



**HOUSING  
SAVANNAH**

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# **Housing Savannah Action Plan**

Housing Savannah Task Force

July 2021

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# HOUSING SAVANNAH ACTION PLAN

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Dear Fellow Savannahians,

In response to growing housing affordability challenges facing many Savannah residents, from a wide variety of socio-economic backgrounds, I appointed, with help from City Council, the Housing Savannah Task Force almost a year ago. I appointed Brynn Grant, President and CEO of the United Way of the Coastal Empire and Israel G. Small, retired Assistant City Manager and longtime housing advocate, to serve as Co-Chairs. I asked the Task Force to research Savannah's housing affordability issues and to develop a Housing Savannah Action Plan--our community's first comprehensive housing affordability plan.

I am pleased to report that the diverse Housing Savannah Task Force of nearly 40 area residents and professionals has completed its work. Their Plan includes five major strategies and 43 action items from which to grow. It is a roadmap that provides our community with a good foundation upon which we can build. It describes how, over the next 10 years, we can increase and sustain housing investments that benefit our senior citizens, hardworking friends and neighbors, and our community as a whole. To view some very informative Task Force videos please visit [savannahga.gov/HousingSavannah](http://savannahga.gov/HousingSavannah).

I hope you will take time to read the Housing Savannah Action Plan and become familiar with its observations and recommendations. While the Task Force was appointed by the City, this is not a City- government Plan. Instead, it is a community Plan to help address Savannah's housing challenges. In order for the Plan to be fully implemented and successful, it will require community-wide support and investment. I hope we can enlist your support to make housing available, accessible, and affordable, to Savannahians!

We are #SavannahStrong.

Van R, Johnson, II, Mayor, City of Savannah



Dear Mayor, City Council, Task Force Members and Savannahians,

On behalf of **Housing Savannah Task Force** members, we would like to thank the Mayor and Alderpersons of the City of Savannah for appointing and supporting the Task Force. We are pleased that City Council is committed to finding ways to make housing more affordable to those 21,000+ Savannahians in need. Toward that end, the Task Force is pleased to submit this **Housing Savannah Action Plan** for consideration. The Plan proposes five primary Strategies, 43 Action Items and, we believe, a good foundation upon which to build.

We offer heartfelt thanks to our fellow Task Force members and for the excellent housing expertise provided by City of Savannah staff. The study and work of the Task Force over the last 11 months resulting in this Plan would not have been possible without the dedication, commitment and insight of these persons. Our members came from diverse backgrounds and vantage points. We learned a lot from one another and from others. The Plan is better off for our having worked together. Thank you very much for your participation.

Finally, to the Savannah community, we hope that you will find the Plan of interest and assistance as you consider ways you can participate to make quality housing in Savannah more available, accessible and affordable. While the City appointed the Task Force, this is not a City-government Plan. It is a Community Plan. The extent to which it can be successfully implemented and grow will depend upon your and community support, participation, and investment. We hope that you will join us and others in addressing our community's housing affordability challenges and possibilities.

Brynn Grant, Co-Chair  
Israel G. Small, Co-Chair

# HOUSING SAVANNAH ACTION PLAN

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Presented to the Mayor & Alderpersons of the City of Savannah

Van R. Johnson, II, Mayor  
Kesha Gibson-Carter, Post 1, At Large  
Alicia Miller Blakely, Post 2, At Large  
Bernetta B. Lanier, District 1  
Detric Leggett, District 2  
Linda Wilder-Bryan, District 3  
Nick Palumbo, District 4  
Dr. Estella Edwards Shabazz, District 5  
Kurtis Purtee, District 6

Michael B. Brown, City Manager  
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# HOUSING SAVANNAH TASK FORCE

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**ISRAEL G. SMALL, CO-CHAIR**

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James Bennett, Rental Property Owner

Sheri Butler, Banker

Monica Cerrone, Alderperson Appointee

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Steve Hall, Home Builder/Developer

Edna Jackson, Former Mayor

Cindy Kelley, Homeless Authority

Jeff Kole, Purpose Built Community Advocate

Mark Konter, Home Builder

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Tonia Miller, Alderperson Appointee

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John Neely, Alderperson Appointee

Michael Owens, Tourism

Lamar Owens, Developer

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Valerie Ragland, Chatham Area Transit

Richard Reeve, Consumer Credit Counseling

Alfonso Ribot, Hispanic Chamber of Commerce

Sabriya Scott, Broker/Realtor

Whitney Shephard, Planner

Anita Smith-Dixon, Non-Profit Lender/Developer

Meredith Stone, Architect

Terry Tolbert, Alderperson Appointee

Katina Wheeler, Non-Profit Homeless

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# HOUSING SAVANNAH ACTION PLAN

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# Housing Savannah Task Force Overview

# HOUSING SAVANNAH ACTION PLAN

## Housing Savannah Task Force Overview

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### Housing Savannah Task Force

Mayor Van R. Johnson, II, established the **Housing Savannah Task Force** in August 2020, appointing Brynn Grant, President & CEO, United Way of the Coastal Empire and Israel G. Small, retired Savannah Assistant City Manager and longtime housing advocate as Co-Chairs. The Task Force consisted of nearly 40 members including one appointee by each Alderperson. City staff provided technical assistance and support to the Task Force.

The Task Force was organized into six committees—three population focused and three technical focused.

#### Population Committees and Chairpersons:

- Homeless Housing– Katina Wheeler
- Renter Housing– Sheri Butler
- Homeowner/Homebuyer Housing– Leia Dedic

#### Technical Committees and Chairpersons:

- Housing Cost & Production– John Neely
- Housing Policy & Regulatory– Josh Yellin
- Housing Resources– Lamar Owens

Members were each assigned to two Committees based upon their expertise and/or interests, as identified by an August survey. Six Committee Chairpersons were appointed by the Task Force Co-Chairs and, together, those eight persons formed an Executive Committee. See **Appendix 1** to view the Task Force’s organizational chart.

The full Task Force and the Executive Committee met monthly. Committees also met at least once a month, until the Strategies and Action Items were identified. Co-Chairs often met weekly with City staff. Unfortunately, all meetings were via Zoom due to COVID-19.

The first organized meeting of the Task Force occurred on September 17, 2020. At this meeting, members began to establish and refine the mission and goal statements found below:

***Mission:*** *The Housing Savannah Task Force is to assess local housing needs and opportunities, and develop a comprehensive plan to improve housing availability, accessibility and affordability for all who choose to make Savannah their home.*

***Goal:*** *Develop a comprehensive action plan that identifies the public, private and philanthropic resources and systems necessary to 1) improve, construct and retain at least 15,000 dwellings that are in good condition, affordable and available for occupancy by Savannahians earning up to 80% of the area’s median income, regardless of household size or life circumstance, by 2032 and 2) sustains the 2032 rate of activity each year thereafter.*

**September, October and November** were used by the Task Force and Committees to research, learn about and discuss Savannah’s housing challenges. As part of this process, the Task Force viewed and heard presentations by multiple Savannah organizations. It also reviewed several documents including, but not limited to, the 2008 Savannah Affordable Housing & Regulatory Reform Task Force Report, the One Atlanta Housing Action Plan, and American Community Survey Census data.

A brief summary of housing challenges facing Savannah includes:

- Savannah housing costs have outpaced incomes at a rate of at least 2:1 during the past 30 years.
- About 21,000 (40%) Savannah households are unable to afford quality housing.
- Multiple earner households with gross annual incomes less than \$50,000 (\$24 hourly full-time) or single earner households

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## Housing Savannah Task Force Overview

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with annual incomes less than \$35,000 (\$17 hourly full-time) are not likely able to afford quality housing in Savannah.

- A single person earning minimum wage (\$7.25 hourly) has to work 2-1/2 full-time jobs to afford a one-bedroom apartment.
- Improving housing conditions and options for 21,000 low- and modest-income households could cost upwards of \$1.5 billion and take up to 50 years based upon existing investment levels and sources.

**Appendix 2** provides additional insight into the challenges persons face affording housing in Savannah. These conditions negatively impact not only those in need of housing, but the Savannah community and economy as a whole.

**December, January and February** were spent identifying, discussing, proposing, and refining suggested Strategies and Action Items; proposing Action Item Priorities and Implementation Time Frames; and identifying possible Implementation Teams. This resulted in the identification of five (5) major Strategies and 43 Action Items. The five Strategies include:

- 1. Increase Community Wide Awareness, Support and Education for Housing Savannah.**
- 2. Increase & Sustain Housing Improvement, Development, Purchase and Retention Activity to Benefit 15,000 Households by 2032.**
- 3. Increase & Sustain Investments for Housing Improvement, Development, Purchase and Retention to \$100M+ Annually by 2032.**
- 4. Increase the Capacity and/or Number of Housing Partners.**
- 5. Support Local, State & Federal Housing Friendly Policy and Legislation.**

The Task Force believes these Strategies and many of the Action Items, described herein and shown in the **Strategy & Action Item Table** found in **Appendix 3**, are both aspirational and attainable.

