

HOUSING ELEMENT

06



HOUSING

Introduction

The Housing Element of Pooler 2040 is an inventory and assessment of the community's housing stock, as well as a discussion of housing issues and needs within the city of Pooler. This element attempts to identify major housing problems, determine future housing needs, and develop a plan for managing housing development in the future.

Pooler is a growing a community that has an equally growing housing situation. There have been many new single-family and multi-family housing developments to serve the area as Pooler, and the Savannah MSA as a whole, grows. As the community grows and changes, different housing needs will emerge. The purpose of this element is to discuss the housing stock, quality, and needs of the community, while also making suggestions of what housing strategies should be implemented in the future.

THE STATE OF HOUSING

Housing Occupancy

As more people move into the Chatham County area, the number of housing units increases alongside population increases.

According to the 2018 5-Year ACS, there are approximately 9,000 housing units in the city of Pooler. Pooler has a very high occupancy at 96.3, with the vacancy rate continually decreasing since 2010 according to Census and ACS data. Additionally, homeowner vacancy rates tend to be lower than rental vacancy rates, with vacancy rates for both categories consistently decreasing over the years. High housing occupancy is beneficial for the community, as vacant properties are at a higher risk of becoming dilapidated.



As shown by Figure 6.1, the number of housing units in the city of Pooler has been increasing consistently since 2010. This is attributed to the fact that to Pooler population has been growing, with cheaper land costs, and growth-accommodating ordinances increasing a need for housing.

Number of Housing Units, 2010–2018

	2010	2014	2018
City of Pooler	7,182	8,606	8,985

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

Housing Occupancy, 2018

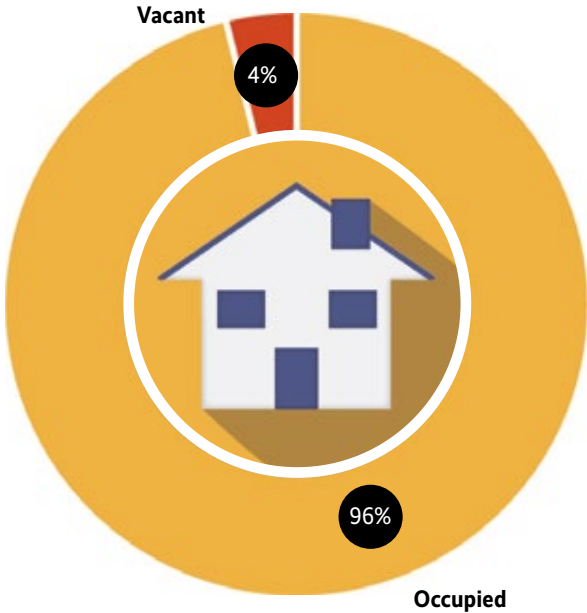


Figure 6.2–Housing Occupancy, Pooler
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

Housing Types

Maintaining a mix of housing types is one of the most important housing strategies. It helps to boost 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 dominant housing type in Pooler is single-family detached, accounting for 66% of the total housing stock. The second most common form of housing in Pooler are apartments with 20 or more units, at 9.1%. There are smaller amounts of other types of housing units, such as townhomes, small multi-family units, and mobile homes, but they are dwarfed in comparison to the amount of single-family detached homes.

There are two primary factors that influence the different housing types in Pooler: 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. 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 Pooler, 66% of all housing is single-family detached
—American Community Survey, 2018*



Housing Types, 2014–2018

Housing Type	CITY OF POOLER	
	Number of Units	%
1-unit, detached	5,948	66.2
1-unit, attached	431	4.8
2 units	99	1.1
3 or 4 units	242	2.7
5 to 9 units	144	1.6
10 to 19 units	575	6.4
20 or more units	818	9.1
Mobile home	728	8.1
Boat, RV, Van, etc.	0	0
Total	8,985	100%

Figure 6.3–Housing Types, Pooler
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates



Age of Housing

Much of the housing in Pooler is relatively new, with the majority of housing being built between 2000 to 2009. The age of the housing stock reflects how new many of the residences are and is indicative of the large population growth that Pooler has experienced, with 68% of structures being built within the last 20 years. Still 23% of housing is over the age of 30 years old and by 2040, houses built between 2000 to 2009 will also be over 30 years old. Structures that old are at an increased risk of becoming dilapidated. While Pooler has relatively new housing currently, steps toward maintaining present housing can reduce future risks of dilapidation.

