Avenue (Winslow Place) to allow multifamily apartments, approval of townhome developments on Constantine Road and U.S. Highway 80, and amendments to the Tapestry Park Master Plan to introduce multifamily residential uses. Collectively, these projects expand ownership and rental options beyond detached single-family housing and support workforce demand.

Public Housing, Low-Income Support, and Housing Stability

Garden City recognizes the importance of expanding housing assistance beyond its three existing traditional public housing models. Approximately 23.7% of residents live below the

poverty level, and more than one-third of renter households are cost-burdened. To address these challenges, the City has pursued targeted planning and redevelopment initiatives, including soliciting proposals for the redevelopment of the former Haynes Elementary School property for affordable housing with integrated community amenities, reflecting a place-based approach to housing stability and quality of life. Housing condition assessments have also identified areas such as the Rossignol Hill community with elevated rehabilitation needs, reinforcing the importance of preserving and improving the existing housing stock. Finally, the HCV Program supports increasing housing access while avoiding concentration of lower-income households associated with public housing.

Housing stability is further supported through participation in regional homelessness strategies. The Mayor and Council adopted a resolution supporting the Savannah–Chatham County Interagency Council’s Five-Year Strategic Plan to End Homelessness, and the Comprehensive Plan 2040 includes objectives to assist households annually in avoiding eviction, foreclosure, and homelessness, which will be maintained through the five-year time period covered by this Comprehensive Plan 2040 Update. Community organizations supplement these efforts through food distribution, outreach events, and connections to regional transitional housing and supportive services.

Zoning, Land Use, and Regulatory Actions

Garden City has implemented zoning and code updates to increase housing flexibility while maintaining neighborhood compatibility and safety. Zoning map amendments have enabled higher-density residential development through R-2 rezonings and mixed-use classifications. In 2024, the City adopted a Short-Term Rental Ordinance establishing operational, safety, and occupancy standards to protect residential neighborhoods. The City also updated manufactured home park standards to improve consistency and minimum development quality and introduced building permit fee rebates to encourage energy-efficient construction.

Environmental Resilience and Housing Protection

Housing strategies are closely linked to flood resilience and public safety. Following a Safe Growth Audit, Garden City continues to refine its Flood Damage Prevention Ordinance, particularly for manufactured homes and residential structures in flood-prone areas. The City coordinates with FEMA and the National Flood Insurance Program to enforce higher development standards and reduce long-term risk and insurance costs. Participation in the Coastal Empire Resilience Network further supports regional coordination on sea-level rise, storm impacts, and housing protection.

Regional Coordination and Intergovernmental Partnerships

Garden City’s housing efforts are reinforced through coordination with regional agencies, including the Chatham County–Savannah Metropolitan Planning Commission, the Coastal Regional Commission, the Chatham Area Transit Authority, and the Chatham County–Savannah Land Bank Authority. These partnerships support infill development, rehabilitation of vacant and tax-delinquent properties, transit accessibility, and alignment with regional economic and workforce strategies.

Transportation and Housing Relationship

Housing Affordability and Total Cost of Living

In Garden City, housing affordability is closely tied to transportation costs due to the City’s auto-oriented development pattern and limited internal transit coverage. While housing costs remain lower than regional averages, many households rely on personal vehicles for access to employment, services, and regional destinations, increasing total household transportation expenses. For lower-income and cost-burdened households, savings achieved through lower rents or homeownership are often offset by fuel, insurance, vehicle maintenance, and longer commute distances. As a result, overall cost burden in Garden City is shaped by the combined cost of housing and transportation rather than housing costs alone. Statistics shared earlier indicate that 6% of renters and 5% of homeowners do not own vehicles. While in some cases the residents may live within easy access to public transportation, pedestrian or bicycle systems, or use another alternative by choice, in some circumstances the lack of a vehicle may infer the choice between the costs of owning a vehicle or the costs of securing a place to live must be made.

Workforce Access and Economic Competitiveness

Garden City’s proximity to major employment centers including industrial, logistics, and Port-related uses makes housing location a critical workforce issue. Many residents work in nearby industrial corridors or regional job centers that are not easily accessible without a vehicle. Limited transit frequency and coverage constrain mobility for entry-level and service workers, seniors, and households without reliable vehicle access. These conditions reinforce the importance of locating new housing near employment corridors, improving transit access where feasible, and reducing commute distances through infill and mixed-use development.