**March** was spent considering and discussing possible investment options, sources, amounts, percentages, time frames and partners. The Task Force identified the need for significant local investment from the City and County governments, and from the business and philanthropic communities. The table in **Appendix 4** shows how the Task Force proposes this investment increase gradually over 10 years and be sustained annually thereafter. The level of investment is directly related to the number of Savannah households who will benefit. The Task Force arrived at these projections based upon a 20-year review of costs, investments and households served by the City and its partners.

**April and May** were spent working with the City's Office of Marketing and Communications to develop and launch a comprehensive informational Task Force video; several short human interest videos featuring those in need of housing and those helping provide it; a Community Input Survey; and a savannahga.gov/HousingSavannah website that included the **Strategy & Action Item Table** and other information. Co-Chairs also met with members of the Neighborhood Leadership Council, Chatham County Housing Coalition, and Chatham County staff to inform these parties and solicit valuable input. Between April 20<sup>th</sup> and May 30<sup>th</sup>, 358 persons responded to the Community Input Survey. A summary of the Survey can be found in **Appendix 5**.

**June and July** saw the completion and submission of the **Housing Savannah Action Plan** (Plan) to the Mayor.

The Task Force believes the Plan provides Savannah with a good foundation from which it can begin to address its housing challenges over the next 10 years and thereafter. The degree to which the Plan is successful will likely depend upon the level of community wide

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## Housing Savannah Task Force Overview

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awareness, support, and investment. This includes receiving substantial and sustained financial investment and support from the City of Savannah, Chatham County, the business community, the philanthropic community, and the community at large. In turn, this investment will leverage millions of dollars more for housing. History reveals that every \$1 invested helps leverage, on average, \$7 additional for housing.

While this Plan is specifically for Savannah, the Task Force believes that many lessons learned and courses of action proposed may be applicable for other Chatham County municipalities and the unincorporated area. A broader housing plan that includes the whole of Chatham County and, perhaps, the region may be a beneficial future endeavor.

Finally, submission of the Plan marks the next step, rather than final step, in years of dedicated efforts to provide housing affordability options to Savannahians. It contains what the Task Force and others providing input believe is a good foundation upon which to move forward, and for ideas and opportunities to evolve. Still yet, in order to be successful, it will take a wide variety of persons and organizations working collaboratively to solve Savannah's housing challenges.

While the Housing Savannah Task Force was created by the City of Savannah, this Plan is not a City-government Plan. Instead, it is a Community Plan for addressing Savannah's housing challenges.

What follows is additional information describing the work and recommendations of the Task Force.

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# Housing Affordability

# HOUSING SAVANNAH ACTION PLAN

## Housing Affordability

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### Housing Affordability

Basic questions the Task Force considered were what is “affordable housing” and what is “workforce housing”? They are often used in conversation and are sometimes misunderstood.

In recent years, the term “affordable housing” has often been misconstrued as housing that is less than desirable and only for the very poorest citizens. Stigmatized, it is often associated with public housing, Section 8 rental housing, and housing for the homeless. In reality, these and many other hard-working low- and moderate-income members of a community need affordable housing—privately owned, quality housing, that they can afford. As aforementioned, in Savannah, households earning \$50,000 or less annually are likely to find it difficult to afford quality housing.

To be considered affordable, both “workforce” and “affordable” housing typically costs no more than 30% of gross household income to rent or purchase. “Workforce” housing is often linked to housing occupied by workers earning up to 120% of area median income, while “affordable” housing is often linked to housing occupied by persons, including workers, making less than 80% of area median income.

The Savannah Metropolitan Statistical Area (MSA) median annual income in 2021 was about \$79,000. One hundred and twenty percent of this medium income, regardless of household size, equals about \$95,000. Eighty percent of this median income, regardless of household size, equals about \$63,000.

While paying no more than 30% of gross income for housing is a residential lending industry and a U.S. Department of Housing & Urban Development (HUD) recognized standard, households with low non-housing debts may be able to pay more of their income for housing. Some lenders permit house payments to reach 35% of gross income

when the combined housing and non-housing debt is limited to 45% of gross household income.

Another measure of affordability for low- and moderate-income households and persons, is housing that can be rented or purchased for no more than the federally published Fair Market Rents for an area. These rents are linked to the number of bedrooms per dwelling.

The Task Force offers the following broad “housing affordability” definition in place of traditional “affordable housing” and “workforce housing” definitions.

***Housing Affordability.*** *Housing in good condition that can typically be rented or purchased without households paying more than 1) 30% of gross income or 2) Fair Market Rents.*

Housing Affordability is particularly important to Savannah households with gross annual incomes equal to 80% or less of the area median income, regardless of household size.

Savannah households with annual incomes at or below about \$50,000 are most likely to be cost burdened—paying more than 30% of their income for housing.

Those in need of quality, affordable housing are wide-ranging and include low- and moderate-income homeless persons, renters, homeowners and homebuyers—the heartbeat of Savannah’s workforce and economy.

# HOUSING SAVANNAH ACTION PLAN

## Housing Affordability

Savannahians needing quality, affordable, housing include



diverse households making less than \$50,000 annually or \$24 hourly fulltime.

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# **Housing Savannah Task Force Committee Research**

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## Committee Research & Observations

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### Committee Research & Observations

The research and observations of the six Task Force Committees is summarized below beginning with a summary of why affordable housing is important. Unsurprisingly, much of what Committees learned, discussed and reported is interrelated. The collective recommendations of the six Committees are consolidated and summarized in the Strategies and Action Items section of this Plan.

### Why Affordable Housing is Important

The lack of quality, affordable, housing impacts not only those in need of housing but can also negatively impact all of Savannah and her economy. This condition can result in:

- More stress on the workforce and school children leading to lower productivity.
- Longer commutes resulting in more workplace tardiness, absenteeism and exhaustion.
- More traffic congestion resulting from longer commute times and distances.
- Less disposable income available for cost burdened persons to spend on goods and services.
- Workforce shortages that hurt businesses as workers move out of a community.
- Workforce shortages that deter business expansion and recruitment.
- Increased costs to taxpayers associated with substandard housing and blight.
- Increased costs and negative impacts to taxpayers, businesses, tourism, policing, EMS and medical providers.

In his award-winning book, **Evicted**, sociologist Matthew Desmond describes some of the impacts that an inability to afford quality housing has on family health, wellbeing and performance.

*“The worse the Hinkston’s house got, the more everyone seemed to become withdrawn and lethargic, which only deepened the problems. Natasha started spending more time at Malik’s. Doreen stopped cooking, and the children ate cereal for dinner. Patrice slept more. The children’s grades dropped, and Mikey’s teacher called saying he might have to repeat, mainly because of so many missed homework assignments. Everyone had stopped cleaning up, and trash spread over the kitchen floor. Substandard housing was a blow to your psychological health: not only because things like dampness, mold, and overcrowding could bring about depression but also because of what living in awful conditions told you about yourself.”*

In short, failing to properly address community housing challenges is not good for those who need it or for the community as a whole.

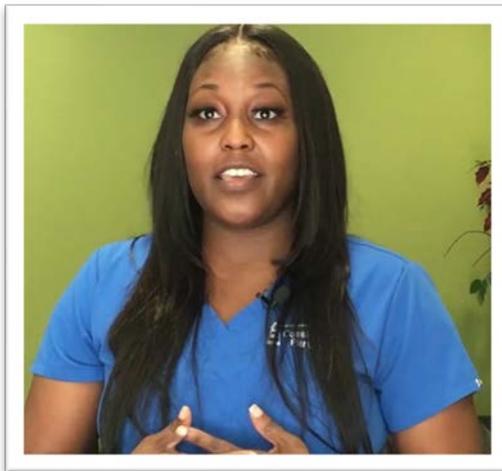
# HOUSING SAVANNAH ACTION PLAN

## Homeless Housing Committee

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### Homeless

Persons who find themselves homeless come from all walks of life. They include men, women and children of all ages and ethnicities. Some may be living outdoors, in vehicles or bouncing from one friend or family member's house to another. Some are chronically homeless and may have health conditions that make it difficult to attain permanent housing. Some are veterans unable to overcome trauma and other problems that might have been related their service. Others become homeless when unable to make house payments resulting from lost income due to a layoff or to an unforeseen medial expense. Some may simply not earn enough money to afford permanent housing. Yet others may be fleeing violent domestic relationships.



