

# HOUSING ELEMENT

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## HOUSING

### 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 housing issues and needs associated within Unincorporated Chatham County and the City of Savannah. This 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 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.

Population projections can be used to 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 housing; affordable housing; and special needs housing.

# THE STATE OF HOUSING

## Housing Occupancy

As more people move into the Chatham County area, the number of housing units has been increasing along with the population.

In Unincorporated Chatham County, there are an estimated 40,000 housing units according to the 2018 5-Year ACS, with over 90% being occupied and 9% being vacant. In the City of Savannah, there are an estimated 62,000 housing units, 85.5% of which are occupied while 14.5% are vacant. The percentage of occupied and vacant housing units has remained consistent since the year 2000.

As demonstrated in Figure 6.1, the number of housing units in Unincorporated Chatham have been consistently increasing, while the number of housing units in the City of Savannah has remained roughly the same.

*In Unincorporated Chatham County, there is estimated 40,000 housing units, and 62,000 housing units in City of Savannah –American Community Survey 2018*



## Number of Housing Units

	2010	2014	2018
Unincorporated Chatham	36,149	38,128	40,159
City of Savannah	62,303	61,753	62,236

Figure 6.1–Total Number of Housing Units

## Housing Occupancy 2018

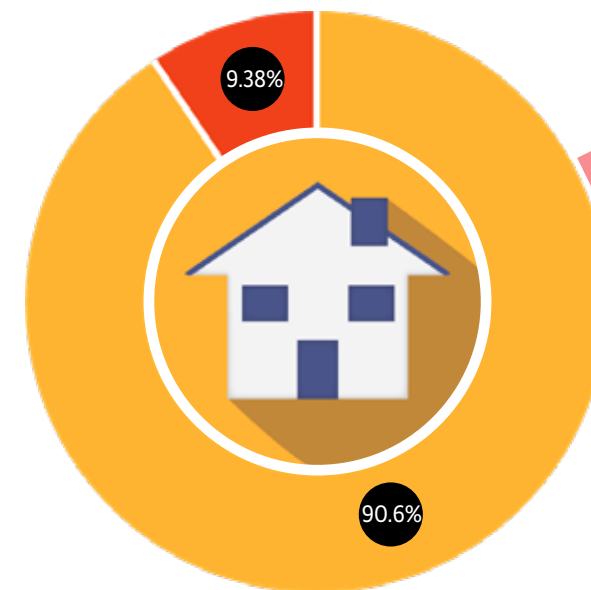


Figure 6.2–Housing Occupancy Unincorporated Chatham

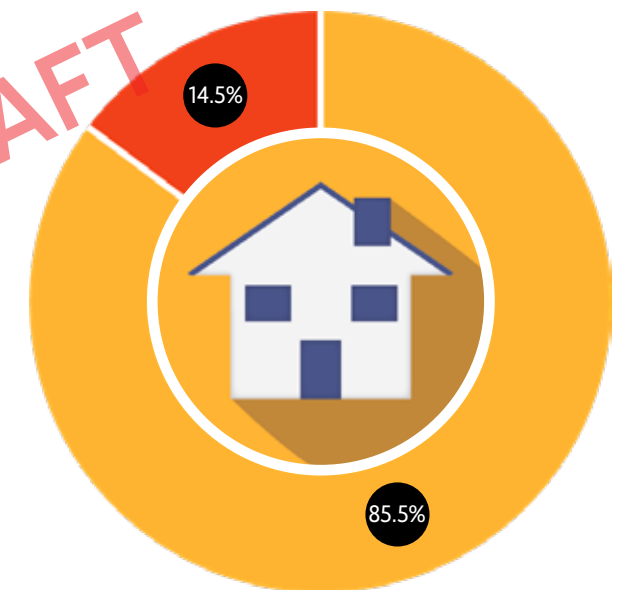


Figure 6.3–Housing Occupancy City of Savannah



## 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 majority of houses in the County are single-family detached housing. This is similar for both Unincorporated Chatham County in which 71.67% of housing is single-family detached and to a lesser extent, the City of Savannah, in which 56.8% of housing is single-family detached. In both jurisdictions, there are varying amounts of other forms of housing, such as multi-family, mobile homes, and liveaboard boats.

There are two primary factors that influence the different types of housing units built in Chatham County: zoning, which specifies the types and density of units developers are permitted to build, and market demand, which dictates the types of housing units people want to buy. Currently, the vast majority of housing areas are allocated for single-family, detached housing.

The future market demand for specific types of units will depend upon the future demographic changes, wants, and needs of the various population groups.

As shown in Figure 6.4, while the majority of houses are single-family in Unincorporated Chatham and the City of Savannah, there is a higher variety of housing available in the City of Savannah compared to Unincorporated Chatham County.

*In Unincorporated Chatham County, 71.67% of all housing is Single-family detached, while in the City of Savannah only 56.8% is Single-family detached*  
 —American Community Survey 2018



## Housing Types 2018

Housing Type	UNINCORPORATED CHATHAM		CITY OF SAVANNAH	
	Number of Units	%	Number of Units	%
1-unit, detached	28,783	71.67	35,381	56.85
1-unit, attached	1,577	3.93	3,483	5.60
2 units	322	0.80	4,343	6.98
3 or 4 units	1,011	2.52	5,528	8.88
5 to 9 units	2,114	5.26	4,806	7.72
10 to 19 units	2,362	5.88	3,169	5.09
20 or more units	1,759	4.38	4,453	7.16
Mobile home	2,213	5.51	1,042	1.67
Boat, RV, Van, etc.	18	0.41	31	0.05
<b>Total</b>	<b>40,159</b>	<b>100%</b>	<b>62,236</b>	<b>100%</b>

Figure 6.4–Housing Types

## Age of Housing

In Unincorporated Chatham County, the majority of people are living in a house built between 1990 and 1999. In contrast, the age of housing units in the City of Savannah varies more widely, with considerably more people living in older housing compared to residents of Unincorporated Chatham County. For example, a large number of residents in Savannah live in housing built before 1940 (17%) while just 2% of residents in Unincorporated Chatham live in housing that old.

