

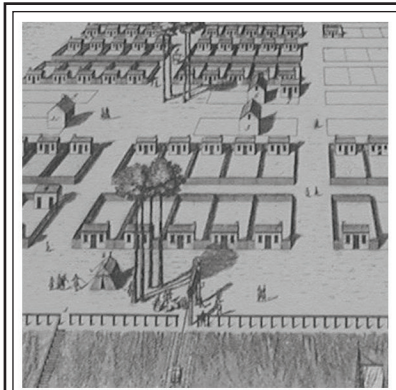
A View of Savannah as it stood the 29th of March 1734

Housing

The City of Savannah houses one of the nation's most valuable assemblages of 19th century architecture. Founded by General James Oglethorpe in 1733, Georgia's colonial capital now encompasses fifteen Historic Districts and features a unique design of streets and 22 squares framed by 18th, 19th and 20th century buildings.

The first houses in Savannah were of frame construction, eight feet high, sixteen feet wide and twenty-four feet deep. According to Mills

Lane, author of Savannah Revisited, this was "an echo from the late middle ages in England where the eight foot bay necessary for an ox and cart to pass under shelter had become architectural tradition." Abundant forests ensured that frame construction would predominate for the first 100 years of the colony.



The development of the streetcar and later the automobile enabled the crowded community to develop housing farther and farther from the center of the city. The 20th century saw American cities moving to the suburbs. Savannah was no exception as it

abandoned the grid layout and expanded to the south.

Grand old inner city houses became unfashionable and expensive to maintain.

Many were broken up into apartments. The trend continued unabated until the 50s when several close

calls with destruction of landmarks forced local citizens to act. The Historic Savannah Foundation was established to preserve the historic downtown. It took decades of effort, but they largely succeeded in their task and now Savannah is widely regarded as a model for historic preservation and mixed use development.

7.1 Introduction

The Housing Chapter of the Comprehensive Plan is an inventory and assessment of the community's housing stock, as well as a discussion of the issues and needs associated with housing within Chatham County - Savannah. The chapter attempts to identify major housing problems, determine future housing needs, and develop a plan for managing housing development in the future. In order to achieve the community goal of ensuring that every resident has a safe and decent place to live within a satisfactory environment, the housing strategies presented promote coordination of housing policies and programs at the local, state, and federal levels.

Based upon these strategies, we find that a variety of housing opportunities must be available throughout the County, at prices that are affordable, to achieve a socio-economically diverse community.



7.2 Assessment of the Chatham – Savannah Housing Market

Chatham – Savannah is an area rich not only in history, but geography as well, from quiet countryside to salt water marshes and river ways, including Atlantic beaches on Tybee Island. The real estate market here reflects this diversity with housing opportunities ranging from restored 18th century townhomes, beachfront cottages, golf lot patio homes to secluded marsh-view hideaways, with a wide variety of price ranges and sizes.

There are two primary factors that influence the different types of housing units built in Chatham County: zoning, which specifies the types of units developers are allowed to build, and market demand, which dictates the types of housing units people want to buy. The future market demand for specific types of units will depend upon the future demographic changes of various population groups. For example, if the future population is projected to be either very young or very old, the market will likely demand relatively more multi-family units than are provided in the current housing mix.

In addition to estimating the total future demand for housing, population projections can also be used to estimate the future demand for various types of housing. There are three types of housing needs that are addressed in the next section: multi-family housing; affordable housing; and special needs housing.

7.2.1 Housing Unit Types

Residential land uses occupy over 33,000 acres within the County as a whole. The types of housing include a mix of single-family, multi-family, and manufactured homes as shown in Table 7.1 *Housing units by type within Chatham County*. The single-family, site-built home continues to be the most popular type of housing unit in the market, representing over 60 percent of the total units in Chatham County in 2014. In 2014, multi-family housing units (structures with two or more units) comprised almost 26 percent of the housing stock. Manufactured homes accounted for less than five percent of the housing units.