*"The Rent was extremely high . . . \$1,000, \$1,100, \$1,200, \$1,400. Sometimes you get put in a situation, and it's not necessarily your fault. I just basically had to stay humble and pray for something better. I was calling . . . different shelters and then I came across Family Promise. I just couldn't risk . . . to become homeless again."*

*Family Promise  
Working Mom  
Unable to Afford Housing*

There are several organizations working hard to help provide physical housing for the homeless in Savannah. This includes providing emergency shelter, permanent supportive housing and transitional housing. Those involved include, alphabetically:

- City of Savannah/City 54
- CSAH/Chatham Doorways
- Economic Opportunity Authority/Austin House
- Family Promise of Greater Savannah
- Greenbriar Children's Center
- Housing Authority of Savannah
- Inner City Night Shelter
- Old Savannah City Mission
- Park Place Outreach
- SAFE Shelter
- Salvation Army
- The Living Vine
- Union Mission

The Chatham Savannah Authority for the Homeless (CSAH) reports that the 2019 Service Count (one person, one service provided, unduplicated) reveals that in Chatham County, over 12 months:

- 4,590 homeless persons were served  
786 of the above were designated chronically homeless
- 1,046 children were reported homeless by the Savannah Chatham Public School System

In 2019, the Chatham County Homeless Continuum of Care provided 1,109 dwellings for those in need including:

- 647 Permanent Supportive Housing Units
- 231 Emergency Shelter Beds
- 231 Transitional Beds

# HOUSING SAVANNAH ACTION PLAN

## Homeless Housing Committee

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Unregulated options include:

- 231 persons living on the street in places considered not fit for human habitation
- 39 homeless camps were operational serving a range of 5-10 persons with the two largest serving 50 or more

To care for and address the needs of each chronically homeless person, CSAH conservatively estimates that its costs taxpayers and service providers at least \$20,000 annually. As such, the estimated cost to the community to care for 786 chronically homeless persons would be nearly \$16 million annually. These costs place an ongoing strain on a community's social service, police, fire, educational, health care, and emergency room services. Fortunately, CSAH reports that these costs typically decrease once a chronically homeless person secures stable housing.

While increasing the number of rooms and dwellings available for Chatham/Savannah's homeless population is important, so, too, is developing and funding initiatives that help prevent homelessness resulting from evictions and foreclosures that are no fault of renters and homeowners. In response to COVID-19 the United Way of the Coastal Empire raised funds to help renters confronted with eviction and homelessness due to the pandemic. These funds were augmented by the Cares Act and subsequent federal funding for similar purposes. The United Way, Family Promise and others gained valuable experience providing this service—a service that will, hopefully, continue to help persons and families from becoming homeless long after the pandemic is over.

One of the complaints some landlords have about Cares Act rental assistance is burdensome paperwork required of tenants. A locally funded program should keep this in mind so it doesn't hinder successful implementation.

The Task Force also recognizes and supports work being done by the Advocates for Restorative Communities (ARCs) Task Force and by Johnson Hagins Consulting, LLC, to identify and propose solutions regarding homelessness. This includes offering solutions to problems faced by persons in need of safe and affordable housing as they return to life after successfully reentering society post-incarceration.

Likewise, the Task Force recognizes and supports the work Chatham County and a Committee of interested parties have been doing for more than a year with help from HUD approved Home Base consultants to rebuild the Chatham County Continuum of Care (CoC). This working Committee has been rewriting the CoC charter and soliciting new general members with plans of having a new board in place by late summer 2021. This is being done, in part, to ensure that Chatham County is in compliance with all HUD guidelines. Some of the things identified and recommended by the Committee as a result of this process include:

- Chatham County needs to improve the 'single point of entry' model and consider hours of operation that are outside of traditional business hours.
- The community should explore transitional housing options especially for those who are transitioning from detention centers.
- Providers need to fully understand the housing first evidence-based model.

# HOUSING SAVANNAH ACTION PLAN

## Renter Housing Committee

### Renters

Most Savannah renters live in privately owned and managed housing. According to American Community Survey (ACS) Census data, Savannah has about 29,758 (56%) renter households. Of these, about 15,142 (51%) are cost burdened—paying more than 30% of their gross income for housing.

The average size of Savannah renter households is 2.47 and the median annual gross household income of renters is about \$31,972. This means that the average Savannah renter household can afford about \$800 a month for rent without being cost burdened. For many, this is too high.

HUD published 2021 Fair Market Rents (FMR) for the Savannah MSA and the household income required to rent dwellings without being cost burdened are shown below.

Rents/Incomes	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
FMR Rents	\$921	\$1,050	\$1,442	\$1,671
Annual Incomes	\$36,840	\$42,000	\$57,680	\$66,840
Hourly Full Time	\$17.70	\$20.20	\$27.70	\$32.10

Often, Savannah rental properties in good condition exceed Fair Market Rents. An exception to this are dwellings developed using Low Income Housing Tax Credits (LIHTC) and similar financing. LIHTC developments typically result in high quality housing with rents often below the Fair Market Rents for members of the workforce, including low- and very-low income households, and low-income seniors. For example, rents for Savannah Gardens LIHTC-funded dwellings range between \$271 to \$950 for one- to two-bedroom apartments, compared to FMRs for the same dwellings ranging between \$921 and \$1,050. On the other hand, market rents for quality apartments near downtown with the same number of bedrooms can range between \$1,400 and \$3,000.

While high rents are a challenge, another problem confronting low- and moderate-income renters from being able to rent quality housing is having to pay a deposit along with first and last month rent. Easily reaching \$2,000 to \$3,000 upfront—money that many of these renters do not have.

“Source of income” qualifying criteria is also a concern as are more traditional and recognized discriminatory practices. Although they have limited resources, organizations like the Savannah-Chatham County Fair Housing Council, Inc. and Georgia Legal Services can assess discrimination claims and/or can assist renters who feel as though they have been discriminated against.

In the 21 years between January 1, 2000 and December 31, 2020, Savannah housing providers and partners improved or developed 4,343 privately owned affordable rental dwellings—an average of about 200 a year.

Public housing, Section 8/Housing Choice Voucher rental assistance programs, and housing developed through the State of Georgia Department of Community Affairs (DCA) Low Income Housing Tax Credit (LIHTC) programs provide opportunities for low-income renters to access quality housing without being cost burdened. These three initiatives provide about 8,500 affordable rental opportunities, however, because some recipients of rental assistance vouchers are also occupants of LIHTC housing, the number of households benefitting might be closer to 6,500. Because these households don’t pay more than 30% of their income from rent, they are not likely part of the 15,142 cost burdened renter households described above.

The Housing Authority of Savannah (HAS) maintains 897 public housing apartments and administers nearly 3,500 Section 8/Housing Choice Vouchers. Recipients use the vouchers to help pay rent to private landlords. Parties occupying public housing and utilizing rental

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## Renter Housing Committee

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assistance vouchers typically pay only 30% of their income toward housing costs. However, landlords are not required to accept Housing Choice Vouchers if they do not want to commit to program rules established by HUD and enforced by the HAS.

The HAS reports that 8,359 households are seeking its housing assistance—1,246 on the public housing waiting list and 7,113 on the Section 8/Housing Choice Voucher waiting list. These are, likely, cost burdened households or households living in poor quality housing. Not surprisingly, the demand for public housing and rental assistance vouchers far exceeds supply.

The State of Georgia DCA offers 9% and 4% LIHTC programs that, along with HAS bonds, have resulted in the renovation, construction and/or retention of approximately 4,000 Savannah affordable rental dwellings since 2000—an average of about 190 per year. The 9% tax credits are offered once a year and are highly competitive statewide. The 4% tax credits, used in conjunction with HAS issued bonds, have been less competitive and available year-round, while they last. Tax credits are sold by developers to generate significant equity investment to develop housing. This significantly reduces the amount of conventional financing required and makes rents affordable.

The location of quality, affordable, rental housing across the city, near places of employment and public transportation, is important. Just over half of the 4,000 LIHTC dwellings mentioned above are located in historic neighborhoods close to downtown, north of Victory Drive, east of I-516, and west of the Truman Parkway. Many of these neighborhoods are experiencing significant investment and, in some cases, gentrification that now make them almost only affordable to higher income persons. LIHTC dwellings provide an affordable, quality, option for renters in these neighborhoods and can help curb gentrification.

To compete for LIHTC awards, many developers commit to keep dwellings affordable for 30 years. National non-profit LIHTC developers focused on affordable rental housing, are likely to ensure that these dwellings remain affordable for more than 30 years.



*"After retiring, I . . . looked at Savannah Gardens, and I knew this was where I wanted to be. . . it's so nice . . . because I love walking and I ride my bicycle. . . I love Savannah Gardens . . . it's beautiful . . . and not only is it affordable to live, but everyone gets along like family here. It's a really nice place to live."*

*Mercy Housing LIHTC  
Community Senior Renter*

Non-HAS and non-LITHC housing is sometimes referred to as “naturally occurring affordable housing”—NOAH. This is unsubsidized housing that varies from single-family homes to apartments. Housing varies in condition from good to poor. More of this type of housing, in good condition, would be helpful. So, too, might be the allowance of more rooming houses and, according to one landlord, being able to rent certain types of furnished housing in much the same way that motels/hotels charge occupants for rooms.