The age of Savannah's housing stock reflects the area's early development. According to the 2018 American Community Survey (ACS) data, around 26% of housing in Unincorporated Chatham and 76% of housing in the City of Savannah are over the age of 30. 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.

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).

*Around 26% of housing in Unincorporated Chatham and 76% of housing in the City of Savannah are over the age of 30*  
 —American Community Survey 2018



## Year Housing Structure Built 2018

Year Built	UNINCORPORATED CHATHAM		CITY OF SAVANNAH	
	Number	%	Number	%
Built 2014 or later	514	1.28	1,045	1.68
Built 2010 to 2013	1,231	3.07	2,337	3.76
Built 2000 to 2009	9,670	24.08	6,931	11.14
Built 1990 to 1999	9,840	24.50	4,489	7.21
Built 1980 to 1989	8,323	20.73	6,074	9.76
Built 1970 to 1979	5,588	13.91	8,059	12.95
Built 1960 to 1969	2,063	5.14	8,261	13.27
Built 1950 to 1959	1,683	4.19	9,120	14.65
Built 1940 to 1949	385	0.96	5,325	8.65
Built 1939 or Earlier	862	2.15	10,595	17.02
<b>Total</b>	<b>40,159</b>	<b>100%</b>	<b>62,236</b>	<b>100%</b>

Figure 6.5–Age of Housing Structure



## Housing Tenure

In Unincorporated Chatham County, 68% percent of all households are owner occupied. This is a substantially higher prevalence of owner occupancy than in the City of Savannah (44%). Over the last 30 years, owner occupancy rates countywide, as well as in the City of Savannah, and unincorporated areas have remained fairly stable, with slight decreases over time. Prior to the year 2000, the majority of homes in the City of Savannah were owner occupied, and now that trend has essentially flipped with more homes and units being rented than owned. This is in part due to the age of the housing stock and a smaller concentration of public housing complexes within the City.

The construction of numerous apartment complexes during the 1980s pushed the percentage of renter-occupied units up with the renter-occupancy rate steadily increasing ever since. The charts below summarize housing occupancy in Unincorporated Chatham County and the City of Savannah.

## Housing Tenure 2018

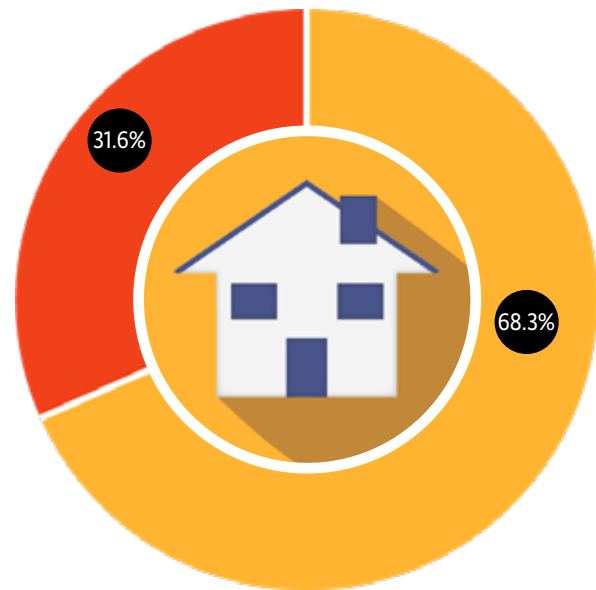


Figure 6.7–Housing Tenure Unincorporated Chatham

## Housing Tenure 2010-2018

	UNINCORPORATED CHATHAM		
	2010	2014	2018
Owner-Occupied	74.20%	70.79%	68.34%
Renter-Occupied	25.80%	29.21%	31.66%

	CITY OF SAVANNAH		
	2010	2014	2018
Owner-Occupied	47.43%	45.01%	43.89%
Renter-Occupied	52.57%	54.99%	56.11%