7.2.2 Multi-Family Housing

One major factor in estimating the future need for various housing types is the age distribution of the future population. Age is a major factor in housing choice because people within a given age group tend to share various characteristics. People in their early twenties are more likely to rent an apartment than buy a house because young people tend to have fewer financial resources than an older population, and they also tend to be more mobile. People in their working years are likely to choose to live in single-family homes because they have more capital and are likely to be raising children. People who are retired may opt for a simpler lifestyle, which may involve selling their single family home and moving into a townhouse, garden apartment, or other type of multi-family unit. An area's age distribution, along with its wealth and cultural characteristics, is therefore a major factor in determining that area's demand for various types of housing units.

Table 7.1: Projected Age Distribution, Chatham County

AGE	2010	2020	2030	% Chg. 2010-2030
<5	17,219	17,442	17,514	1.7
5 to 14	34,008	34,911	35,141	3.3
15 to 24	33,666	35,056	35,221	0.5
25 to 34	35,959	34,690	35,354	-1.7
35 to 44	35,318	35,370	34,949	-1.0
45 to 54	35,318	35,370	37,340	5.8
55 to 64	29,466	35,494	34,789	18.1
Over 65	33,772	48,040	57,696	70.8

Source: MPC Projections

The aging of the overall population is a nationwide trend as the “Baby Boom” generation approaches retirement and the generation of the “Baby Bust” that follows it is significantly smaller. This nationwide aging effect will be even more pronounced in the South, which continues to be a retirement destination. The local effect in Chatham County will likely be even more pronounced because of its desirable coastal location and the close proximity to resorts and retirement communities.



As shown in Table 7.2, Chatham County’s population is projected to age significantly over the next 15 years. The largest population gains will be in older age groups. The effect will be increasingly pronounced among the oldest age groups, with 45 to 54 year olds increasing 5.8 percent from 2010 levels, and 55 to 64 year olds increasing 18.1 percent and people who are over 65 increasing by over 70 percent. Younger age groups, by contrast, are projected to experience either very modest growth or slight reductions from current level.

As people grow older many find it advantageous to relocate from single-family homes to multi-family dwellings, making it likely that an increase in demand for multi-family units will accompany the aging population. The future demand for multi-family units will continue

To ensure there are sufficient amounts of multi-family housing units available for the ever growing young adult and senior population, it is essential that more multi-family units come into the market.

to rise because of the projected increase in the population of college students. Although Chatham County’s total population of young adults is projected to decrease slightly between 2010 and 2030, it is expected that the County’s population of college students will increase as Chatham County’s major institutions of higher learning continue to expand and attract students from outside the County.

To ensure there are sufficient amounts of multi-family housing units available for this ever growing population, the County needs to see more multi-family units come into the market.

7.2.3 Affordable Housing

Projecting the future demand for affordable housing is challenging because the affordable housing market is dependent upon economic conditions, which are difficult to forecast. Affordable housing is also a relative issue; all housing is affordable to somebody. One of the answers to the question of developing affordable housing, from a regulatory standpoint, is to require new development to provide a range of housing types and sizes, in various locations, to help ensure a diverse housing stock and maximize housing choices for the individual.

There are numerous zoning strategies that can be used to help ensure a diverse housing stock. One strategy is to allow a variety of housing types within residential zones. It is often a common zoning practice to separate different housing types, which prevents developers from building a mix of housing types. This practice limits differentiation within the housing stock, as many local governments and developers are biased in favor of single-family detached housing.



However, the zoning ordinance can also include affordable housing incentives such as density bonuses to help make constructing affordable housing more attractive to developers. Another strategy is to allow innovative housing types, such as accessory dwelling units, in new and existing residential areas. This is already a common

practice in many of Savannah's historic neighborhoods, where carriage houses have been converted into rental units. Infill development of this type not only creates a second source of income for the landowner (thereby helping to increase the affordability of the primary unit), it also decreases costs for the City, which benefits from the gain in residential population without investing in additional infrastructure. Additionally, the renters of accessory units gain the opportunity to live in a neighborhood that may otherwise be unaffordable to them.

Because low income and elderly populations have a higher reliance on public transportation than other groups, the County and City's zoning ordinance should encourage affordable housing units in walkable, mixed-use neighborhoods with access to reliable public transit. A walkable development pattern will reduce dependency on automobiles to include special needs populations (who either cannot afford cars or are physically unable to drive), and will also help make the provision of mass transit more effective and feasible.