Landlords are required to keep properties in compliance with minimum housing and property maintenance codes adopted by the City. The City, however, can typically only inspect a property from the public right-of-way unless allowed into the property by a tenant, a property owner or court order. Tenants are sometimes reluctant to ask the City

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## Renter Housing Committee

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to inspect apartments for fear of retribution by landlords who can be cited by the City to make repairs. Some landlords will say that they cannot afford to maintain their properties in better condition because doing so would cause rents to increase and become unaffordable to tenants.

These are complex issues with no clear cut or easy solution; however, all rental property should be maintained in conditions required by minimum housing codes—by both landlords and tenants. The Georgia Legal Services office offers assistance to help low-income renters address these kinds of challenges and to provide renters with legal representation during eviction proceedings.

**Appendix 6** includes a comparison of rents and summary information about Savannah LIHTC and similar rental property developments.

# HOUSING SAVANNAH ACTION PLAN

## Homeowner/Homebuyer Housing Committee

### Homeowners

According to American Community Survey (ACS) Census data, about 23,169 (44%) of Savannah households are homeowners. Of these, about 5,957 (26%) are cost burdened—paying more than 30% of their gross income for housing.

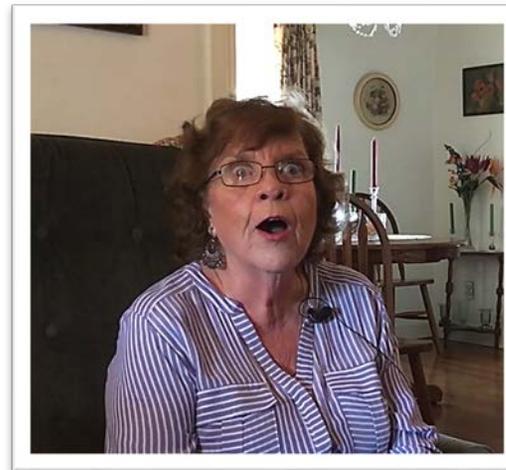
In the 16-year period between 2004 and the end of 2019, 97% of home improvement projects undertaken by the City's Housing & Neighborhood Services Department and its partners assisted minority homeowners. Female head of households accounted for 62% of these.

In 2020, the average size of Savannah homeowner households was 2.64 persons and the median annual gross income of homeowners was about \$64,401. This is much higher than incomes for most cost burdened households.

In 2020, the average age for the 144 heads-of-households assisted with home repairs by the Housing & Neighborhood Services Department and its partners was 69 and the average gross annual household income was \$25,228. For many low- and moderate-income seniors, Social Security is their sole source of income. This means that many Savannah homeowners are not able to secure and repay conventional bank loans or equity lines for emergency home repairs.

Many existing homeowners are elderly and have lived in their homes for many years. They sometimes share their homes with younger financially-strapped family members who are unable to afford housing and/or who need temporary housing. The length of stay in these extended family living arrangements and the availability of any additional income to help with housing costs and maintenance can be, at best, unpredictable. Ongoing medical costs limit income further, making it even more impossible for many elderly homeowners to be afford bank financing for home repairs.

In 2020, the average home improvement investment through the City's housing repair programs was \$7,000 per house. The City's investment in the repair of 144 houses was about \$576K of HUD Community Development Block Grant (CDBG) funds. This helped leverage about \$432K in cash and volunteer labor. Leveraged cash came from, alphabetically: Chatham County Housing Coalition, Coastal Empire Disaster Relief Committee (CEDRC), Community Help, Community Housing Services Agency, Salvation Army, and the **Savannah Affordable Housing Fund**.



*"After Hurricane Mathew (damaged my roof) here comes the City (and Community Help) saying we're going to give you a roof. I was like no, things like this don't happen to me. I get very emotional . . . Because that was like \$5,000 if not more . . . I didn't have that. Miracle is what it was."*

*City & Community Help, Inc.  
Homeowner*

In the 21 years between January 1, 2000 and December 31, 2020, the Housing & Neighborhood Services Department and its partners have undertaken 4,684 owner-occupied home repair projects—an average of about 220 a year. These efforts are a cost-effective way for enabling low-income, mainly elderly, homeowners to live in better conditions and age in place. Relocation or replacement housing is generally not cost effective or desired by some elderly homeowners as moving can cause more stress on those who want to continue to live in their longtime home.

# HOUSING SAVANNAH ACTION PLAN

## Homeowner/Homebuyer Housing Committee

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The majority of homes repaired involved volunteer groups who made repairs with materials purchased by City HUD CDBG funds. This enabled the City and its partners to reach two to three times as many homeowners as would otherwise be possible if using only paid contractors. Contractors are, however, hired by homeowners to make improvements that are too difficult for volunteers and/or when volunteers are insufficient in numbers to meet demand.

The most commonly needed and requested home repairs include roof replacement and other building envelop improvements that protect occupants and the building structure from the elements. Repairs to correct hazardous electrical, plumbing and heating/air conditioning conditions are sometimes made. Many elderly homeowners live in large older homes that suffer from costly deferred maintenance due to financial circumstances and hardships of owners. Replacing leaking roofs and tightening building envelops not only increases livability but also helps preserve the house for investment by future generations of owners.

Housing and living conditions further deteriorate when younger family members live in their deceased parents' homes without having clear title. Without a will and clear title, family members are unable to borrow money necessary to maintain or repair the house. Houses eventually become uninhabitable, blighted and vacant. The property becomes what is commonly referred to as "heirs' property". Georgia Legal Services, in partnership with the City, offers free will preparation that can help prevent this problem.

Given these very challenging financial and other conditions confronting low-income, especially elderly, homeowners, the use of volunteers to make repairs where possible is extremely beneficial.

## Homebuyers

Home purchase prices for homes in Savannah have outpaced incomes at a rate close to 3:1 over the past 30 years. Modest income first time homebuyers tend to be financially stable renters with good employment histories, good credit and low debt. They often pay as much for rent as they would for a mortgage of a modestly priced house. Rising housing costs and sale prices, however, make it difficult for them to purchase a house in good condition that does not have deferred maintenance or component replacement needs.

March 2021 sale prices of Savannah homes and the estimated incomes required to purchase them without being cost burdened are shown in the table below. Estimated required annual incomes assume 100% financing, 3% interest, 30-year fixed rate mortgages with \$350 estimated monthly taxes and insurance.

Source	Sale Prices	Annual Incomes	Hourly Full Time
Realtor.com Median Sale Price	\$252,000	\$59,280	\$28.50
HUD FHA 203B New House	\$238,000	\$56,760	\$27.30
HUD FHA 203B Existing House	\$184,000	\$47,000	\$22.60

If a buyer paid an amount equal to 5% of the sale price toward down payment and closing costs, the buyer would need between \$9,200 and \$12,600 cash to purchase a house. Unsurprisingly, this cash payment and the income required for the mortgage payment would make purchasing a house in good condition difficult for households earning less than \$50,000 annually.

# HOUSING SAVANNAH ACTION PLAN

## Homeowner/Homebuyer Housing Committee

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In the 16 year period between 2004 and the end of 2019, 87% of home purchases, made with help from the Housing & Neighborhood Services Department and its partners, assisted minority homebuyers. Female head of households accounted for 62% of these. The default and foreclosure rate during this time frame was just under 5%.

In the 21 years between January 1, 2000 and December 31, 2020, the City's Housing & Neighborhood Services Department and its partners, including the Georgia Department of Community Affairs, have helped provide down payment, closing cost and/or gap financing assistance to 1,684 first time Savannah homebuyers—an average of about 80 per year. This includes about 700 new houses built and sold to homebuyers on lots in existing Savannah neighborhoods. This assistance makes it possible for hard working, responsible, low- and modest-income households to become homeowners.

In 2020, the average annual household income of home buyers in the City's DreamMaker home purchase program was about \$47,500. The average financial assistance provided to the buyer by the City and its partners for down payment, closing cost and gap financing was about \$16,400. The average private 30-year first mortgage loan was about \$156,000 and the average house sale price was about \$171,000. The average cash paid by the purchaser for down payment and closing cost was about \$2,000.

The average City down payment and closing cost assistance for the purchase of an existing home in 2020 was about \$8,000 and helped leverage about \$162,000 on average in private financing. The average City down payment, closing cost and gap financing assistance for the purchase of a newly built home as part of a neighborhood or block revitalization effort was about \$52,000. This helped leverage about \$123,000 on average in private financing. Buyers of housing built as part of neighborhood revitalization efforts often have lower incomes,

cannot purchase market rate houses in other areas, and need larger amounts of gap financing.