Development Patterns and Infrastructure Pressure

Historic development patterns in Garden City emphasize low-density residential neighborhoods separated from employment and commercial uses, contributing to automobile dependence and higher vehicle miles traveled. To address this, the City has prioritized compact development and reinvestment within targeted redevelopment areas, where utilities, wastewater, storm drainage and other infrastructure already exists. Mixed-use zoning districts, townhome developments, and multifamily projects approved along major corridors such as U.S. Highway 80 and within Tapestry Park are intended to reduce travel distances by placing housing closer to services and employment. These patterns support more efficient infrastructure use and help limit long-term public costs associated with roadway expansion.

Integrated Planning and Policy Frameworks

Garden City integrates housing and transportation planning through its Comprehensive Plan 2040, Urban Redevelopment Plan, and coordination with regional agencies. The City supports the regional “Strong Corridors” growth strategy, which prioritizes infill, mixed-use development, and reinvestment near existing transportation and other utilities infrastructure. Collaboration with the Chatham County–Savannah Metropolitan Planning Commission ensures that local housing strategies align with regional transportation planning and growth management objectives.

Zoning, Regulatory Reforms, and Incentives

The City uses zoning and incentive programs to strengthen the housing–transportation relationship. The Mixed-Use (M) District promotes development patterns where residents can live, work, and access services within walkable environments. Sidewalk-oriented building standards, interconnected street requirements, and pedestrian infrastructure standards support non-vehicular mobility within redevelopment areas. Garden City also offers reductions in building permit and inspection fees for affordable housing and qualifying projects located within urban redevelopment areas, particularly those with proximity to public transit stops. Enterprise Zones further encourage residential reinvestment and rehabilitation in areas near employment opportunities through targeted tax incentives.

Transit Coordination and Connectivity Investments

Garden City coordinates with Chatham Area Transit (CAT) to support transit access for residents, particularly seniors, low-income households, and those living in higher-density or mixed-use developments. While transit services remain limited compared to larger jurisdictions, City policies emphasize placing higher-density and affordable housing near

existing or planned bus routes where possible. While currently there are portions of the City not served by sidewalks and other pedestrian safety routes, pedestrian infrastructure requirements such as sidewalk construction and maintenance help improve first- and last-mile connectivity, enhancing access to transit, schools, and neighborhood services.

Housing Placement and Equity Considerations

Housing placement in Garden City increasingly reflects equity and resilience considerations. Public housing, affordable developments, and supportive housing initiatives are encouraged in locations with access to employment, transit, and essential services to reduce transportation barriers for vulnerable populations. For seniors, fixed-income homeowners, and households transitioning out of homelessness, proximity to services and reduced transportation costs are critical to long-term housing stability. These strategies reflect the City's recognition that transportation access is a core component of equitable housing policy and community resilience.

Port-Driven Employment Growth and Housing Planning in Garden City

Housing planning in Garden City is closely shaped by its proximity to the Port of Savannah and related industrial and logistics activity, which function as primary drivers of local housing demand rather than direct providers of housing programs. The Georgia Ports Authority does not operate housing initiatives; however, continued Port expansion generates sustained demand for workforce housing across a range of income levels. Residential projects approved by the City such as the multifamily development at 174 Minus Avenue have been explicitly positioned to serve employees working in Port-related and logistics industries. Workforce development pathways, including technical and industrial training programs linked to Port employment, further reinforce long-term housing demand within Garden City.

While the Port serves as an economic catalyst, responsibility for housing improvement rests with local government and community partners. Garden City's 2040 Comprehensive Plan identifies strategic coordination with the Georgia Ports Authority as an opportunity to leverage economic growth while protecting residential stability. The City's Urban Redevelopment Plan was adopted in response to historic disinvestment and industrial encroachment associated with Port expansion, prioritizing neighborhood reinvestment and housing quality. Zoning and land use tools are used to establish transitional buffers such as commercial or office uses between industrial activity and residential neighborhoods to mitigate impacts from traffic, noise, and incompatible land uses. Collectively, these strategies reflect a planning approach in which Port-driven growth necessitates housing solutions, while the City and organizations such as the Garden City Housing Team remain

the primary entities responsible for implementing housing rehabilitation, affordability, and neighborhood protection initiatives.

Regional Consistency of Planning for Housing

Housing conditions and affordability challenges in Garden City are closely tied to regional growth dynamics, workforce demand, and infrastructure systems that extend beyond municipal boundaries. As a small but strategically located jurisdiction within the Savannah–Chatham County region, Garden City relies on coordinated intergovernmental planning, shared regulatory frameworks, and regional partnerships to address housing stability, affordability, and resilience. The City’s housing strategies are intentionally aligned with countywide and regional efforts, recognizing that housing markets, labor mobility, and homelessness function at a regional scale.