Around 68% of housing in Pooler was built within the last 20 years

—American Community Survey, 2018

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Year Housing Structure Built, 2014–2018

CITY OF POOLER		
Year Built	Number	%
Built 2014 or later	450	5
Built 2010 to 2013	1,042	11.6
Built 2000 to 2009	4,609	51.3
Built 1990 to 1999	799	8.9
Built 1980 to 1989	467	5.2
Built 1970 to 1979	853	9.5
Built 1960 to 1969	288	3.2
Built 1950 to 1959	288	3.2
Built 1940 to 1949	99	1.1
Built 1939 or Earlier	90	1
Total	8,985	100%



Figure 6.4—Age of Housing Structure, Pooler

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

Housing Tenure

The majority of houses are owner-occupied in Pooler with 62% of homes being owned. The percentage of renter-occupied housing has decreased since 2010, which is the opposite of neighboring jurisdictions and national trends. With the current increase in apartment construction, the number of renters in the area may increase in the future. Additionally, the ratio of owner-occupied to renter-occupied units may also change.

Vacancy Rates, 2010–2018

	2010	2014	2018
Homeowner	6%	1.4%	0%
Rental	12.5%	14.8%	4%

Figure 6.5–Housing Vacancy, Pooler

Housing Tenure, 2014–2018

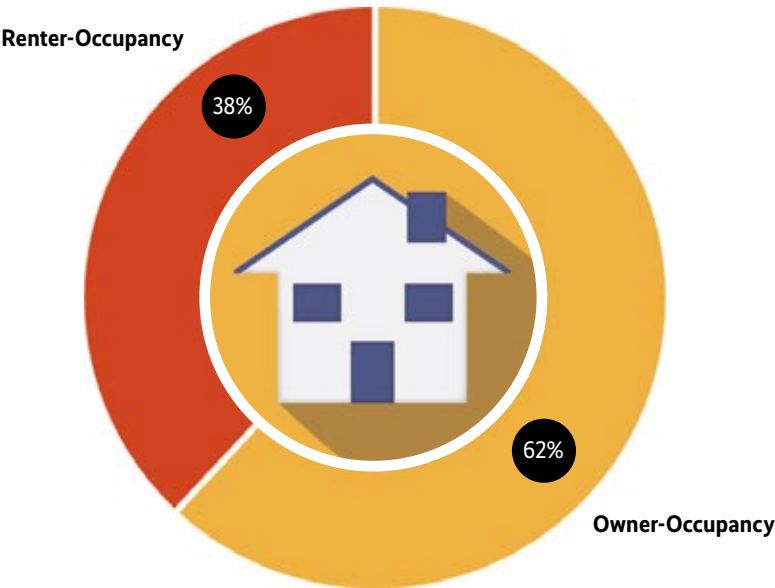


Figure 6.6–Housing Tenure, Pooler
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates



Housing Values

Overall, home values have been increasing in Pooler since 2000, aside from a slight dip recorded in the 2014 American Community Survey 5-Year Estimates. The majority of home values are between \$200,000 to \$299,999, with another 25% being between \$150,000 to \$199,999.

The Median home value in Pooler is \$215,500 and has increased 125% since the year 2000
—American Community Survey, 2018

Home Values, 2014–2018

CITY OF POOLER		
Median Value	Number	%
Less than \$50,000		5.6
\$50,000 to \$99,999		4.2
\$100,000 to \$149,999		8.9
\$150,000 to \$199,999		23.6
\$200,000 to \$299,999		41.8
\$300,000 to \$499,999		9.8
\$500,000 to \$999,999		5.3
\$1,000,000 or More		0.9
Total	8,985	100%

Figure 6.7—Housing Values, Pooler

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

Year Moved In, 2014–2018

CITY OF POOLER		
Year	Number	%
2017 or Later		11
2015 to 2016		19.3
2010 to 2014		25.4
2000 to 2009		32.8
1990 to 1999		3.9
1989 and Earlier		7.6
Total	8,985	100%

Figure 6.8—Year Moved In, Pooler

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

Year Moved In

The majority of residents moved into their houses between 2000–2009. Another 25% moved in between 2010–2014 while 20% moved in between 2015 to 2016.

With such a large influx of people moving in, the housing landscape has changed within the area, leading to the construction of new neighborhoods and apartments.



Monthly Mortgage

The majority of homeowners with a mortgage are paying either \$1,000 to \$1,499 (32.3%) or \$1,500 to \$1,999 (30.5%). The median mortgage is \$1,597 and has increased 77.4% since 2000.

Monthly Rent

The median rent is \$1,217 and has increased 107.3% since 2000. With such steady increases in rent throughout the years, efforts to ensure that housing is affordable to all Pooler residents must be explored.