7.2.4 Housing Mix

Maintaining a mix of housing types is one of the most important housing strategies. It helps to ensure a socially and economically diverse community by providing viable housing options for residents from the full spectrum of personal preference and economic buying power.

The most popular form of housing in the area is single-family detached housing (See Table 7.2) The concentration of single-family detached homes is highest overall in the unincorporated area, and lowest in the City of Savannah with Chatham County having a higher percentage at 63.8 percent versus the City of Savannah at 57.3 percent.

Table 7.2: Housing Types as a Percent of Total Housing Units, 2000-2014				
	CHATHAM COUNTY		SAVANNAH	
Units in Structure	2009	2014	2009	2014
Total Units	98,528	103,807	53,526	52,264
1 (detached)	65.2	63.8	60.6	57.3
1 (attached)	5.4	5.9	6.3	7.3
2	3.5	3.3	5.6	5.6
3 to 4	6.5	5.7	9.1	8.5
5 to 9	7.1	7.0	8.4	9.4
10 or More	7.9	9.6	8.3	10.4
Manufactured Home or other type	4.6	4.8	1.7	1.5

However, the trend for the past five years indicates an increasing development of multifamily structures which will assist with meeting the demand discussed in Section 7.3.2.

7.2.5 Public and Assisted Housing



The demand for public and assisted housing is likely to grow as total population continues to increase in Chatham County. The Housing Authority of Savannah (HAS) operates public housing and rental assistance programs in the Savannah area. As of July 2016, the HAS serves approximately 7,500 residents in over 2,900 units via the Section 8 housing assistance payment program¹. In recent years, HAS has made great strides toward achieving its goal of producing Savannah's first integrated mixed income/mixed use housing projects at the Fellwood and Savannah Gardens public housing sites.

7.2.6 Homelessness

Although it seems unlikely that the problem of homelessness will ever be completely solved, the Chatham-Savannah Authority for the Homeless (CSAH) is taking steps toward helping the homeless population. The Authority's strategy has gradually shifted away from a shelter-based approach and toward its current system of providing a continuum of care for homeless persons, including a project to establish safe, clean and sustainable, non-traditional housing options. The Authority offers a "shelter plus care" approach where the homeless are provided with skills training and other services in addition to shelter. Future goals include the

¹ Source: Housing Authority of Savannah

establishment of a managed campsite, a self-governed “tiny homes village” with prefabricated micro shelters located in clusters within a fenced area. CSAH’s Strategic Plan for 2015-2018 that details how the community will continue to serve the homeless can be found at www.homelessauthority.org

Again, as the population continues to grow in Chatham County, the need for housing assistance for the homeless will also grow and therefore, must be an issue raised and addressed together by all of the local governments and its residents.



7.3 Assessment of Housing

7.3.1 Age and Condition of Housing

The age of Savannah's housing stock reflects the area’s early development. In 2014, more than 60 percent of the housing stock in Savannah was at least 30 years old and 38 percent was over 50 years old (Table 7.4). Homes that are more than 30 years old are generally at the greatest risk of being substandard and/or subject to deterioration associated with improper maintenance and repair. The highest rehabilitation need usually occurs in communities with a concentration of the following characteristics: an older housing stock; non-subsidized rental housing; and low-income households. All of these characteristics could apply to the City of Savannah at one point in time.



Table 7.3 also indicates that 70 percent of the housing units in both Chatham County and the City of Savannah were constructed between 1940 and 2000. Generally speaking, the majority of the units that are 50 years old or older are concentrated in Savannah’s various historic neighborhoods (see additional discussion in the Historic Resources Chapter).