The City's DreamMaker home purchase program provides much of the down payment, closing cost and gap financing described above through its HUD HOME program funds. Additional funding is provided through the **Savannah Affordable Housing Fund (SAHF)** by employers and other fund contributors. In 2006, the City of Savannah established Savannah's first employer assisted home purchase benefit program for its employees. Since then, it has helped provide 145 City employees with down payment and closing cost assistance. Having learned about this initiative, St. Joseph's/Candler Health Systems (SJ/CHS) implemented a similar program for its employees in 2015. Through its partnership with the City and Community Housing Services Agency (CHSA), SJ/CHS has invested \$15,000 annually in the SAHF. Thus far, this investment has helped 25 of its employees become homeowners.



*"I was hoping to own a house . . . since I was little. So it felt real good. A real accomplishment . . . My little nieces and nephews can look at this and say 'Oh, I can do what Uncle Daniel did'."*

*St. Joseph/Candler  
Employee Homebuyer*

Memorial Health followed suite in 2019 and has invested \$30,000 annually in the SAHF to help its employees become homeowners. Though COVID-19 slowed the launch of Memorial Health's program, as life begins to return to normal, City and CHSA staff are working with 30+ Memorial Health employees interested in purchasing homes with help from their employer.

# HOUSING SAVANNAH ACTION PLAN

## Homeowner/Homebuyer Housing Committee

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The City is working with two other businesses—one small and one medium size—to establish similar initiatives for their modest wage employees.



*"Once I found out that my job was actually helping . . . I did what I needed to become a homeowner. Now I'm finally here. I'm just so overjoyed I cry almost every night . . . if my grandmother could be here right now, she would be so proud of me. It's just a blessing."*

*Memorial Health  
Employee Homebuyer*



*"I definitely appreciate Memorial. Out of all the years I've been working, I've never worked for a company that cares about their employees as much as they do. It feels great. I'll have somewhere for my grandkids to come visit and play. We are already trying to get all of our co-workers to try to do the same thing."*

*Memorial Health  
Employee Homebuyer*

Buyers participate in one of several first-time home buyer education programs in advance of purchasing their home. While this is necessary and helpful, beneficial post purchase home maintenance counseling is not as organized or robust. Post purchase counseling could also help prevent buyers from financially overextending themselves. New homeowners are sometimes inundated with credit card and other

offers that encourage them to purchase home furnishings, furniture, and vehicles. If not careful, a new homeowner could quickly incur more debt than they can handle leading to mortgage default and foreclosure.

Without down payment, closing cost and gap financing assistance it is very difficult for modest income first time buyers to purchase homes—especially homes in good condition. Enhanced post purchase home maintenance and financial counseling can help make the home ownership experience successful.

# HOUSING SAVANNAH ACTION PLAN

## Housing Cost & Production Committee

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### Housing Cost & Production

This Committee focused on housing construction and development costs and production. Costs can range from as little as \$500 for a repair to upwards of \$200K for the development of a Low-Income Housing Tax Credit (LIHTC) dwelling. **Appendix 7** includes information about 2020 costs associated with various Housing & Neighborhood Services Department and partner projects.

LIHTC and similarly financed large housing construction and development projects typically involve large companies with significant financial resources, bonding capacity, overhead and funding source specific experience.

Single family house repair, renovation and construction projects are typically undertaken by smaller construction and development companies. These projects can typically be accomplished without bonds and with less financial resources, overhead and experience.

In the 16 year period between 2004 and the end of 2019, 58% of the \$42.3M invested in single family home repair and new construction contracts issued by private property owners participating in Housing & Neighborhood Services Department and partner sponsored projects were performed by minority owned construction companies. Minority home repair contractors undertook \$11.2M (89%) of home repair and \$13.4M (45%) of home construction contract awards.

Increased contractor and developer participation on all project sizes is important with regard to helping reduce costs and increase the production of housing.

Housing construction costs significantly increased, beyond normal, in 2020—making the production of affordable housing even more difficult. These increases are believed to be related, in part, to:

- Building material shortages resulting from COVID-19 interruptions in manufacturing and supply chains.
- A skilled construction workforce that is shrinking and retiring.
- Demand for housing that exceeds supply.
- Very low interest rates creating high demand for home purchases, materials and labor.

The National Association of Home Builders reports that some lumber and building supply prices increased by as much as 180% during the past year. This is believed to have increased construction costs by at least \$30K for an average new home.

CHSA Development, Inc., a local non-profit single-family housing developer, confirms that square foot construction prices for starter homes it develops have gone up by \$20 per square foot—about \$20K to \$25K per house. Even factory built modular housing purchased by CHSA Development, Inc. is set to increase by \$16 a square foot.

While local government cannot control variables described above, they can help lower housing development costs and increase housing production in several ways including:

- Waiving or reducing permitting and development fees
- Installing water and sewer laterals at no or reduced costs
- Providing public infrastructure and park improvements
- Providing low cost financing
- Providing land

As shown in the table below, this type of assistance, along with lowering the square footage of dwellings, can help lower the cost of constructing or renovating housing by several thousand dollars per dwelling. The table reveals possible savings of \$33,000 per dwelling for new construction where public infrastructure exists and \$38,000 per dwelling where public infrastructure has to be installed or upgraded.

# HOUSING SAVANNAH ACTION PLAN

## Housing Cost & Production Committee

Development Costs Assuming a 1,200 Square Foot Dwelling	Potential Savings
Building Permit Fee Waiver	\$ 1,500
Water & Sewer Lateral by City	\$ 3,000
City/SAHF Construction Loan Interest Savings	\$ 3,500
Reduce Dwelling Size by 100 Square Feet	\$ 10,000
City/LBA Ground Lease Rather than Sale	\$ 15,000
<b>Total for Construction with Existing Public Infrastructure</b>	<b>\$ 33,000</b>
City/SPLOST Installed New Public Infrastructure	\$ 5,000
<b>Total for Construction Requiring or Receiving New Public Infrastructure</b>	<b>\$ 38,000</b>

The City of Savannah provides water and sewer lateral fee waivers for home renovation and construction projects that involve HUD HOME funds. It counts this as part of its matching fund obligation to HUD. Expanding this to include other affordable housing renovation and construction would help reduce development costs.

Savannah has also provided short term interest saving renovation, construction and development loans that help reduce housing production costs by as much as \$3,500 per \$100,000 loaned. Some of these are second and third lien position loans and have no monthly payments providing that borrowers follow loan terms. It uses HUD CDBG and HOME funds, and the **Savannah Affordable Housing Fund (SAHF)**, to provide this type of interest-saving cost-reducing financing.

Savannah has also made surplus land parcels and smaller residential lots available for housing renovation or development. These are sometimes transferred to the Chatham County / City of Savannah Land Bank Authority (LBA) which, in turn, markets and sells or leases the property for development. Larger parcels leased for LIHTC developments can earn valuable points in the competitive application process which, in turn, can make it possible for developers to receive millions of dollars for affordable housing development. Nominal lease payments for these projects remove acquisition costs and lower development costs.

The City's \$10M 1K-in-10 initiative is expected to make 1,000+ abandoned and blighted properties available for affordable housing development over the next 10 years. These are expected to be transferred to the LBA to facilitate their sale for renovation or development with housing. The LBA can finance 90% of the purchase price of property through a deferred payment 0% interest loan during renovation or construction—again eliminating the cost of interest. **Appendix 8** includes a map that shows the general location of about 2,600 properties that appear to be blighted and abandoned—25% houses and 75% lots.

Savannah also has a history of using SPLOST funds for the installation of streets, sidewalks, parks, lighting and other public infrastructure in support of affordable housing development. This has occurred in notable developments like Ashley Midtown, Montgomery Landings, Sustainable Fellwood, Savannah Gardens and The View at Oglethorpe. It has also been used in neighborhood revitalization efforts in support of affordable infill housing development in Cuyler-Brownville and Edgemere-Sackville. This type of City investment can lower the cost of development by about \$5,000 per dwelling. It can make housing more marketable and help developers compete for millions of dollars of Low-Income Housing Tax Credits (LIHTC).

Sustaining, expanding and increasing these types of activities and incentives can help reduce construction costs and increase housing production.

# HOUSING SAVANNAH ACTION PLAN

## Housing Policy & Regulatory Committee

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### Housing Policy & Regulatory

Government policies and regulations impact affordable housing renovation, construction, and development.

Local governments with housing friendly ordinances, including planning, zoning and development ordinances, can aid in the development of affordable housing. This includes, but is not limited to, affordable housing supportive development standards, subdivision regulations, smaller lots, expedited plat and permitting approvals, development incentives and financing, and property tax abatement or relief. The impact of polices and ordinances regarding Short Term Vacation Rentals on the supply of affordable housing is of concern to the Task Force.

