

# HOUSING ELEMENT

06



# HOUSING

## Introduction

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The Housing Element of Garden City 2040 is an inventory and assessment of the community's housing stock, as well as a discussion of the associated housing issues and needs within Garden City. This element 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 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 Garden City, at prices that are affordable to achieve a socio-economically diverse community. Population projections can be used not only to estimate the total future housing demand, but they can also be used to estimate the future demand for specific types of housing. There are three types of housing needs addressed in the following sections: multi-family, affordable, and special needs housing.

# THE STATE OF HOUSING

## Housing Occupancy

According to 2018 5-Year American Community Survey (ACS) data, there are an estimated 3,500 housing units in Garden City, with an occupancy rate of 89.2%. Generally, vacant housing is at an increased risk of dilapidation, which can have a negative impact not only on home values and property taxes, but also on the quality of life of residents.

Overall, the number of available housing units has decreased in Garden City over time; however, with more people moving into Chatham County, this may change in the near future due to the consistent demand for housing.



## Number of Housing Units, 2010–2018

	2010	2014	2018
Garden City	3,790	3,922	3,552

Figure 6.1–Housing Units, Garden City  
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

## Housing Occupancy, 2018

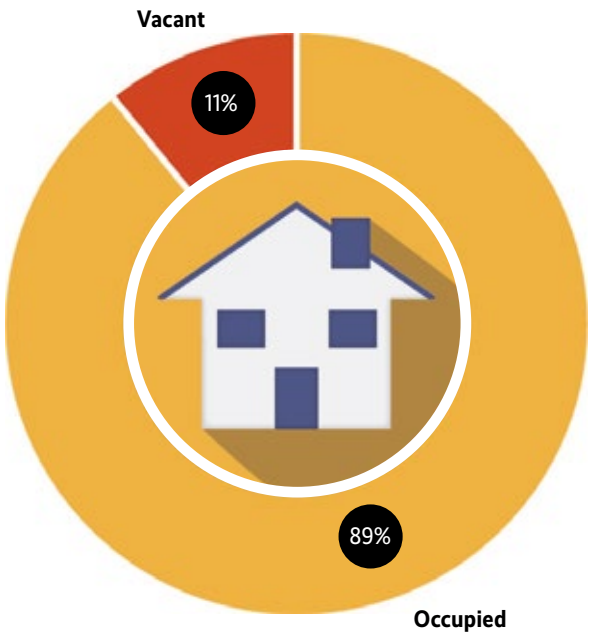


Figure 6.2–Housing Occupancy, Garden City  
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates





## Housing Types

The most common housing type in Garden City is the single-family detached house, accounting for around 50% of the total housing stock. The second most common housing type is the mobile home, making up 20% of housing units in the area. The remaining 30% of housing consists of multi-family units of various sizes. As multi-family units tend to be smaller and require less land to build a large quantity of housing, it continues to be an effective way to increase affordable housing stock.

There are two primary factors that influence the different housing types in Garden City: zoning, which specifies the types and density of units developers are permitted to build, and market demand, which refers to the types of housing units that people want to buy.

Currently, the vast majority of housing areas are allocated for single-family, detached housing, but there is a rising interest in apartments being constructed in the area as well.

Additionally, speculation is a housing market driver, as real-estate investors can create fluctuations in home prices and demands by guessing on the future value of certain homes based on their investments.

*In Garden City, nearly 50% of all housing is single-family detached*  
—American Community Survey, 2018



## Housing Types, 2018

Housing Type	GARDEN CITY	
	Number of Units	%
1-unit, detached	1,764	49.7
1-unit, attached	79	2.2
2 units	51	1.4
3 or 4 units	470	13.2
5 to 9 units	199	5.6
10 to 19 units	191	5.4
20 or more units	39	1.1
Mobile home	759	21.4
Boat, RV, Van, etc.	0	0
Total	3,552	100%

Figure 6.3—Housing Types, Garden City

U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates



## Age of Housing

Housing units in Garden City vary in age; however, the majority were built between 1980 to 1989. With 72% of housing being 30 years old or older, the vast majority of housing is at risk of becoming dilapidated if not properly maintained. The City works with local non-profit groups that assist community members, most notably seniors on a fixed income, with the maintenance of their homes if needed. However, because the majority of homes are older than 30 years, efforts to help residents maintain housing—and reduce vacant housing—must continue to be implemented to prevent a large amount of the housing stock fall into a state of disrepair.