Median gross rent is \$1,217 in Pooler, representing a 107% increase since 2000 —American Community Survey, 2018

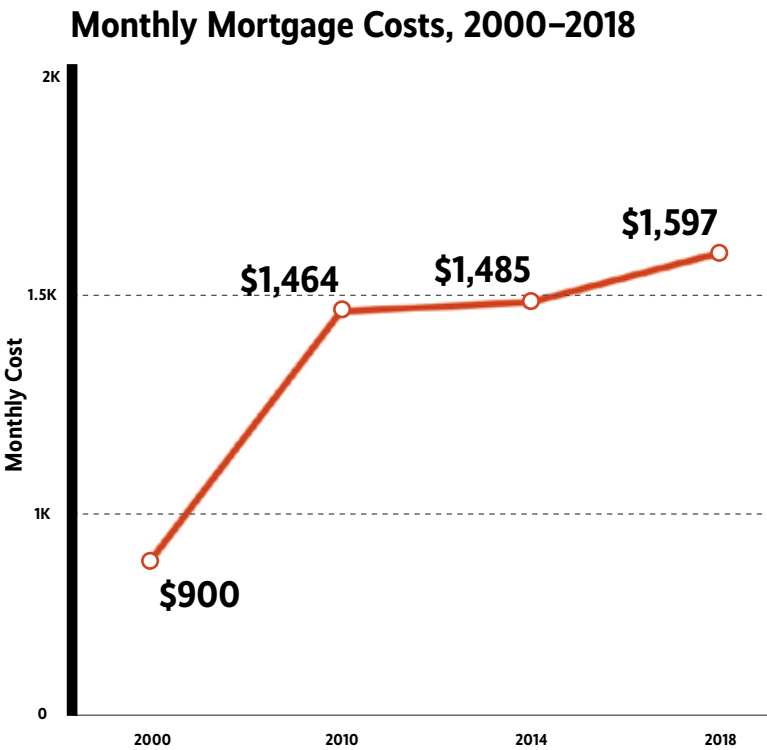


Figure 6.9—Monthly Mortgage Costs, Pooler
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

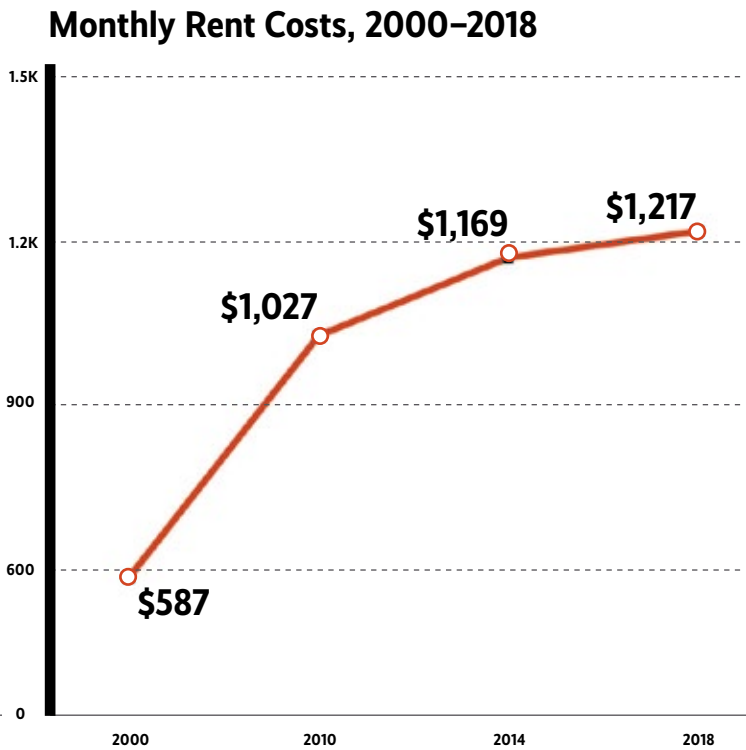


Figure 6.10—Monthly Rent Costs, Pooler
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates



AGE & HOUSING DEMAND

Aging & Multi-Family

The median age of Pooler residents is 37.3, which is slightly older than the rest of the county. As the aging populations rises, housing needs will change. While there are senior living and retirement communities, new developments should focus on age conscious designs.

One major factor in determining the future need of the various housing quantities and types available is the age distribution of our future 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 because younger residents tend to have more limited financial resources than an older population, and twenty-somethings also tend to move more often. Individuals and families in their working years are likely to choose to live in single-family homes because they are likely to be raising children and want more space to raise a family. 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 multi-family unit. An area's age distribution, along with its wealth and cultural characteristics, is therefore a major factor in determining the associated demand for various types of housing units.

Trends are showing us that the U.S. population is living longer as the "Baby Boomer" generation approaches retirement. In the U.S., some also call "Generation Xers" the "baby bust" generation because of the drop in the birth rate following the baby boom. 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 6.11 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 oldest age groups, with the number of 45 to 54-year-olds is projected to increase 5.8% from the 2010 counts, 55 to 64-year-olds increasing 18.1% and individuals who are over 65 increasing by over 70%. Younger age groups, by contrast, are projected to experience either very modest growth or slight reductions 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 county’s population of college students residing in Chatham County part of the year will increase as Chatham County’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 Chatham County.