Figure 6.6–Housing Tenure Unincorporated Chatham & Savannah

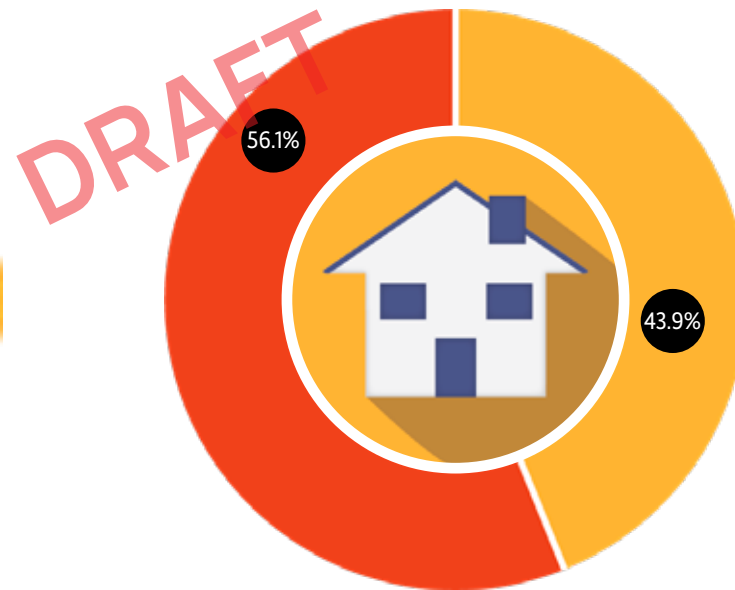


Figure 6.8–Housing Tenure City of Savannah

## Housing Values

Overall, home values have been steadily increasing in both Unincorporated Chatham County and the City of Savannah alike for the past 2 decades. In 2000, 27.12% of homes in Unincorporated Chatham County had a value between \$50,000 to \$99,999 and has since dropped dramatically to only 5.69% of the housing stock falling within this range. Home values overall have been increasing over the past 20 years, and as of 2018, the majority of homes in Unincorporated Chatham County are now valued between 200,000 to \$299,999, as shown in Figure 6.9.

Similar to Unincorporated Chatham County, in 2000, the majority of houses (54%) were valued between \$50,000 to \$99,999 and has since decreased to accounting for 21.52% of housing units. Median home values increasing 93% between since the year 2000, from a median of \$78,500 to \$151,500.

## Home Values 2000–2018

	UNINCORPORATED CHATHAM			
	2000		2018	
	Number of Units	%	Number of Units	%
Less than \$50,000	292	1.51	1,154	4.63
\$50,000 to \$99,999	5,198	27.12	1,414	5.69
\$100,000 to \$149,999	5,123	26.73	3,430	13.79
\$150,000 to \$199,999	2,810	14.66	4,078	16.40
\$200,000 to \$299,999	2,603	13.58	5,501	22.12
\$300,000 to \$499,999	2,099	10.95	5,138	20.66
\$500,000 to \$999,999	882	4.60	3,466	13.94
\$1,000,000 or More	162	0.85	690	2.77
<b>Total</b>	<b>19,169</b>	<b>100%</b>	<b>24,871</b>	<b>100%</b>

	CITY OF SAVANNAH			
	2000		2018	
	Number of Units	%	Number of Units	%
Less than \$50,000	4,177	17.79	1,513	6.48
\$50,000 to \$99,999	12,698	54.09	5,024	21.52
\$100,000 to \$149,999	3,928	16.73	4,964	21.3
\$150,000 to \$199,999	1,240	5.28	4,462	19.11
\$200,000 to \$299,999	737	3.14	4,089	17.51
\$300,000 to \$499,999	457	1.95	2,232	9.56
\$500,000 to \$999,999	185	0.79	815	3.46
\$1,000,000 or More	53	0.23	247	1.06
<b>Total</b>	<b>23,475</b>	<b>100%</b>	<b>23,346</b>	<b>100%</b>

Figure 6.9–Housing Values Unincorporated

*Median home values in the City of Savannah have increased 93% since the year 2000*  
 —American Community Survey 2018



### Monthly Mortgage

In Unincorporated Chatham, close to one-third of the population pays \$1,000 to \$1,499 in monthly mortgage payments, while another third pay \$2000 or more. Monthly mortgage costs have generally been increasing.

The median monthly mortgage in the City of Savannah has continually increased of the last two decades, having risen 51% since 2000, from \$867 per month to \$1312 per month. The majority of renters are paying \$1000 to \$1499 in monthly contract rent.

### Monthly Contract Rent

Monthly Rent in Unincorporated Chatham has changed over time, with more people paying higher rent costs compared to past years. Monthly Rent in Savannah has also been increasing over the years.

*Median gross rent is \$977 in the City of Savannah, that is 73% increase since 2000 –American Community Survey 2018*



### Monthly Mortgages 2000–2018

	UNINCORPORATED CHATHAM			
	2000		2018	
	Number of Units	%	Number of Units	%
Less than \$500	232	1.61	58	0.36
\$500 to \$999	5,275	36.67	2,197	13.46
\$1,000 to \$1,499	4,816	33.47	5,170	31.67
\$1,500 to \$1,999	2,010	13.97	3,837	23.51
\$2,000 or More	2,054	14.28	5,062	31.00
<b>Total</b>	<b>14,387</b>	<b>100%</b>	<b>16,324</b>	<b>100%</b>

	CITY OF SAVANNAH			
	2000		2018	
	Number of Units	%	Number of Units	%
Less than \$500	1,543	10.20	3,856	20.59
\$500 to \$999	8,020	53.02	3,672	19.60
\$1,000 to \$1,499	4,035	26.68	5,382	28.74
\$1,500 to \$1,999	1,032	6.83	3,571	19.07
\$2,000 or More	495	3.27	2,248	12.00
<b>Total</b>	<b>15,125</b>	<b>100%</b>	<b>18,729</b>	<b>100%</b>

Figure 6.10–Monthly Mortgage Costs

### Monthly Rent 2000–2018

	UNINCORPORATED CHATHAM			
	2000		2018	
	Number of Units	%	Number of Units	%
Less than \$500	958	14.13	580	5.29
\$500 to \$999	4,676	68.96	3,150	28.71
\$1,000 to \$1,499	579	8.54	5,153	46.96
\$1,500 to More	568	8.38	2,090	19.05
<b>Total</b>	<b>6,781</b>	<b>100%</b>	<b>10,973</b>	<b>100%</b>

	CITY OF SAVANNAH			
	2000		2018	
	Number of Units	%	Number of Units	%
Less than \$500	9,494	39.00	3,067	10.81
\$500 to \$999	13,582	55.80	11,945	42.12
\$1,000 to \$1,499	832	3.43	10,481	36.96
\$1,500 to More	431	1.77	2,867	10.11
<b>Total</b>	<b>24,339</b>	<b>100%</b>	<b>28,360</b>	<b>100%</b>

Figure 6.11–Monthly Rent Costs



# AGE & MULTI-FAMILY HOUSING

## Aging

One major factor in estimating the future need of the many housing types available is the age distribution of our future population. Age is a major factor in housing choice because populations within a given age group tend to share various characteristics. Individuals in their early twenties are more likely to rent an apartment than buy a house because younger residents tend to have fewer financial resources than an older population, and they 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 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.