During the years since 2013, Garden City had the most development it had seen in many years, with the construction of 18 new homes from 2016–2018. Again, as the demand for housing continues to be an issue in Garden City, a continued proactive approach to residential development must be taken to foster this growth.

*Around 72% of housing in Garden City is 30 years or older  
—American Community Survey, 2018*

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## Year Housing Structure Built, 2018

GARDEN CITY		
Year Built	Number	%
Built 2014 or later	0	0
Built 2010 to 2013	43	1.2
Built 2000 to 2009	440	12.4
Built 1990 to 1999	515	14.5
Built 1980 to 1989	657	18.5
Built 1970 to 1979	380	10.7
Built 1960 to 1969	433	12.2
Built 1950 to 1959	583	16.4
Built 1940 to 1949	419	11.8
Built 1939 or Earlier	82	2.3
Total	3,552	100%



Figure 6.4—Age of Housing Structure, Garden City  
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

## Housing Tenure

Although numerous factors have come into play, theories can be posited as to why Garden City has seen a continual decrease in the number of owner-occupied homes versus renter-occupied homes since 2010. Many feel that in addition to older residents aging out of their homes, investors might have purchased homes for rental purposes during the 2000s, thereby increasing the market share of home rentals.

Two-thirds of renters (65%) say they are currently renting more as a result of circumstances, such as not being able to afford to accumulate funds for a down-payment to purchase a home right now, while 32% say renting is a matter of choice—they could buy a home, but they choose to rent instead. More than half of renters (52%) say not being able to afford a down payment is a major reason, and an additional 19% say this is a minor reason. Some 42% of renters say not being able to afford the kind of house or neighborhood they would want is a major reason for currently renting their homes, the same share that says the desire to pay down debts is a major reason. Almost four-in-ten (38%) say a major reason for renting rather than owning is that they do not think they would qualify for a loan. In addition, African-Americans, Hispanics, and lower-income applicants previously relied heavily on subprime loans, which have largely dissolved.

Again, there are various reasons as to why residents choose to rent or own. For example, many people who rent find renting more flexible, as they may be students or have a job that requires them to move more frequently. It also has lower upfront costs compared with buying a house. With nearly one-quarter of residents living below the poverty line, and a median income of only \$43,000, people may find significant barriers when trying to purchase a home. Many municipalities find it beneficial to have more homeowners than renters, as this typically leads to higher property values with more stable population numbers. To improve this stability, increasing the number of affordable housing units for purchase is necessary to keep interested residents from being priced out of owning a home in the community where they reside.

### Housing Tenure, 2018

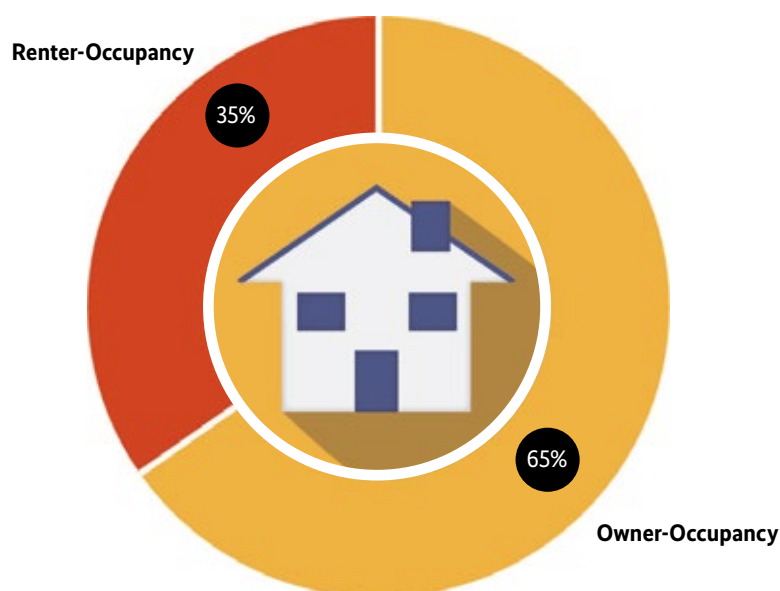


Figure 6.5—Housing Tenure, Garden City

U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates



## Housing Values

According to the 2018 American Community Survey 5-year estimates, the majority of owner-occupied homes in Garden City are valued between \$100,000 to \$149,999. With a current median home value of \$124,600, home values steadily increased over the years, before spiking between 2014 and 2018. In fact, home values in 2018 were currently 60% higher than in 2000. The largest jump in home values fell between the 2014 and 2018 time frame as the economy continued to recover after the 2007–2009 recession.