Supporting higher density housing and land development, without sacrificing construction or development quality, is also desirable. So, too, is supporting a variety of housing types such as, but not limited to:

- Tiny Homes
- Cottage Courts or Clusters
- Small Homes
- Accessory Dwelling Units (ADUs)
- Missing Middle Housing
- Mixed Use Structures and Development
- Adaptive Reuse & Commercial Building Conversion
- Planned Unit Developments

Policies and ordinances that support public transit oriented and walkable development with fewer parking spaces per dwelling also benefit quality, affordable, housing communities.

City policies that support the renovation and development of high-quality affordable housing through Low Income Housing Tax Credit (LIHTC) and similar programs are very important. As seen in **Appendix 6**, Savannah has seen more than 4,000 units of this quality rental housing developed during the past 20 years. Development of this housing occurs in multiple forms and locations including adaptive reuse/renovation of blighted vacant historic structures, renovation or construction of housing scattered throughout neighborhoods, and new apartment communities.

City policies supporting neighborhood plans, infrastructure, development financing, long term ground leases, property tax abatement or relief, and other incentives can help secure millions of dollars in very competitive funding for housing and help reduce construction and development costs. The City and the Metropolitan Planning Commission have taken positive steps with adoption of the NewZo. There are, however, opportunities listed in Strategy 5A.4 for additional enhancements that could help reduce costs and make production of affordable housing even more attainable.

While local government supportive housing policies and regulations are important, so too are State and Federal statutes, regulations and programs.

Georgia could benefit from a statewide affordable housing fund similar to Florida's "SHIP" program. Florida's State Housing Initiatives Partnership (SHIP) generates millions of dollars annually for local governments and affordable housing providers. These funds not only provide affordable housing, but also benefit realtors, builders, building suppliers.

Federal Community Development Block Grant (CDBG) and HOME programs provide significant funds to Savannah annually. While these funds are used for similar purposes, their regulations differ to the point

# HOUSING SAVANNAH ACTION PLAN

## Housing Policy & Regulatory Committee

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where one fund can be used simply to replace a leaky roof and another fund requires the house be brought into full code compliance. One fund permits construction of new housing, the other has new construction restrictions. Both funds require Davis-Bacon wage reporting and monitoring on projects that include either 8 or 12 dwellings. While the required wage rates tend to be lower than the wages paid to construction workers, the developer and City incur reporting and monitoring administrative costs. Federal and state required historic reviews of affordable housing repair or renovation projects in which a house is 50 or more years of age is another area that can drive up costs when using CDBG or HOME funds, even when used to help lower-income household improve their housing conditions. These sometimes place a higher burden on property owners than do local historic district requirements. These and other requirements can add to project costs. Providing local governments with more flexibility to use these funds to accomplish local housing needs and to pursue other funding opportunities would be beneficial.

# HOUSING SAVANNAH ACTION PLAN

## Housing Resources Committee

### Housing Resources Committee

This Committee looked into and discussed several possible investment sources. Several of these have been a staple of Savannah housing activity while others could be first time additions to future efforts.

Based upon a 20-year review of housing affordability activities and partnerships in Savannah, and based upon estimates of current housing costs, the Task Force estimates that it could cost \$1.5 billion to help resolve Savannah’s housing affordability challenges. Assembling and sustaining necessary resources will require time, significant new local investments and community wide support—including financial support from local governments along with the business and philanthropic communities.

In the 20 years between January 2000 and the end of 2019, Savannah private property housing repairs and construction for renters, homeowners, and homebuyers undertaken by the City, its partners and others impacted 10,452 households, utilizing \$637.9 million—an annual average of 523 households and \$31.9 million.

The 20 year 2000-2019 results include the annual averages below.

Renters	Home-owners	Home-buyers	Infill Houses	Total Dwelling	Local Invest	Leveraged Invest	Total Invest
182	227	80	34	523	\$4.4M	\$27.5M	\$31.9M
35%	43%	15%	7%		14%	86%	

In 2020, 704 households were impacted utilizing about \$130.8 million. This higher than usual result was largely due to construction beginning on four LIHTC projects—two competitive State of Georgia Department of Community Affairs (DCA) 9% Low Income Housing Tax Credit (LIHTC) developments and two 4% LIHTC/Housing Authority of Savannah (HAS) bond funded projects.

In the 21 years between January 2000 and the end of 2020, the total investment for activities shown in the table was about \$769M. Of this amount about \$91M was “soft money” investment and \$678M was “leveraged” investment.

The average 21-year investment per dwelling has been about \$69,000. The average soft money investment per dwelling has been about \$8,200 and the average leveraged investment per dwelling has been about \$60,800.

Soft money is money in which the City controls both uses and repayment terms—terms more flexible than “leveraged” investments. Soft money can be used to leverage other investments for housing.

Soft money sources, to date, have typically included the City’s annual HUD Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds, and funding deposited into the **Savannah Affordable Housing Fund**.

Leveraged money sources, often leveraged by soft money investments, include, but are not limited to:

- Georgia DCA 9% and 4% Low Income Housing Tax Credits
- Housing Authority of Savannah Housing Bonds
- New Market Tax Credits
- Bank and Mortgage Company Financing
- Georgia DCA Georgia Dream Financing
- Federal Home Loan Bank Affordable Housing Grants and Loans
- Community Development Financial Institution (CDFI) Affordable Housing Funding from the U.S. Treasury Department
- Volunteer Labor and Donated Materials
- Participant Cash

# HOUSING SAVANNAH ACTION PLAN

## Housing Resources Committee

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The SAHF is a local fund established by City Council in 2012 with support from Step-Up Savannah, business leaders and community leaders. Since its inception through 2020, SAHF investments have totaled about \$2.2 million that have been used to help leverage about \$33.7 million in private investment impacting 453 households.

The SAHF provides the City a local source of revenue with the flexibility needed to respond to local housing needs and opportunities without restrictions and limitations that often come with federal and state funding. Since its inception City Councils have included at least \$150,000 a year with expectations that this amount would increase. A 2019 yearend budget adjustment increased that year's investment to \$500,000. After dropping back to \$150,000 in 2020, City Council included \$500,000 for the SAHF in its 2021 budget.

Community Housing Services Agency, Inc. (CHSA) and the City's Housing & Neighborhood Services Department administer and raise additional revenue for the SAHF. In 2020, CHSA and the City raised about \$140,000 for the SAHF.

The Housing & Neighborhood Services Department raised another \$350,000 in similar investments for home improvements from several organizations, including, alphabetically, Coastal Empire Disaster Relief Committee (CEDRC), Community Help, and Salvation Army.

The Housing Authority of Savannah has played an increasingly important role in the development of privately owned affordable LIHTC rental properties through the issuance of bonds. Since 2000, the HAS issued approximately \$211M in bonds that have helped leverage a similar amount in 4% LIHTC equity and other financing resulting in the renovation and/or development of 2,620 rental dwellings. At the end of 2020, the HAS issued bonds that enabled an affordable housing developer to acquire and fully renovate 232 Savannah Neighborhood Action Project (SNAP) apartments in the Victorian and Dixon Park

neighborhoods. These historic neighborhoods have seen tremendous private investment in recent years. HAS participation and investment in the SNAP project ensures that persons of limited means will be able to continue to live in these rapidly gentrifying neighborhoods for years to come.

In addition to these investments, the City has provided Enterprise Zone property tax abatement and development incentives valued at about \$75,000 annually. It also waives water and sewer lateral tap fees for new single-family home infill construction projects that are eligible for HUD HOME funding—a value of about \$50,000 annually.

The City of Savannah also utilizes SPLOST and other funds to pay for public infrastructure and park improvements in support of affordable housing development and neighborhood revitalization. This investment has averaged about \$1 million per year.

In 2019, voters approved, and City Council included, \$10 million in SPOLST-VII funding that will be used to acquire 1,000 blighted, abandoned, properties over 10 years between 2021 and the end of 2030. This initiative is known as 1K-in-10. Properties purchased with these funds are expected to be transferred to the Chatham County / City of Savannah Land Bank Authority (LBA) where they will be sold for housing renovation or construction. The LBA will offer former legal heirs the first opportunity to purchase and develop property. Sale proceeds will be returned to the City and/or retained by the LBA to acquire additional property or undertake other eligible housing activities.

The Housing Resources Committee researched and discussed these and other possible resources with recommendations offered as part of the Strategies & Action Items listed in 3.1 and 3.2. Expanding, increasing and sustaining investments into the SAHF by the City of Savannah, Chatham County, the business community and philanthropic

# HOUSING SAVANNAH ACTION PLAN

## Housing Resources Committee

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community will be essential to leverage other investments to address Savannah's housing challenges. The Task Force and Committee assembled a long list of prospective **Savannah Affordable Housing Fund** (SAHF) business and philanthropic investors that will be provided to the Housing Savannah Non-Governmental Organization proposed in Strategy 1.2.