As the average age of Pooler residents is higher than the average for Chatham County, there may be a higher percentage of older residents in the area. Thus, a focus on housing that is affordable and accessible to elderly people is necessary.

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 6.11–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

As discussed earlier in this element, home values, monthly mortgage, and monthly rent have been increasing in both unincorporated Chatham and the city of Savannah. With this in mind, the issue of cost-burden must be heavily monitored.

According to the HUD, cost-burden is defined as: 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.

More than 26% of homeowners in Pooler are cost-burdened by housing costs. While cost-burden has been declining, it is still higher than it was in 2000. More than 44% of renters are cost burdened, which is an overall increase of 62% since 2000. With one in four homeowners and almost half of all renters in Pooler should explore strategies to reduce cost-burden, especially 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, especially in Savannah
—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 6.12–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 6.13–Rent Cost-Burden

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

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.

The definition of affordable housing can take many forms, with many typically believing it refers to only low income housing. However, in this discussion of affordable housing, affordability is relative to multiple incomes and living situations. For example, Pooler's median income is \$78,102 which is higher than the median for the rest of the county. People in this income bracket, and all income brackets, have a limit on what they can afford, which is why it is necessary to ensure that residents can still afford their housing.

Additionally, with cost-burden on the rise for renters and one in four homeowners being cost-burdened, housing affordability may still be a problem despite the fact that Pooler residents earn more on average.

"Missing Middle" Housing

Missing Middle Housing describes a range of housing types between single-detached homes and lower 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 yet still fit seamlessly into existing residential neighborhoods. These housing types can include duplexes, triplexes, fourplexes, rowhouses, and townhouses.

While the "missing middle" refers to a range of housing types, 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. Accordingly, the term "missing middle" is used to describe the lack of available and affordable housing options for middle-income households, both in the ownership and private rental sectors. In fact, much housing that falls under the category of "missing middle" is unaffordable to households across the income spectrum.

16.5% of housing in Pooler constitutes as Missing Middle Housing. Increasing the number of missing middle housing units can increase the affordable housing stock for low- and moderate-income residents.



PUBLIC HOUSING

Public Housing in Pooler

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. The city of Pooler is home to two public housing complexes and multiple Section 8 housing units to serve the population in need of subsidized and low-income dwellings. Currently, 5% of Pooler residents live below the poverty line, which creates a need to ensure that these residents are securely housed.

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





Plan 2040 Survey

The MPC's Plan 2040 survey asked in your opinion, "Do we need more, less or about the same of the following housing types?"

- Single-family
- Townhouses
- Apartments
- Duplexes
- Accessory dwelling units
- Mobile homes
- Transitional housing
- Nursing or retirement homes

Forty-six percent (46%) of the respondents felt that there needed to be more single-family housing, with only 3% of respondents selecting more apartment housing.

A full copy of the survey and the results can be found in the Pooler 2040 Appendix.



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 American Community Survey, 13.3% of Pooler residents 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 Pooler continues to rise, the need for more housing that disabled individuals can comfortably live in will also increase. This requires housing with wider hallways, wide doors, handrails, and ramps for wheelchair access while other disabled residents, such as individuals with cognitive difficulties, may require long-term residential care.

Nearly 13% of the population in Pooler is living with a disability

—American Community Survey, 2018



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



Chatham County has an array of services to help residents with special housing needs. 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 and 6.15 below display the percentage of residents within Chatham County and Pooler with a disability as defined by the American Community Survey (2018) that may have special housing needs.

Disabled by Age Group, 2018

	Chatham	Pooler
Age		%
Under 5 Years	2.9	3.4
5 to 17 Years	6.6	6.4
18 to 34 Years	8.7	3.0
35 to 64 Years	16.9	15.7
65 to 74 Years	22.2	35.8
75 Years and Over	58.3	57.7

Figure 6.14–Percent Disability by Age, Chatham County & Pooler
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates

Disability Type, 2018

	Chatham	Pooler
Disability Type		%
Hearing Difficulty	4	3.6
Vision Difficulty	2.6	2.3
Cognitive Difficulty	6.5	5.0
Ambulatory Difficulty	8.6	9.2
Self-Care Difficulty	2.4	3.5
Independent Living Difficulty	6.2	5.7

Figure 6.15–Percent Disability Type, Chatham County & Pooler
U.S. Census Bureau: 2018 American Community Survey 5-Year Estimates



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 threats, such as built-up 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 vulnerable communities.

Much of Chatham County is a flat coastal plain, making it susceptible to flooding, especially during the springtime and hurricane season. As the impact of climate changes compound and grow, not only will flooding issues worsen but higher temperatures will most likely continue to threaten residents and vulnerable populations during the hot summer months. To alleviate these threats, 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 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.

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.



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