*The Median home value in Garden City is \$124,600 and has increased 60% since the year 2000*  
—American Community Survey, 2018



## Home Values, 2018

	2000	2010	2014	2018
Garden City	77,700	93,500	99,200	124,600

Figure 6.6—Housing Values, Garden City  
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

## Year Moved In, 2018

	GARDEN CITY	
Year	Number	%
2017 or Later	211	6.7
2015 to 2016	581	18.3
2010 to 2014	1,126	35.5
2000 to 2009	623	19.7
1990 to 1999	136	4.3
1989 and Earlier	492	15.5
Total	8,985	100%

Figure 6.7—Year Moved In, Garden City  
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

## Year Moved In

More than 35% of Garden City residents moved in between 2010 to 2014. Another 25% of residents are newer, moving in during 2015 or later, according to the 2018 5-Year ACS. As shown in Figure 6.7, there is a diverse mix of recent and long-time residents, but these numbers will change as Garden City continues to attract newcomers to the community.



### Monthly Mortgage

Around 44% of Garden City residents pay between \$1,000 to \$1,400 in monthly mortgage, followed by 38% of residents who pay \$500 to \$999. The median monthly mortgage is \$1,119, which has followed the national upward trend and has seen an increase of over 33% since the year 2000.

### Monthly Rent

The majority of residents pay \$500 to \$999 in monthly rent. Another third of residents pay \$1,000 to \$1,499 in rent. This is in contrast to other municipalities, namely Savannah and Pooler, in which people are paying higher rent and many residents are paying \$2,000 or higher in monthly rent. Overall, residents pay less in rent in Garden City than in neighboring jurisdictions. Median rent, in general, has risen since 2000, with a slight dip in the mid-2010s.

*Median gross rent is \$855 in Garden City, representing a 72% increase since 2000 —American Community Survey, 2018*



Monthly Mortgage Costs, 2000–2018

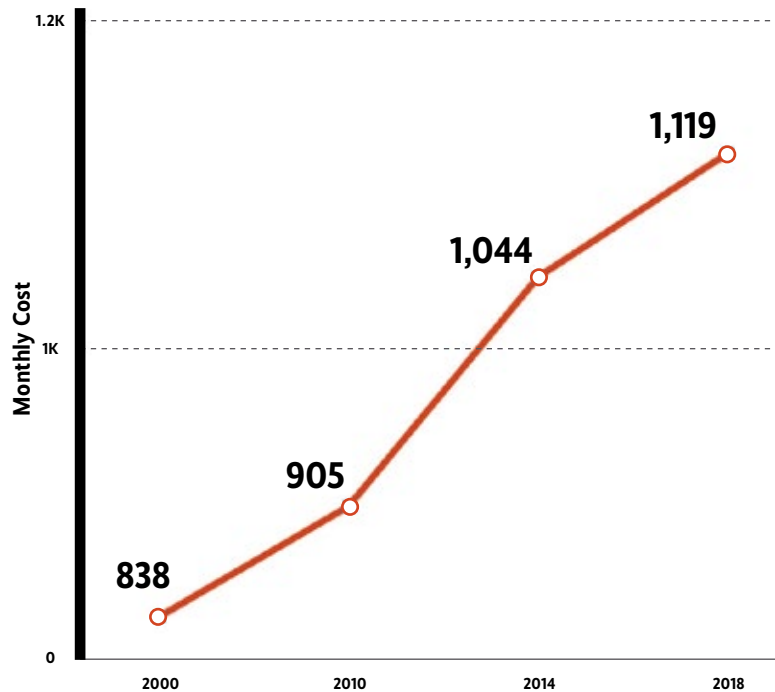


Figure 6.8—Monthly Mortgage Costs, Garden City  
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