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# **Housing Savannah Task Force Strategies & Action Items**

# HOUSING SAVANNAH ACTION PLAN

## Strategies and Action Items

### Strategies and Action Items

The Housing Savannah Task Force identified and recommends five (5) primary Strategies and 43 Action Items. These are described below and in the **Strategies & Action Item Table** found in **Appendix 3**.

The Strategies and Action Items are a good beginning point. The Task Force anticipates, however, that they may be refined and further developed depending upon the level of support they receive from the community, and the level of financial support they receive from the City and County governments and the business and philanthropic communities. The Strategies include:

1. **Increase Community Wide Awareness, Support and Education for Housing Savannah.**
2. **Increase & Sustain Housing Improvement, Development, Purchase and Retention Activity to Benefit 15,000 Households by 2032.**
3. **Increase & Sustain Investments for Housing Improvement, Development, Purchase and Retention to \$100M+ Annually by 2032.**
4. **Increase the Capacity and/or Number of Housing Partners.**
5. **Support Local, State & Federal Housing Friendly Policy and Legislation.**

Each Action Item in the **Strategies & Action Item Table** recommends:

- A priority
- An estimated time frame for developing and implementing Action Items—1 year, 1-5 years or 1-10 years
- Possible Implementation Teams for each Action Item including Team leaders and supporting partners

The Task Force anticipates that the Mayor, with support from City Council and other Plan partners, will take the lead in naming the Implementation Teams, Team leads and supporting partners for each Action Item.

The Action Item Implementation Teams are where the next level of detail will emerge. The Task Force anticipates that the Action Item Implementation Teams will, where necessary, make recommendations to the Mayor and/or a Housing Savannah Non-Governmental Organization (NGO) established as part of this Plan. These recommendations might include new Action Item priority levels and implementation time frames—if different than proposed in this Plan.

While this Plan is not an all-inclusive, all-knowing, solution to Savannah's housing affordability challenges, the Task Force believes it provides the community with a solid platform from which to implement and build. Some may argue that it is not aggressive enough while others may maintain it is too aggressive. The Task Force believes this Plan is both aspirational and attainable—if the community gets behind its implementation.



# HOUSING SAVANNAH ACTION PLAN

## Strategy 1 Action Items

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### Strategy 1: Increase Community Wide Awareness, Support and Education for Housing Savannah

#### 1.1: Endorse the Housing Savannah Action Plan

Endorsement of the **Housing Savannah Action Plan** by the following parties is essential if this Plan is to be fully implemented. This includes endorsement by:

- Mayor and Alderpersons, City of Savannah
- Chairman and Commissioners, Chatham County
- Business Leaders
- Philanthropic Leaders
- Community Leaders

The first formal step is endorsement of this Plan by the Mayor and Alderpersons of the City of Savannah in 2021.

Next, the Task Force recommends that the Mayor and Alderpersons officially approach the Chatham County Commission Chairman and Board of Commissioners, and business and philanthropic leaders to garner their support for the Plan.

All four entities above have major roles providing leadership and financial resources necessary to fully implement this Plan.

Finally, endorsement of this Plan by Community Leaders and groups is important. While they are not expected to provide financial resources toward Plan implementation, they will provide valuable human resources including helping make those in need of housing aware of opportunities and in helping improve housing through volunteer

initiatives. They can also play an important role in letting elected, business and philanthropic leaders know of their support for the Plan.

#### 1.2: Establish a Housing Savannah Non-Governmental Organization to play a lead role coordinating and implementing the Housing Savannah Action Plan

The Task Force recommends that a **Housing Savannah Non-Governmental Organization** (NGO) be legally organized and established by the end of 2021. The Task Force recommends that the City take the lead in doing so after consulting with, and hopefully gaining support from, the Chatham County government, and the business and philanthropic communities. The Plan recommends that these four entities play a role in providing the resources necessary to support a staff, office and operations.

The Task Force recommends that the primary functions of the **Housing Savannah NGO** should be to:

- Increase Housing Savannah community awareness, support and education
- Develop, increase, and sustain Housing Savannah financial investments and other resources from the:
  - City of Savannah
  - Chatham County
  - Business Community
  - Philanthropic Community
  - Community
- Track and report measurable Housing Savannah outcomes
- Partner with local, state and national organizations in support of housing affordability initiatives

The Task Force recommends that this organization not be called upon to produce or manage housing. Instead, it should focus on building

# HOUSING SAVANNAH ACTION PLAN

## Strategy 1 Action Items

community awareness and support for housing; raising **Savannah Affordable Housing Fund** and other investments for housing outlined in Strategy 3.1; and tracking and reporting on Plan outcomes.

While it may not be feasible or necessary for the Housing Savannah NGO to be part of every Action Item Implementation Team, it should be welcomed by and serve as the liaison between each Implementation Team and the Housing Savannah NGO Board of Directors. It may be more involved with Implementation Teams that are charged with researching and making unified recommendations regarding certain Action Items. It should be supportive of and provide encouragement to organizations involved in the delivery of Action Items.

The Task Force recommends that the Housing Savannah NGO be governed by a Board of Directors appointed by the four primary entities providing financial support for this Plan and the NGO including, hopefully, the City and Chatham governments, and the business and philanthropic communities. The number of board members appointed by each of these four groups could be linked roughly to the level of financial support they provide as proposed in Strategy 3.1. For example:

Housing Savannah NGO Board Member	% Funding	Board Members
City of Savannah	60%	6
Chatham County	16%	2
Business Community	16%	2
Philanthropic Community	8%	1
Total	100%	11

The City, having the most appointees, could include one or more community leaders or representatives on the Board.

### 1.3: Expand and develop educational initiatives for homebuyers, homeowners, renters, the homeless and housing providers

In addition to building overall community wide awareness and support for this Plan, the Task Force identified several specific areas of education that could benefit those needing and providing housing. Some of this education is already in place—both formal and informal. Some could benefit from expansion, improvement and/or creation including:

- Home maintenance
- Home purchase preparation
- Financial literacy and money management
- Debt reduction, credit repair and credit improvement
- Tenant and landlord rights and responsibilities
- Section 8/HCV participant rights and responsibilities
- Eviction and foreclosure prevention
- Housing discrimination
- Stephens/Day and Homestead property tax benefits
- Impacts of blight and abandoned properties
- Estate planning, will preparation and title protection

The development of a coordinated educational program, including marketing and educational materials, could benefit from the participation of local universities and colleges including the Savannah College of Art and Design, Savannah Technical College, Savannah State University, Georgia Southern University, and South University.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 2 Action Items

### Strategy 2: Increase & Sustain Housing Improvement, Development, Purchase and Retention Activity to Benefit 15,000 Households by 2032

The Task Force recommends helping 15,000 Savannah households improve their living conditions through housing improvement, development, purchase and retention activities between 2022 and the beginning of 2032. This includes increasing the average number of households helped annually in recent years from about 500 to at least 1,500 annually by 2032 and each year thereafter. Action Items 2.1 and 2.2 describe how this might be accomplished. Projections for these increases over 10 years is shown below and in **Appendix 4**.

Year		Strategy 2.1 Dwellings Goals	Strategy 2.2 Dwellings Goals	Strategy 2.3 Dwellings Goals	Total Dwellings Goals
1	2022	50	500	5,000	5,550
2	2023	100	550	5,000	5,650
3	2024	150	600	5,000	5,750
4	2025	200	650	5,000	5,850
5	2026	250	700	5,000	5,950
6	2027	300	750	5,000	6,050
7	2028	350	800	5,000	6,150
8	2029	400	850	5,000	6,250
9	2030	450	900	5,000	6,350
10	2031	500	1,000	5,000	6,500
		<b>2,750</b>	<b>7,300</b>	<b>5,000</b>	<b>15,050</b>

The Task Force asserts that it is important to provide a range of housing options for those living in Savannah who cannot afford quality housing. These persons are often identified as being cost burdened—paying more than 30% of their incomes for quality housing.

This likely includes multiple earner households with gross annual incomes of \$50,000 or less or single earner households with gross annual incomes of \$35,000 or less. It includes those who are vulnerable of becoming homeless, those who are homeless and transitioning out of homelessness, and those who rent, own and/or are purchasing their homes.

#### 2.1 Assist 500+ households annually avoid eviction, foreclosure, property loss or homelessness by 2032

The Task Force recommends helping 500 or more households avoid eviction, foreclosure, property loss or homelessness annually by 2032. Toward that end, it proposes the following six items be incorporated into this Plan.

- Legal support for eviction defense and renter rights
- Temporary rental payment assistance
- Temporary mortgage payment assistance
- Temporary utility payment assistance
- Will preparation assistance
- Title clearing assistance

These activities will help ensure that those currently housed do not become homeless as a result of eviction, foreclosure, or loss of utility service through no fault of their own. They also help ensure that existing homeowners are able to leave their property with clear title for their heirs and future generations and, in some instances, that currently cloudy title problems may be resolved.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 2 Action Items

Through the Pandemic, the United Way of the Coastal Empire, Family Promise of Greater Savannah, the Salvation Army, Economic Opportunity Authority and other organizations along with Georgia Legal Services have gained valuable experience working with households and persons confronted with these challenges. They should be instrumental in implementing Action Item 2.1.