The aging of the overall population is a nationwide trend as the "Baby Boomer" generation approaches retirement and the generation of the "Baby Bust" that follows it is significantly smaller. In the U.S., some also called "Generation Xers" the "baby bust" generation because of the drop in the birth rate following the baby boom. This nationwide aging trend 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, warmer climate, and the close proximity to resorts and retirement communities.



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As shown in Figure 6.12 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 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 larger aging population. The future demand for multi-family units will also continue to rise because of the projected increase in the population of college students.

Although Chatham County's total year-round population of young adults living within the County is projected to decrease slightly between 2010 and 2030, 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 market could support more multi-family units within Chatham County.

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Age	2010	2020	2030	%Chge. 2010-2030
Under 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	37,340	37,340	5.8%
55 to 64	29,466	34,789	34,789	18.1%
Over 65	33,772	57,696	57,696	70.8%

Figure 6.12–Chatham County Population Projections by Age Cohort



# NEWZO & HOUSING

## NewZo

After the adoption of the City of Savannah's New Zoning Ordinance (NewZo) on September 1, 2019, there were several notable changes specific to housing in Savannah worth mentioning. One major change reflected in NewZo was the reduction of the minimum lot size requirements in single family residential areas. This not only opened new opportunities for constructing smaller and more affordable housing, it also allows previously nonconforming, existing houses on smaller lots to now be conforming. For example, many existing residential lots within the Historic District were small and unconforming under the previous old zoning code due to their lot sizes falling under 6000 square feet. After the adoption of NewZo, lot sizes can now be as small as 4000 to 5000 square feet, therefore allowing any smaller homes to conform and officially fit within the size and character of the neighborhood.

NewZo instituted reforms to Savannah's off-street parking regulations that provide more predictable standards for many uses and more flexibility in meeting those requirements. Recognizing that minimum parking requirements are a significant component of residential affordability, NewZo reduced parking minima to one space per unit, regardless of size. This in turn, also encourages alternative modes of transportation, such as walking, biking, and public transportation. Additionally, with less space dedicated to parking surfaces, this in turn promotes more affordable, and reduced housing costs for many new developments and redevelopments.

Some additional key high-level revisions of NewZo that positively affected housing development and other interrelated processes included:

- Reduced and simplified the range of zoning districts into a handful of higher-level groupings for business, residential, office-institutional, downtown, historic residential, historic commercial, and conservation.
- Created dedicated districts for downtown and historic neighborhoods to better reflect their unique situations.
- Dramatically simplified, rationalized, and updated the zoning map.
- Allow mixed-use by right in commercial districts.
- Updated development standards to better accommodate existing development patterns.
- Encouraged better urban design with specific standards for parking lots, lot coverage and lot frontage, among others.
- Reduced parking requirements where reasonable and provided more flexibility in meeting those requirements through off-site, shared, bicycle or other forms of parking.
- Reduced the number of variance and rezoning requests.
- Improved procedural clarity for all zoning and variance actions.
- Made all requirements easier to understand, implement and enforce.

The City of Savannah consistently tries to link its major initiatives to specific elements so its citizens can correlate these actions with the five key goals set by Savannah's City Council:

- public safety,
- infrastructure,
- neighborhood revitalization,
- economic strength and poverty reduction, and
- good government.



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# COST BURDEN

## Housing Costs


As discussed earlier in the chapter, home values, monthly mortgage, and monthly contract rent has been increasing in both Unincorporated Chatham and the City of Savannah. With this in mind, the issue of cost burden must be heavily monitored.

As shown by the Figures 6.13 and Figure 6.14, the percentage of people cost burdened by housing payments increased around 2010 and has since declined over the past decade. This pattern is true for both renters and homeowners in Unincorporated Chatham and the City of Savannah. Still, the percentage of people cost burdened has still not returned to their lowest levels.

Additionally, cost burden for renters has been consistently higher than cost burden for homeowners, especially in Savannah where cost burden spiked to 61% before falling to 55% according to the 2018 5-year ACS.

Year	Unincorporated Chatham	City of Savannah
2000	40.04%	52.93%
2010	51.62%	61.13%
2014	50.03%	59.80%
2018	42.77%	55.39%

Figure 6.13–Rent Cost Burden



**COST BURDENED**


Cost-burdened families as those “who pay more than 30 percent 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.

—HUD

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

Year	Unincorporated Chatham	City of Savannah
2000	20.08%	26.57%
2010	38.13%	42.76%
2014	34.94%	41.24%
2018	27.32%	33.53%

Figure 6.14–Mortgage Cost Burden



**AFFORDABLE HOUSING DIFFICULTY**

In summary, being able to afford housing for many in both Savannah and Unincorporated Chatham county becomes difficult when:

- Rents/mortgages exceed \$400 monthly per working adult household member.
- Households earn less than \$50,000 annually or \$24 hourly fulltime.
- Households rely on \$7.25 minimum wage jobs and have to work 90 to 140 hours weekly.
- Housing is located away from places of employment or public transit—adding to costs.