Monthly Rent Costs, 2000–2018

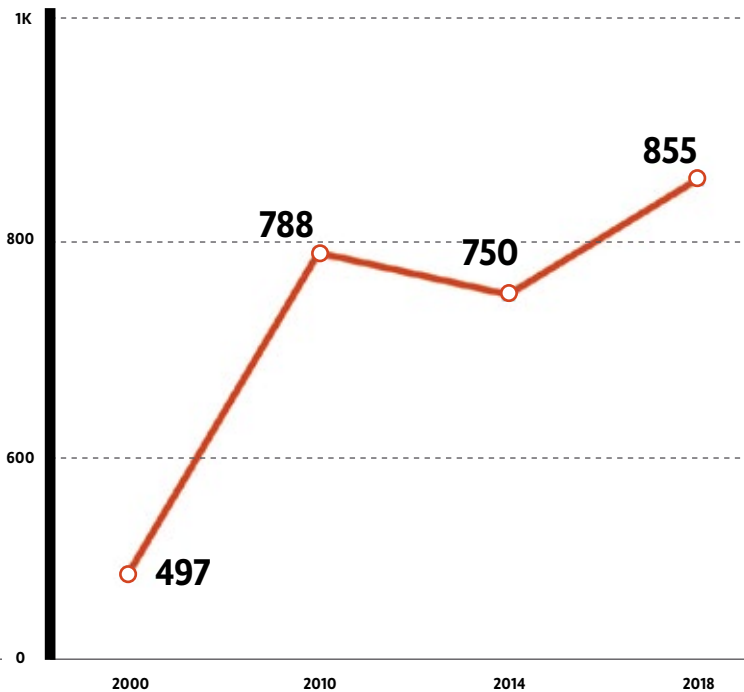


Figure 6.9—Monthly Rent Costs, Garden City  
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates





# AGE & HOUSING DEMAND

## Aging & Multi-Family

The median age of Garden City residents is 31.1, which is slightly younger than the rest of the county. As the aging populations rises, housing needs will change.

A major factor in determining the need for various housing quantities and types is the age distribution of the projected population. Age is a major determinant in housing choice because populations within a given age group tend to share various characteristics and needs. Individuals in their early twenties are more likely to rent an apartment than buy a house, as younger residents tend to move more often and have more limited financial resources than an older population. Individuals and families in their working years are likely to choose to live in single-family homes since they are likely to be raising children and need more space. People who are retired may opt for a simpler lifestyle, which often involves selling their single-family home and moving into a townhouse, garden apartment, or other type of smaller multi-family unit. An area's age distribution—along with its wealth and cultural characteristics—is therefore an important factor in determining the demand for various types of housing units.

Trends indicate that the U.S. median age is getting higher due to the “Generation Xers” or “baby bust” generation not having as many children, leading to a drop in the birth rate, and as the nation’s “Baby Boomer” generation approaches retirement. This nationwide aging trend is even more pronounced in the South, which continues to be a retirement destination. The local effect in Chatham County will likely be more noticeable because of its desirable coastal location, warmer climate, and the close proximity to health care, resorts, and retirement communities.



As shown in Figure 6.10, Chatham County's population is projected to grow significantly over the next 10 years with the largest population gain being seen in the older age groups. The effect will be increasingly pronounced among the 35 to 44-year-olds with a projected increase of 20.1% from the 2010 counts, 55 to 64-year-olds increasing 15.4% and individuals who are over 65 increasing by over 85%. Younger age groups, by contrast, are projected to experience either a very modest growth from current and previous levels.

As the population grows 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 larger aging population. Although Chatham County's total year-round population of young adults living within the county is projected to decrease slightly, it is expected that the population of college students residing in Chatham County part of the year will increase as the area's major institutions of higher learning continue to expand and attract students from outside the county. This trend also supports the finding that the local market could support more multi-family units within the county.

Projected Age Distribution, 2010–2030

Age	2010	2020	2030	%Chge. 2010-2030
Under 5	18,334	17,948	18,443	0.6%
5 to 14	31,751	33,172	36,654	15.4%
15 to 24	45,223	41,611	45,311	0.2%
25 to 34	40,557	46,267	41,995	3.5%
35 to 44	32,571	36,867	39,133	20.1%
45 to 54	34,782	33,244	38,304	10.1%
55 to 64	29,435	35,606	33,964	15.4%
65 and Over	33,218	45,835	61,720	85.8%

Figure 6.10–Chatham County Population Projections by Age Cohort  
U.S. Census Bureau: 2010 American Community Survey 1-Year Estimates & Georgia Office of Planning and Budget



# COST-BURDEN

## Housing Costs

According to the U.S. Department of Housing and Urban Development, 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 rent burden is defined as paying more than 50 percent of one’s income on rent.