Key Regional and Intergovernmental Housing Efforts

Strategic and Regional Planning

- Garden City’s Comprehensive Plan 2040 is prepared in coordination with the Chatham County–Savannah Metropolitan Planning Commission (MPC).
- Local housing and land use policies align with: Coastal Regional Commission (CRC) Comprehensive Economic Development Strategy (CEDS)
- Regional monitoring of housing inventory, workforce needs, and affordability gaps.
- The City supports the regional Strong Corridors strategy emphasizing:
 1. Infill development
 2. Mixed-use zoning
 3. Redevelopment along existing transportation corridors
 4. Reduced sprawl and infrastructure costs

Workforce and Economic Growth Coordination

- Housing planning reflects Garden City’s proximity to regional employment centers, including Port-related, industrial, and logistics jobs.
- Rezoning actions and residential projects (townhomes, multifamily, mixed-use) support workforce housing needs across the Savannah–Chatham County area.
- Housing supply decisions consider regional labor demand rather than only local employment.

Infrastructure and Regulatory Alignment

- Garden City coordinates with Chatham County, FEMA, and the National Flood Insurance Program (NFIP) on floodplain management standards affecting residential development.
- Local regulations align with regional safety and resilience goals through:
 1. Flood Damage Prevention Ordinance updates
 2. Manufactured housing standards
 3. Energy-efficiency incentives
- Zoning and development standards are structured to maintain consistency with neighboring jurisdictions.

Property Acquisition and Development Tools

- Garden City participates in the Chatham County–Savannah Land Bank Authority to support:
 1. Acquisition of vacant and tax-delinquent properties
 2. Redevelopment for housing and neighborhood stabilization
- The Urban Redevelopment Plan guides targeted infill, rehabilitation, and mixed-use development in coordination with regional revitalization efforts.

Homelessness and Supportive Housing Coordination

- The Mayor and Council adopted a resolution supporting the Savannah–Chatham County Interagency Council’s Five-Year Strategic Plan to End Homelessness.
- Garden City relies on regional systems for:
 1. Emergency shelter
 2. Transitional housing
 3. Supportive housing services
- Local planning policies emphasize:
 1. Housing stability
 2. Eviction and displacement prevention
 3. Expanded housing type diversity as preventative strategies

Funding, Grants, and Partnerships

- Housing rehabilitation and neighborhood stabilization are supported through:
 1. Georgia Department of Community Affairs (DCA) funding
 2. Community Development Block Grants (CDBG)
- Partnerships with Habitat for Humanity and the Garden City Housing Team leverage public and nonprofit resources.

- Participation in the Coastal Empire Resilience Network (CERN) integrates housing planning with:
 1. Climate resilience
 2. Flood risk reduction
 3. Long-term housing protection

Planning for Improving Housing

When household trends, housing stock conditions, affordability indicators, and local policy actions are evaluated together, the data indicate that Garden City faces a structural housing imbalance rather than a temporary market fluctuation. Housing pressures are driven by sustained affordability gaps, a mismatch between household composition and available housing types, land and infrastructure constraints, and rising non-housing costs such as insurance and transportation.

Economic conditions between 2020 and 2025 intensified these pressures. Housing costs increased rapidly while income growth lagged, particularly for renters and lower-wage workers. A significant share of Garden City renters are cost-burdened, and affordability challenges extend to homeowners aging in place on fixed or declining incomes. For low- and extremely low-income households, even though housing in Garden City is generally less costly than in neighboring Savannah and other locations in Chatham County, the supply of affordable and available units remains limited, reinforcing housing instability.

Household composition trends further highlight the mismatch between demand and supply. Garden City is increasingly characterized by smaller households, single parent headed households, nonfamily households, and aging residents, as well as workforce participants with more transient lifestyles, while the housing stock remains dominated by older single-family detached units and limited multifamily or missing-middle options. New residential development has begun to introduce townhomes and multifamily units, but overall production has not yet scaled to meet the needs of renters, young workers, seniors, or downsizing households. As well, data supports a sizeable transient workforce largely characterized by a high-turnover, project-based labor pool, driven by proximity to the Port of Savannah and heavy industrial activity. This population is composed of temporary workers, logistics personnel, and seasonal employees who fill roles in warehousing, construction, and transportation, often residing in the area on a short-term basis.

Vacancy patterns do not indicate excess housing supply. Vacancies are concentrated in smaller-scale or rental units and reflect turnover, affordability stress, and limited housing

choice rather than surplus. Rising vacancy has not translated into improved affordability, underscoring that availability alone does not ensure access.