Because cost burden has been such a persistent issue, strategies have to be developed and deployed to increase the affordable housing stock.





# AFFORDABLE HOUSING

## Affordable Housing


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, however, a possible tool, from a regulatory standpoint, is 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.

The Housing and Neighborhood Services Department of the City of Savannah have been working on this issue since the beginning of the 2000s, and wrote a report detailing the status of affordable housing in Savannah, published in 2008.

According to this document, the City of Savannah defines Affordable housing as:

“Privately or publicly owned housing, in good condition, for households who generally earn less than \$48,000 a year and who pay no more than 30% of their gross household income to rent or purchase a dwelling.”

*Housing is generally not affordable to residents that make under \$23 per hour, working 40 hours a week*



**AFFORDABLE HOUSING FUND**

The Savannah Affordable Housing Fund (SAHF) was established by resolution of the Mayor and Alderman of the City of Savannah on November 11, 2011. The Fund was established to serve as a:

“Complementary finance tool allowing for maximum flexibility and local control, leveraging private and other investment, attract investors, fund construction and rehabilitation of housing, provide technical assistance to and provide capacity building for local developers, and provide a revolving loan fund.”

—City of Savannah




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The Housing and Neighborhood services department created several recommendations to increase the affordable housing stock in the area. The recommendations included:

- Establishing a local affordable housing fund to help subsidize the production and maintenance of affordable housing.
  - » The City of Savannah has had an affordable housing fund since 2012. Funding reach \$500,000 in 2019.
- Provide the City of Savannah and Chatham County funding acquisition, demolition, and infrastructure improvements in support of affordable housing.
  - » To further this recommendation, the City of Savannah established the 1K-in10 initiative that seeks to acquire and refurbish 1000 abandoned properties.
- Establish a county and school board support for Enterprise Zone Incentives.
- Establish employer assisted housing programs
  - » Employers such as St. Joseph’s/Candler Health Systems and Memorial Health have established housing programs for their employees.
- Establish a public/private steering committee.
- Design smaller, more energy efficient, and greener starter housing.
  - » Zoning laws have been updated to allow for smaller housing and accessory dwelling units to be built



**BARRIERS TO AFFORDABLE HOUSING**

- Utility companies prefer unpaved areas to save money and reduce disruptions when utilities must be repaired and therefore resist proposals to reduce the width of rights-of-way and setbacks.
- Emergency responders prefer wide streets and large setbacks for convenient access for fire trucks and ambulances.
- Some traffic engineers insist that wide streets and clear rights-of-way reduce accidents
- Local government officials prefer larger setbacks along major roads to reduce acquisition costs when road widening becomes necessary.
- Zoning laws favor single family, detached housing, which tend to be more expensive than smaller, multifamily housing.



# HOUSING STRATEGIES & PROGRAMS

## Housing & Neighborhood Services Dept.

In a (cite date) report, Savannah's Housing and Neighborhood Services Department identified housing costs, expendable funds, and a lack of affordable housing as some of the main causes of cost burden. In response to this, several programs were instituted within the City of Savannah to ease the cost burden that many residents face.

- Down payment Assistance—This program provides down payment assistance to qualified low- and moderate-income households purchasing a home for the first time.

Established in 2011, the Savannah Affordable Housing Fund (SAHF), leverages donations from banks, businesses, non-profits, and the local government to help provide loans and down payment assistance for homebuyers. Additionally, the SAHF finances house construction and repairs, thereby investing in the economic development of the City. Under SAHF, the Employer Assisted Home Purchase Program was created, in which employees of the City of Savannah, Memorial Health Hospital, and St. Joseph/Candler Hospital can receive down payment assistance.

- Rental Rehabilitation—This program provides assistance to investors-owners to rehabilitate rental units for occupancy by low- income households.

The Community Housing Services Agency (CHSA) also funds a rental property repair program, in which landlords can receive loans to repair their properties and then rent them to people who make 80% or less than the median income.

## Missing Middle Housing

Missing middle describes a range of housing types between single-detached houses and 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 and 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.

*A little over 18% of housing in Unincorporated Chatham and 34% of housing in the City of Savannah, falls into the "Missing Middle" housing category —American Community Survey 2018*



While the majority of housing in both Unincorporated Chatham and the City of Savannah is single family and detached, some "Missing Middle" housing exists in both jurisdictions. Currently, a little over 18% of housing in Unincorporated Chatham and 34% of housing in the City of Savannah, falls into the "Missing Middle" housing category. As discussed earlier, both cost burden and affordable housing area issues in the area. Investing in more Missing Middle housing has the potential to reduce housing costs as these units tend to be smaller than the traditional single family residence.

Savannah's 2019 New Zoning Ordinance (NewZo) has created an opportunity to create more "Missing Middle" housing. The updated ordinance now promotes accessory dwelling units (ADUs), often also known as carriage houses, garage apartments, and mother-in-law suites, in certain zoning districts that exhibit a historic pattern of these uses and in other areas where lot sizes can easily accommodate the additional density. ADUs are smaller, independent residential units that are located on the same lot as the principal dwelling.

Another quintessential form of missing middle housing that is now permitted in certain areas is live-work housing in which residents can live above a commercial business. This encourages mixed-use development where two different types of land uses are existing in the same space



### SAVANNAH GARDENS

The redevelopment of Savannah Gardens began in 2009, after being acquired by Savannah's Community Housing Services Agency. Before its redevelopment, the community was experiencing a steep decline in residents, leading to only 37% of the housing units available being occupied. Due to high vacancy rates, dilapidation of the structures also became a prominent issue along with crime. The neighborhood was essentially fading as more people moved away due to the declining environment of the area.