Currently, 1/4 of homeowners and over 1/3 of renters are cost-burdened by housing payments. While cost-burden is currently lower than it was in the past, a significant portion of the population still pays a large amount of income toward housing. As shown in the Figure 6.11 and 6.12, cost-burden was at its highest around 2010 for homeowners, and 2014 for renters.

### COST-BURDENED

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 rent burden is defined as paying more than 50% of one’s income on rent.

—HUD

*Cost-burden for renters has been consistently higher than cost burden for homeowners  
—American Community Survey, 2018*

## Mortgage Cost Burden, 2000–2018

Year	Garden City	City of Pooler	City of Savannah
2000	17.3%	18.4%	26.57%
2010	38.2%	32.1%	42.76%
2014	29.8%	34%	41.24%
2018	24.6%	26.4%	33.53%

Figure 6.11–Mortgage Cost Burden

U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

## Rent Cost Burden, 2000–2018

Year	Garden City	City of Pooler	City of Savannah
2000	30.3%	27.5%	52.93%
2010	46.3%	26.6%	61.13%
2014	60.4%	36.2%	59.80%
2018	37.7%	44.4%	55.39%

Figure 6.12–Rent Cost Burden

U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

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# AFFORDABLE HOUSING

## Affordable Housing

The definition of affordable housing is often assumed to refer to low-income housing. However, in this document, "Affordable Housing" and "Low-Income Housing" are two different categories, with affordable housing referring to individuals who make a moderate income (police officers, teachers, social workers) and low-income referring to residents who live below the poverty line.

Projecting the future demand for affordable housing is challenging for the reason that 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. There is no one solution to making housing affordable to everyone; a possible tool, however, from a regulatory standpoint, would be to require new housing developments to provide a range of housing types and sizes, in various locations, to help ensure a diverse housing stock and maximize housing choices for every individual.

With Garden City having such high poverty and cost-burden rates, affordable housing initiatives and programs could help reduce housing costs, thereby contributing to an overall reduction in poverty. This could be implemented in a variety of ways through policy and zoning. For example, requiring developers to provide housing within an affordable-to-most cost range could help prevent pushing low-income residents out of the community in search of more affordable options. Additionally, updating zoning laws to allow for more multi-family housing would be beneficial, as this type of development requires less land and produces smaller units, thus maximizing the quantity of affordable housing that can be provided.

## "Missing Middle" Housing

Missing Middle Housing describes a range of housing types between single-detached homes and higher density apartment buildings that have gone "missing" from many of our cities. The referenced housing types are compatible in scale with single-family homes yet are denser and still fit seamlessly into existing residential neighborhoods. These housing types can include duplexes, triplexes, fourplexes, rowhouses, and townhouses.

The popularity of the term has grown alongside the housing challenges facing middle-income households. Increasingly, middle income households throughout Chatham County are experiencing difficulty finding housing that suits their needs and budgets. As discussed earlier, providing a wider range of housing types can be used as a tool to provide affordable housing for residents and build vibrantly unique communities.

## Gentrification

An additional important factor in the affordable housing conversation is gentrification. Gentrification refers to the process of higher income individuals moving into a low-income area, leading to the displacement of longtime residents due to increased property values and cost of living. There are multiple areas in Chatham County that are experiencing gentrification, creating a need to prevent displacement. This could involve providing property tax breaks for longtime residents, and home buyer programs for renters who have been priced out of the area. This is especially important for senior and disabled residents, who are often on a fixed income.





# PUBLIC HOUSING

## Public Housing in Garden City

Public housing is defined as government-owned and -operated or privately subsidized housing that is available for low-income individuals who cannot afford market rate prices. Garden City has three public housing complexes to serve the population who need subsidized and low-income dwellings. As a significant percentage of residents in Garden City live in poverty, access to public housing is critical in ensuring that individuals have access to secure housing. Garden City decision makers should explore other options outside of the traditional housing complex, such as the Housing Choice Voucher Program, also known as Section 8. Voucher programs not only expand the low-income housing stock, but also prevent the concentration of poverty.