Table 7.3: Age of Housing Structures (Percentage of Total)				
	CHATHAM COUNTY		SAVANNAH	
	#	%	#	%
Total Housing Units	103,807	100	52,264	100
Built 2010 or later	1,453	1.4	1,254	2.4
Built 2000 to 2009	22,318	21.5	5,749	11.0
Built 1980 to 1999	31,661	30.5	9,982	19.1
Built 1960 to 1979	25,017	24.1	15,261	29.2
Built 1940 to 1959	16,298	15.7	12,072	23.1
Built 1939 or earlier	7,059	6.8	7,996	15.3

Source: American Community Survey

7.3.2 Owner and Renter Occupied Units

In Chatham County, 56 percent of all households are owner occupied. This is a substantially higher incidence of owner occupancy than in the City of Savannah (45 percent). Over the last 30 years, owner occupancy rates within the County as a whole, the City of Savannah, and the unincorporated area have remained fairly stable.



In 2014, an estimated 45 percent of Savannah's occupied housing units were owner-occupied, representing a decrease from the city's 50 percent owner occupancy rate in 2000. Prior to 2000, a majority of the occupied units in Savannah were owner-occupied units. This characteristic had been a part of Savannah's housing market for several decades, owing in part to the age of the housing stock and a small concentration of public housing complexes in the City. Until the 1990s, the renter-occupancy rate had been steadily increasing in Chatham County. The construction of several

apartment complexes during the 1980s pushed the percentage of renter-occupied units up. Table 7.4 summarizes housing tenure in Chatham County and the City of Savannah.

Table 7.4: Housing Tenure 1980-2014				
	CHATHAM COUNTY		SAVANNAH	
	Number	%	Number	%
Year 2014				
Total Occupied	103,807	100	52,264	100
Owner Occupied	58,158	56	23,525	45
Renter Occupied	45,649	44	28,739	55
Year 2000				
Total Occupied	89,865	100	51,375	100
Owner Occupied	54,293	60	25,842	50
Renter Occupied	35,572	40	25,533	50
Year 1990				
Total Occupied	81,111	100	51,943	100
Owner Occupied	47,727	59	26,319	51
Renter Occupied	33,384	41	25,624	49
Year 1980				
Total Occupied	71,323	100	50,681	100
Owner Occupied	42,334	59	26,621	53
Renter Occupied	28,989	41	24,060	47

Source: U.S. Census Bureau, American Community Survey

7.3.3 Costs of Housing

The cost of housing countywide, both owner-occupied and renter-occupied, has increased steadily over the past three decades. In 2000, the median price for a home in Chatham County was \$95,000. By 2014, the estimated median price of a home rose to \$171,000, an 80 percent increase in a fourteen-year period. In Savannah, during the same time period, the

cost of housing rose a little over 82 percent from \$78,500 in 2000 to \$143,200 in 2014 (Table 7.5). If housing prices continue to increase faster than incomes, an increasing percentage of Savannah and Chatham County residents will find housing costs unaffordable.

Between 2000 and 2014, the median contract rent for Chatham County increased by 96 percent, from \$475 to \$935. In Savannah, during the same time period, the median contract rent also rose 98 percent from \$450 in 2000 to \$891 in 2014. (Table 7.6) Contract rent is the dollar amount a renter pays under a rental or lease agreement, excluding utility costs (unless these costs are included in the rental agreement).

However, it should be noted that the Census reports do not necessarily provide an accurate measure of market rents. The rents reported by the census may be inaccurate because many rental units in Savannah are either income and rent restricted (government subsidized rental apartments) or a part of the federal Housing Choice Voucher Program, where residents pay no more than 30 percent of their incomes for rent.

Table 7.5: Median Home Value/Rent for Specified Owners and Renters 1980-2000		
	CHATHAM COUNTY	SAVANNAH
Owner-Occupied		
1980	\$36,100	\$33,200
1990	\$63,300	\$54,800
2000	\$95,000	\$78,500
2014	\$171,000	\$143,200
Renter-Occupied		
1980	\$133	\$125
1990	\$296	\$281
2000	\$475	\$450
2014	\$935	\$891

Source: U.S. Census Bureau and American Community Survey (Not adjusted for inflation)



income tenant with a federal housing voucher. The federal government pays the difference between the fair market rent and the tenant's payment.