From a land use and infrastructure perspective, Garden City faces competing pressures between residential neighborhoods and industrial expansion, particularly related to Port activity and logistics corridors. Infrastructure capacity, floodplain constraints, and the need for buffering between industrial and residential uses limit where new housing can be located and the density that can be achieved. Older housing stock further elevates rehabilitation needs and operating costs, especially for low-income households.

In response, Garden City has increasingly relied on intentional housing policy interventions, including mixed-use rezoning, redevelopment planning, housing rehabilitation programs, affordability incentives, and regional coordination. These actions reflect recognition that market forces alone will not resolve housing challenges. Housing affordability in Garden City intersects directly with transportation access, workforce stability, neighborhood protection, and long-term economic competitiveness.

Climate-related risks further compound housing pressures. Floodplain regulations, elevation requirements, marsh buffers, and rising insurance costs increase the cost of constructing, rehabilitating, and maintaining housing, particularly in older neighborhoods and manufactured housing areas. These constraints reduce developable land and disproportionately affect naturally affordable housing, accelerating displacement risk. From a planning perspective, climate resilience is a core housing issue in the City and larger region requiring coordinated land use, infrastructure investment, and targeted assistance.

Collectively, demographic trends, affordability data, vacancy patterns, and policy responses confirm the need for deliberate, coordinated housing strategies in Garden City. Future housing success will depend on expanding housing types at attainable price points, aligning density with infrastructure and transit access, preserving existing affordable units, and managing growth pressures associated with regional employment centers. Without sustained policy intervention, rising costs, land constraints, and climate impacts will continue to limit housing access and stability.

Housing SWOT Analysis

Strengths

- Strong local recognition that housing affordability is a structural issue
- Active planning tools including mixed-use zoning, redevelopment planning, and housing rehabilitation programs
- Partnerships with Habitat for Humanity, the Garden City Housing Team, and regional agencies
- Participation in regional coordination through MPC, CRC, CAT, and the Land Bank Authority
- Targeted reinvestment efforts in older neighborhoods and redevelopment areas

Weaknesses

- Housing stock dominated by older single-family units
- Limited supply of missing middle and multifamily housing
- High-cost burden among renters and fixed-income homeowners
- Limited rental inventory and constrained affordability options
- Infrastructure, floodplain, and land-use conflicts limiting housing expansion

Opportunities

- Expansion of townhomes, duplexes, and small-scale multifamily housing
- Strategic infill and redevelopment within urban redevelopment and mixed-use areas
- Alignment of housing with transit corridors and employment centers
- Preservation and rehabilitation of aging housing stock
- Leveraging state and federal funding for affordability and resilience

Threats

- Continued displacement driven by rising rents, insurance, and operating costs
- Loss of affordable housing due to redevelopment and industrial pressure
- Climate-related regulations and flood risk constraining buildable land
- Competition between residential and Port-related industrial land uses
- Employment growth outpacing housing supply as developable land tightens
- Continued expansion of Port-related industrial and logistics activity increasing land-use conflicts and displacement pressure on residential neighborhoods
- Rising housing demand driven by regional employment growth without proportional delivery of affordable workforce housing

- Increased traffic, noise, and environmental impacts affecting housing quality and neighborhood stability
- Port-driven growth outpacing local infrastructure capacity and housing production

	Strategy Project	Timeline	Lead Partner	Funding Source	Cost Estimate	Progress By 2025
H.1	Complete a housing study to determine which types and styles of affordable housing options are most needed to allow and accommodate local housing needs	2022–2023	Executive: Planning & Zoning	General Fund	\$50,000	0% (Planning to initiate in 2026)
H.2	Review codes related to vacant structures again to streamline process for enforcement, acquisition, or demolition	2022–2024	Planning & Zoning	Staff Time; Consultant	\$20,000	5% (Compiled an inventory of vacant structures in 2025, Demolition related codes were updated?)
H.3	Implement mechanisms that will assist in rehabilitating older homes	2024–2026	Garden City Housing Team	Staff Time; Grants	\$100,000/Annually	0% (Planning to initiate in 20XX)
H.4	Expand senior housing and affordable housing	2022–2023	Private Developers	General Fund	Project Driven/ Private Dollar	0% (Planning to initiate in 20XX)
H.5	Participate in the Chatham County/Savannah Land Bank Authority	2024–2026	Planning & Zoning	Staff Time	Staff Time	0% (Planning to initiate in 20XX)