Another important factor in creating public housing is location. The placement of housing is an important determinant in the overall quality of life of residents, especially in regard to access to vital resources. This includes access to food, jobs, and educational advancement. All housing should be placed in an area that is economically advantageous to residents, and this is especially important for low-income individuals who face more barriers in terms of job and food access.



### PUBLIC HOUSING

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families.

—HUD

# RESILIENCE & HOUSING

## Resiliency Planning

Resiliency planning is a way to reduce indirect vulnerabilities by improving the long-term conditions that can leave communities exposed to hazards. There are six core sectors around which communities can plan for resiliency.

These are:

- Community
- Economic
- Health and Social
- Housing
- Infrastructure
- Watersheds and Natural Resources

These six sectors are broad lenses through which a community can examine the impacts, identify stresses, or weaken their ability to respond, and strategically plan to address these upsets. Integration of activities across each sector is key to developing a resilient community. These sectors are interdependent, yet many strategies are likely to have a cross-sector impact. With the rise in extreme weather events, many communities are looking for ways to prepare for disasters that accompany the changing climate. New studies, regulations, and design practices are helping to address current and future needs.

Additionally, low-income communities are often disproportionately affected by weather- and climate-related disasters, as they are often located in areas that are vulnerable to flooding. Resilient design can offer solutions to dangerous disruptions while alleviating long-term costs.

Emergency preparedness also builds pathways to make a difference not only for the built environment but also for residents within these communities.

Much of Garden City is a flat coastal plain, making it susceptible to flooding, especially during the springtime and hurricane season. As the impact of climate changes compounds and grows, not only will flooding issues worsen but higher temperatures will most likely continue threatening residents and vulnerable populations during Garden City's hot summer months. To alleviate this threat, it is recommended that any new housing developments, most notably affordable housing developments, be built outside of flood zones and with a higher, more sustainable, and energy efficient design in mind. It is essential that residents living in high-impact flood zones understand how to protect themselves and their homes during rainy and hurricane seasons. Information on how to prepare for flooding can be found on the Garden City Floodplain Management webpage:

Lastly, the further people live from their jobs, schools, and services, the longer they spend commuting in cars, which creates more greenhouse gas emissions. When people have affordable options for housing close to where they work, they can spend less time commuting and reduce their greenhouse gas emissions. Additionally, building affordable places to live in close proximity to public transit options is an effective way to reduce greenhouse gas emissions.



# SPECIAL NEEDS HOUSING

## Special Needs Housing

A disability is defined as one of six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.

According to the 2018 American Community Survey 5-year estimates, 15% of residents in Garden City are living with a disability. Noting that individuals 75 years and older tend to have higher rates of disabilities, it can be expected that as the senior population in Chatham County and Garden City continues to rise, the need for more housing that disabled individuals can comfortably live in will also increase. This requires housing with wider hallways and doors, handrails, and ramps for wheelchair access while other disabled residents, such as individuals with cognitive difficulties, may require long-term residential care. As this sector of the population grows, Garden City must ensure that the appropriate number and types of homes are available for residents with specific needs.

### WHAT IS A DISABILITY?

A disability is defined as one of six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.

—CDC

## Disabled by Age Group, 2018

	Chatham	Garden City
Age		%
Under 5 Years	2.9	0.8
5 to 17 Years	6.6	5.2
18 to 34 Years	8.7	6.0
35 to 64 Years	16.9	13.3
65 to 74 Years	22.2	27.4
75 Years and Over	58.3	50.6



Figure 6.13—Percent Disability by Age, Chatham County & Garden City

U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates



Chatham County has an array of housing services to help its residents. For example, domestic violence shelters offer safe and private housing for victims of intimate partner violence and their families. Additionally, 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 are also available. In addition, a number of agencies provide subsidized or affordable housing for older adults as well as hospice residences for patients with terminal illness.

Although not all-inclusive, Figure 6.14 below displays the percentage of residents within Chatham County and Garden City with a disability as defined by the American Community Survey (2018) that may have special housing needs.

Disability Type, 2018

	Chatham	Garden City
Disability Type		%
Hearing Difficulty	4	3.9
Vision Difficulty	2.6	2.9
Cognitive Difficulty	6.5	7.4
Ambulatory Difficulty	8.6	6.3
Self-Care Difficulty	2.4	1.8
Independent Living Difficulty	6.2	4.8

Figure 6.14–Percent Disability Type, Chatham County & Garden City  
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