The redevelopment project aimed to bring life back to the neighborhood through centering affordability, mixed-use development, green space, and the creation of a mixed-income community. After the project's completion in 2018, all but one of the old units were demolished and replaced with a mixture of single-family detached housing, townhomes, and apartments. Today, 98% of the over 500 housing units within Savannah Gardens' housing are occupied.



# SAVANNAH'S PUBLIC HOUSING

## Housing Authority of Savannah

According to the Housing Authority of Savannah (HAS) there are eight public housing complexes within the City of Savannah that serve all populations to include the elderly, disabled, and those in poverty. HAS functions as a developer and landlord of housing programs for Savannah's low-income residents as well as provides leadership and advocates for public housing, sets policies, and ensures operation within the law. With such a significant portion of Savannah living in poverty, publicly funded housing is critical to ensure residents have safe and secure housing.

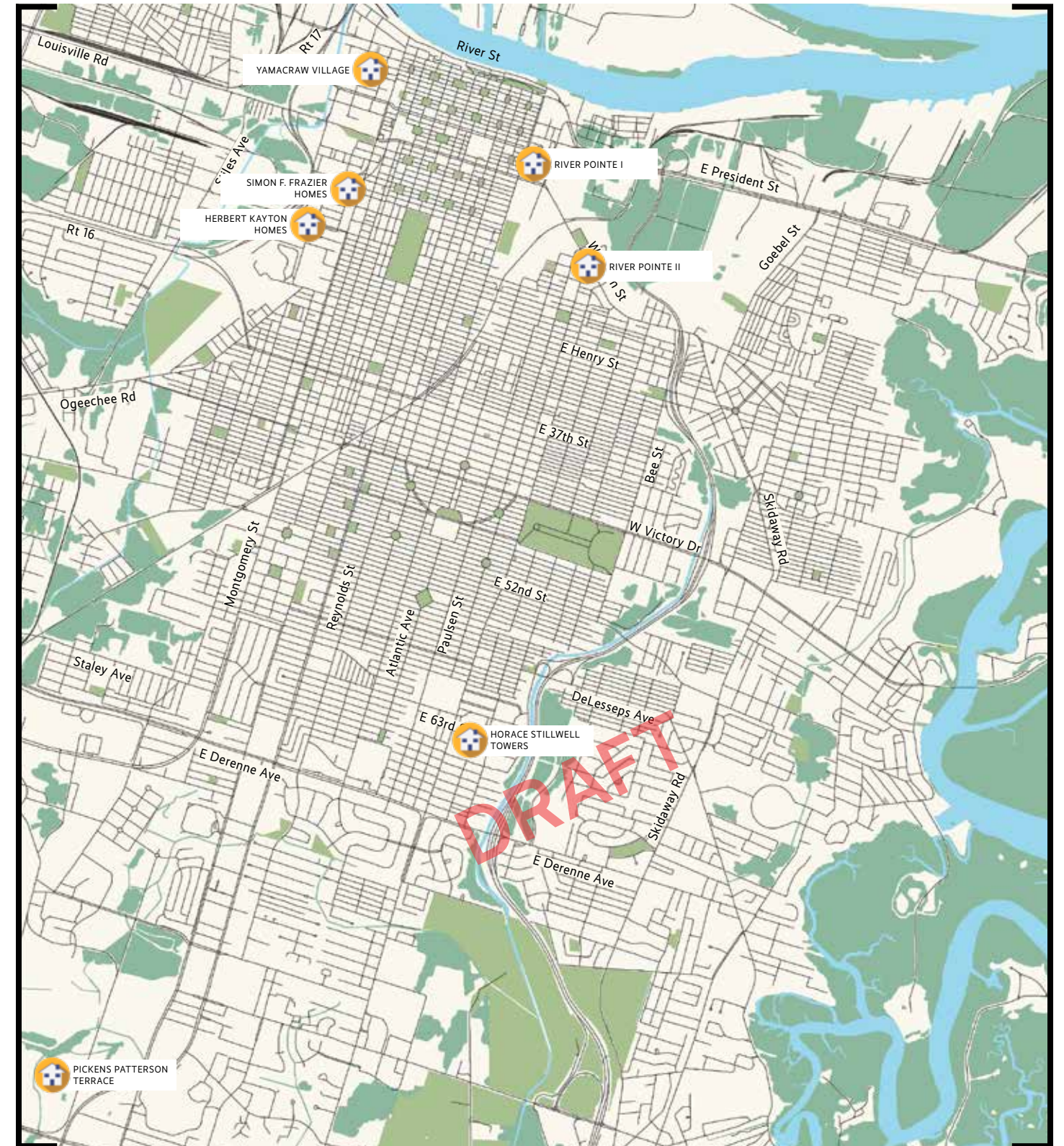
According to HAS, all of its public housing developments are situated in convenient areas, near public transportation, schools, and shopping centers. In addition to public housing, HAS offers rental assistance for housing, contributing to the creation of mixed-income communities like that of Sustainable Fellwood. HAS created a 5-year plan with goals of making several improvements for public housing options. For example, over 300 mixed income units are planned for construction within the next 10 years in the Savannah East Gateway Area along the Wheaton Street corridor between East Broad Street and the Truman Parkway. HAS plans to subsidize 94 of the units and will continue to provide more housing and rental assistance options for low-income residents.