An indication of the difference between contract rents and market rents is the federal government's estimate of fair market rents for the coastal area (Savannah, MSA). The fair market rent is the dollar amount a property owner is entitled to receive, less utility costs, for a rental unit occupied by a low-

7.3.4 Special Needs

A considerable number of the population within Chatham County and Savannah have special housing needs. Table 7.6 includes an inventory of some disabilities accounted for by the Census Bureau. In terms of how these disabilities affect housing needs, many simply require modifications to existing residences such as replacing steps with ramps and improving wheelchair accessibility. Other disabled residents, such as individuals with cognitive difficulties, require long-term residential care.

Chatham County and Savannah have an array of residential services to include shelters for victims of domestic violence and their families, rehabilitation centers for individuals recovering from drug addiction and mental illness, residential facilities for people with developmental disabilities, and transitional housing for homeless families and individuals. In addition, a number of agencies provide subsidized or affordable housing for older adults as well as hospice residences for patients with terminal diseases.

Although not all-inclusive, Table 7.6 below displays the number of residents within Chatham County and the city of Savannah with a disability as defined by the US Census that may have special housing needs.

Table 7.6 Disability Characteristics		
	CHATHAM COUNTY	SAVANNAH
Disability status	5.9%	5.8%
Hearing difficulty	3.8%	3.7%
Vision difficulty	4.2%	4.1%
Cognitive difficulty	4.7%	4.6%
Ambulatory difficulty	4.5%	4.5%
Self-care difficulty	4.5%	4.5%
Independent living difficulty	4.8%	4.7%

Source: American Community Survey 5-year Estimate, 2010-2014

7.3.5 Historic Housing Inventory

By far, the greatest numbers of identified historic resources in the City of Savannah are located within neighborhoods that are listed on, or are eligible for National Register of Historic Places listing. Ninety-two percent of these resources are residential structures. These pedestrian-oriented urban residential neighborhoods offer numerous advantages for rehabilitation such as established shade trees, paved streets, sidewalks, water and sewer, trash pick-up and public transportation. It makes more economic sense to maintain and upgrade older neighborhoods than to further expand suburban construction, which places new demands on transportation and other infrastructure systems.

The historic housing stock provides opportunities for a variety of housing types. Additionally, the quality of materials, craftsmanship, and detail would be prohibitively expensive to duplicate today. Listing on the National Register qualifies these houses for various federal and local rehabilitation tax incentive programs. For further discussion of the advantages and challenges faced in historic neighborhoods see Chapter 9: Quality of Life - Historic and Cultural Resources. A complete list of individual historic resources can be reviewed at the Chatham County-Savannah Metropolitan Planning Commission (MPC).

7.4 Regional Housing Market

The housing characteristics of the region reflect the area's history and early development patterns. More recent trends show how and where housing development is expected to occur in the future. This section of the Housing Chapter addresses the relationship between the existing housing stock and commuting patterns as well as looks at the housing market in



surrounding counties. These aspects of the community, when compared with existing housing stock, are a good measure of how well the housing market meets the residents' needs.

7.4.1 Commuting Patterns

Examining Chatham County's commuting patterns provides insight for economic development and housing planning, land use issues, and traffic patterns. Overall, the commuting patterns data indicates that Chatham County remains a principal job center for the region, although surrounding counties are improving their position as job providers. In 2000, around one in five workers in Chatham were commuters from surrounding

counties of Bryan, Effingham, Liberty, and Jasper and Beaufort counties in South Carolina. In 2012, that number had dropped to around one out of seven workers in Chatham County who commuted from a surrounding county to work in Chatham County.

7.5 Chatham – Savannah Housing Market Needs & Opportunities

Chatham County and the City of Savannah intend to continue identifying community needs and opportunities for adapting local activities, development patterns and implementation practices that will promote an adequate range of safe, affordable, inclusive, and resource efficient housing in the community.

This will be achieved in Chatham County and the City of Savannah by:

- Encouraging the development of a variety of housing types, sizes, costs, and densities in each neighborhood;
- Promoting programs to provide housing for residents of all socio-economic backgrounds, including affordable mortgage finance options;
- Instituting programs to address homelessness issues in the community; and
- Coordinating with local economic development programs to ensure availability of adequate workforce housing in the community.