### 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

This is a part of a larger plan to deconcentrate poverty, by bringing higher income public housing households into lower income communities and vice versa. There are also plans for those public housing communities over 20 years old will be updated in accordance with HAS's FY 2019-2023 Capital Fund Program Five Year Plan.



# HOMELESSNESS

## Chatham Savannah Authority

In 2019, the Chatham Savannah Authority for the Homeless (CSAH) identified 678 chronically homeless individuals. This one-night count primarily captures those individuals living in homeless camps, on the streets, and in emergency shelters.

This count does not include the more than 800 students enrolled in the Savannah Chatham Public School System who are experiencing homelessness. CSAH was founded by the State and acts as the coordinating and leadership body for homeless services in Chatham County. Through their Continuum of Care (CoC) program and partnerships, the organization served 4,641 individuals in 2018. A CoC is a U.S. Housing and Urban Development (HUD) nationally funded program that seeks to improve services for homeless people by coordinating funding, housing, and service programs.

Homelessness not only impacts individual men and women, but also entire families, and children. Within Chatham County, many homeless take refuge in one of the 35 unregulated camps in the area, while others sleep in motels, in their cars, or “couch surf” to avoid sleeping outside. While emergency homeless shelters are helpful in shielding individuals and families from exposure, the CSAH recognizes that it is not the only method needed to help people. The CSAH’s Continuum of Care Five Year Plan (2020-2025) sets out to serve the diverse needs of the homeless population.

There are 5 goals identified within the CoC that will be focused on through the year 2025:

- **Goal 1:** Homelessness Prevention through Enhancing the Crisis System - In this method, providing chronically homeless individuals with permanent supportive housing is helpful. For non-chronic homeless individuals, establishing an eviction prevention fund can prevent homelessness in the first place
- **Goal 2:** Create, grow, and maintain affordable housing for at risk households
- **Goal 3:** Youth Homelessness—the Savannah Chatham County Public School System identified 1001 homeless students in 2017. Because of this, the CAH seeks to develop programs and services for youth who experience homelessness to prevent them from becoming the next generation of homeless adults.
- **Goal 4:** Improve the sanitation and public health issues in the County’s unregulated camps.
- **Goal 5:** Cross-System Integration and Redesign—Create a healthy, efficient, and cost-effective nonprofit service system for the homeless population.



1 out of 17 Homeless People in Chatham County are Veterans



### WHAT IS HOMELESSNESS?

In Georgia, a person is considered homeless if they do not have access to traditional or permanent housing that is safe, sanitary, decent, and affordable. Individuals and families who are living on the streets or in homeless camps, shelters, motels, or their vehicles are all considered homeless.



### TINY HOUSE PROJECT

In November of 2019, CSAH formally completed the Tiny House Project community, called the Cove at Dundee, a permanent supportive housing community housing and serving 71 homeless veterans; the first of its kind in Georgia. The community is in phase 2 of development, hoping to add 24 more permanent homes in 2021 for United States military veterans, with plans for 2 clubhouses for laundry, community meetings, with access to classes and supportive services, a tiny medical clinic, and gardens in the future.

## Homelessness By The Numbers



678

### HOMELESS

The number of chronically homeless individuals identified in Chatham County during the 2019 point-in-time count.



4,641

### USING RESOURCES

The number of homeless individuals (unduplicated) served by the Continuum of Care partners in 2018.



280

### VETERANS

The number of homeless veterans living in Chatham County.



35

### UNREGULATED CAMPS

The number of unregulated homeless camps that are currently active within Chatham County.




# SPECIAL NEEDS HOUSING

## Special Needs Housing

Noting that individuals 75 years and older tend to have higher rates of disabilities, we can deduce that as the senior population in Chatham County and Savannah continue 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.

In addition to those areas highlighted above, both Chatham County and Savannah have an array of 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.

*Around 16% of the population in Savannah has a disability*  
—American Community Survey 2018



**WHAT IS 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

*Almost 7% of Savannah residents have a difficulty living independently*  
—American Community Survey 2018



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Although not all-inclusive, Figure 6.15 below displays the percentage of residents within Chatham County and the City of Savannah with a disability as defined by the American Community Survey (2018) that may have special housing needs.


### Disabled by Age Group 2018

Age	Chatham	
		%
Under 5 Years		2.9
5 to 17 Years		6.6
18 to 34 Years		8.7
35 to 64 Years		16.9
65 to 74 Years		22.2
75 Years and Over		58.3

### Disability Type 2018

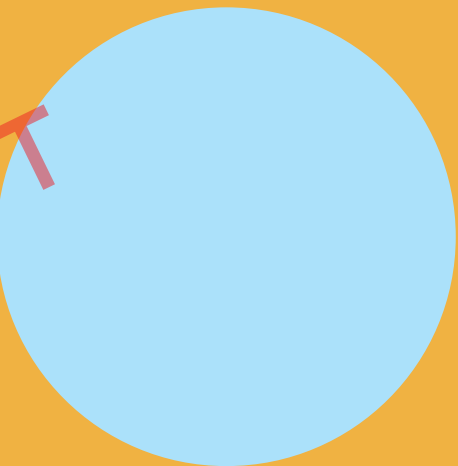
Disability Type	Chatham	
		%
Hearing Difficulty		4
Vision Difficulty		2.6
Cognitive Difficulty		6.5
Ambulatory Difficulty		8.6
Self-Care Difficulty		2.4
Independent Living Difficulty		6.3

Figure 6.15—Disability Type in Chatham County



**THE PHOENIX HOUSE**

Through Union Mission, The Phoenix House is a 10-bed housing program for those living with HIV/AIDS that also offers short-term rental and utility assistance. Residents work with a case manager to develop an Individualized Service Plan that will guide them into independent living. Services include HIV/AIDS healthcare assessment and treatment, peer education, resource coordination, support groups, and substance abuse treatment.



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# 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 six core sectors around which communities can plan for resiliency. These are:

- Community;
- Economic;
- Health and Social;
- Housing;
- Infrastructure; and
- 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 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 are looking for ways to prepare for disasters that accompany our 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, such as those built in areas that are more 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 those residents within the 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 threatening residents and our vulnerable populations during the hot summer months of Chatham County. To alleviate this, 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 any residents living in high-impact flood zones should understand how to protect themselves and their homes during rainy and hurricane seasons.

### LOOKING FOR MORE INFORMATION?

Information on how to prepare yourself for flooding can be found on the Chatham County Department of Engineering.

<http://engineering.chathamcounty.org/Flood-Zones/Facts-for-Citizens>

# HISTORIC HOUSING INVENTORY

## Historic & Cultural Resources

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.

### LOOKING FOR MORE INFORMATION?

In the Quality of Life Element of Plan 2040, you can find more information about advantages and challenges faced in historic neighborhoods, and a complete list of historic resources for review.

**Check it out on page 170**



# HOUSING GOALS

## GOAL 1

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

Homeownership has long been seen as a way to build wealth. Owning a home provides stability and protects against inflation. The benefits of homeownership, however, do not come without costs. The added costs of maintenance and improvements, which can be problematic for those who are living paycheck to paycheck with no financial safety net, can be a barrier to homeownership or can result in dilapidated or abandoned properties when a homeowner cannot invest in needed repairs.

Dilapidated or abandoned properties impact more than merely the homeowner. They negatively impact the community as well by decreasing area property values, their association with crime, and contributing to overall community decline and disinvestment. Proactively working to aid struggling homeowners in the maintenance and improvement of their properties through various programs is an investment in the health of the entire community.

### Objectives:

- Assist households annually avoid eviction, foreclosure, property loss or homelessness
- Assist households annually improve housing conditions through home repair, construction, and purchase opportunities
- Maintain units of existing public housing

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## GOAL 2

*Increase Affordable Housing Stock*

The cost of housing has increased disproportionately to wages, resulting in a lack of affordable housing options for renters and potential homeowners alike. The absence of sufficient affordable housing negatively impacts the entire community, not only those struggling to find housing or to pay for their current housing. Insufficient affordable housing effects employers in recruiting and retaining employees, impacts the economy through a decrease in discretionary spending, increases social costs associated with evictions and public assistance, reduces the health of citizens who cannot afford to access preventative health services, and overall decreases the quality of life of many in the community.

Working to provide an adequate supply of affordable housing stock can result in more opportunities for people at all income levels with more money available for spending in the community.

### Objectives:

- Increase & Sustain Investments for Housing Improvement, Construction and Retention
- Provide a range of types of affordable rental and homeowner housing for all levels of income within the community, including the homeless, disabled & elderly.

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## GOAL 3

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

Shelter is a basic human need, but for too many it is not a need that it is being met. For those in the most vulnerable communities such as people with drug addiction, mental illness, chronic health conditions, or disabilities, having a safe, stable home is fundamental in ensuring adequate treatment and recovery. In many instances those individuals are also struggling with long-term poverty and may experience periods of homelessness, interrupting treatment and constraining recovery efforts creating a vicious cycle that causes them to spiral further into poverty and poor health.

Providing supportive housing for special needs populations is a key component to breaking the cycle, reducing incarcerations and the use of emergency services by those individuals, and assisting in their becoming active members of the community.

### Objectives:

- Increase the Capacity and/or Number of Housing Partners
- Support Local, State & Federal Housing Policy & Legislation
- Initiate initiatives that help increase housing accessibility and help decrease housing discrimination



## GOAL 4

*Reduce Housing Vacancy and Dilapidation Conditions of Housing Stock*

Vacant and dilapidated structures cost local communities in a variety of ways ranging from the financial costs associated with city services, decreased property values and lost tax revenues, to the social issues such as blight, increased crime, safety issues and loss of pride in the community. Identifying and eliminating vacant and dilapidated structures from the community through programs that support occupancy, refurbishment, or demolition (where necessary) benefit the community beyond the immediate neighbors.

Proactively working to prevent housing vacancy and dilapidated conditions prior to their occurrence is less costly and labor intensive, and programs that target those efforts should be prioritized.

### Objectives:

- Analyze condition of housing stock
- Repair or replace blighted, abandoned, properties with new housing
- Develop appropriate housing policies and prioritize housing resources





## GOAL 5

### *Decrease Homelessness*

Homeless describes a person lacking a fixed, regular, adequate nighttime residence. Poverty, unemployment, mental health issues, and lack of affordable housing are common causes of homelessness. Once homeless, factors such as the lack of access to proper healthcare, sanitation, job, and educational opportunities can make it difficult to overcome homelessness but by providing assistance, many homeless can become active members of their communities again.

Implementing prevention programs aimed at providing affordable housing, improving access to proper mental health and healthcare services, and providing financial safety nets for those without one are key to efficiently and effectively decreasing homelessness. Interventions to prevent homelessness are more cost effective than addressing issues after someone is already homeless.

#### **Objectives:**

- Intervene and proactively work to prevent homelessness
- Research and implement strategies beforehand for those who are at the most risk for becoming homeless

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