*"Our families are living literally a half a paycheck away from homelessness. Our families are working. They are taxpayers, are educated. They have what society says that we need to be successful, but unfortunately, we don't have the housing market to support the pay that they are receiving."*

*Katrina Bostick, Executive Director Family Promise of Greater Savannah*

### 2.2 Assist 1,000+ households annually improve housing conditions through home repair, construction and purchase opportunities by 2032

The Task Force recommends that 1,000 or more affordable dwellings be repaired, constructed and purchased annually by 2032 and each year thereafter. While the breakdown of numbers proposed below may change as a result of funding availability, and other factors, the Task Force proposes that by 2032, annual results will include approximately:

- 100 rooms or dwellings for homeless or transitional households
- 450 dwellings for renter households
- 450 dwellings for homeowners/homebuyers



*The construction of Tiny Homes, like those at the Cove at Dundee and pictured to the left, house renovations, adaptive reuse of commercial buildings and newly built rooms and apartments for homeless persons and those transitioning out of homelessness are needed—as are supportive services.*



*The renovation of affordable rental housing, particularly in Savannah's historic and gentrifying neighborhoods near downtown is needed—like four of the 232 SNAP apartments in the Victorian and Dixon Park neighborhoods pictured to the left. So, too, are adaptive reuse of larger older buildings like Charity Hospital, Florance Street Elementary, Telfair Arms and Sisters Court.*



*Construction of new affordable rental housing in neighborhoods near downtown, employment centers and public transportation routes is also needed. Designs that integrate this housing into neighborhoods can have the added benefit of helping revitalize neighborhoods. Pictured to the left is the final phase of 524 Savannah Gardens apartments.*

# HOUSING SAVANNAH ACTION PLAN

## Strategy 2 Action Items



*Volunteer groups and organizations from inside and outside Savannah repair the homes of 100+ mainly elderly or disabled low-income homeowners every year. This is done in partnership with the City and the SAHF. This offers important repairs for homeowners and fellowship opportunities for volunteers. More local groups are needed and welcomed.*



*Home purchase opportunities for hardworking modest income persons and families are also needed. These include purchasing existing homes listed for sale, renovated homes or newly constructed homes like those pictured to the left.*

This will require increased participation by those currently involved in housing production along with new and expanded partnerships. For the homeless, it might include a range of innovative options from regulated, organized, and sanitary urban campgrounds, to Tiny Homes, to the adaptive reuse of older and commercial buildings, to the renovation or construction of housing at different scales. For rental housing it might include more compliance with housing codes along with the repair and construction of housing by both small- and large-scale landlords, developers and employers. The best means of helping more low-income elderly homeowners might be increased local volunteer participation in home repairs. Finally, increased participation and incentives offered by employers and lenders might help increase the

number of hardworking modest wage employees able to purchase homes.

Central to all efforts will be the growth of investment in the **Savannah Affordable Housing Fund**.

### **2.3 Maintain 5,000+ existing public housing, Section 8/HCV, LIHTC and/or similarly subsidized rental housing**

While improving existing and creating new housing is important, it is equally important that Savannah maintains more than 5,000 affordable rental dwellings that benefit from public subsidies. This includes about 900 public housing dwellings, about 3,500 Section 8/Housing Choice Vouchers (HCV), and about 4,000 Low Income Housing Tax Credit (LIHTC) and similarly funded dwellings. These dwellings and forms of rental assistance ensure that renters pay no more than 30% of their incomes for housing that is maintained in good condition.

### **2.4 Acquire and/or bring about the renovation or redevelopment of 1,000+ blighted, abandoned, properties with new housing utilizing the City's 1K-in-10 initiative by 2032**

The Task Force supports the City of Savannah's 1K-in-10 initiative to bring about the acquisition and renovation or redevelopment of 1,000 vacant, blighted and abandoned properties with new dwellings by 2032. This will not only provide needed housing, but it will also help stabilize neighborhoods and help control gentrification.

In 2019, taxpayers approved \$10M in SPLOST funding to help implement 1K-in-10. This was in response to City staff identifying about 2,600 properties valued at less than \$20K each within a three-mile radius of the south end of Forsyth Park. Most of these properties appear to be blighted and abandoned. About 75% appear to be lots that once held houses and 25% appear to be dilapidated houses.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 2 Action Items

Blighted, abandoned properties not only represent lost opportunities for providing housing and a waste of existing infrastructure, they also hurt adjoining and nearby property owners, residents, neighborhoods, and the city as a whole. For example, about 60% of the properties on a one block long street in the West Savannah neighborhood were blighted and abandoned. These properties lost, on average, about 80% of their value over a five-year period. Properties in good condition on the same block lost, on average, about 40% of their value during this time period. The City collected about \$15 annually in property taxes for abandoned lots on this street and about \$50 annually for abandoned houses. The City estimates that blighted abandoned properties cost taxpayers about \$1,300 each annually in lost tax revenue and increased services.



*Above: Blighted & Abandoned Property Below: New Houses & Homeowners*



Many blighted and abandoned properties likely have cloudy titles preventing their improvement or sale. Cloudy title properties acquired through property tax sales or eminent domain are expected to be transferred to the Chatham County / City of Savannah Land Bank Authority (LBA). The LBA will, in turn, make them available for purchase, renovation and development. It will provide legal heirs of properties an opportunity to purchase the property with clear title so the former heirs can renovate or build new housing on the property—something that heirs are typically unable to accomplish on their own due to title problems. The LBA commits that this opportunity will be extended to heirs for six months after the LBA takes title to properties. This, finally, provides an heir(s) with a chance to legally own the property and determine, within reason, its future use.

Eminent domain is often associated with the term “taking” of a property from a property owner. Ironically, blighted, abandoned properties are really doing the “taking”. They take value and quality of life away from adjoining homeowners, residents, streets, blocks and neighborhoods.

Under Georgia law a property purchased using eminent domain must be bought for the appraised value. Property value is determined by an independent licensed appraiser. Money paid by the City for the property is deposited into Superior Court where legal heirs can claim their share. And interested heir(s) now have an opportunity to purchase the property with clear title from the LBA.

The one block street mentioned above served as a test case for the use of eminent domain acquisitions. Six properties were acquired using eminent domain. As a result of these and other acquisitions of blighted, abandoned, property within the block, seven new houses are being built and two existing houses are being renovated: providing quality affordable housing to nine families—including five new homebuyers. The redevelopment of this once largely blighted and abandoned block has been supported by residents and the neighborhood association.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items

### Strategy 3: Increase & Sustain Investments for Housing Improvement, Development, Purchase and Retention to \$100M+ Annually by 2032

The Task Force recommends increasing and sustaining housing investments to at least \$100M annually by 2032 and thereafter, to help Savannah households improve their living conditions through housing improvement, development, purchase, and retention activities. This is roughly a \$70M increase above the 20-year average annual investment of about \$30M.

The Task Force believes that the investment outcomes proposed within Strategy 3, like Strategy 2, are both aspirational and achievable. Exact investment amounts and sources proposed may differ and evolve depending upon the support given to this Plan by proposed investment partners. Plan investment projections and needs may also be impacted if housing costs continue to increase at a faster pace than incomes.

The proposed \$100M+ annual housing investment is based upon recent costs, trends and a 20-year review of Savannah’s affordable housing participant costs. Depending upon the activity, investments might range from \$500 to more than \$200,000 per dwelling or household. Full renovations and new construction, obviously, require the largest investment—but also leverage the most outside investment.

Achieving outcomes proposed in Strategy 2 is directly related to achieving investments proposed in Strategy 3. And investments

proposed in Strategy 3.1 are directly related to the ability to leverage investments proposed in Strategy 3.2.

The Task Force recognizes that many of these proposed investments will not occur overnight. As a result, it has proposed gradually increasing investments over a 10-year period and then sustaining investments annually thereafter. Projections for increasing these investments over 10 years are shown below and can be found in **Appendix 4**.

Year		Strategy 3.1 SAHF Investments	Strategy 3.2 Leveraged Investments	Total Investment Goals
1	2022	\$ 3,000,000	\$ 21,000,000	\$ 24,000,000
2	2023	\$ 4,000,000	\$ 28,000,000	\$ 32,000,000
3	2024	\$ 5,000,000	\$ 35,000,000	\$ 40,000,000
4	2025	\$ 6,000,000	\$ 42,000,000	\$ 48,000,000
5	2026	\$ 7,000,000	\$ 49,000,000	\$ 56,000,000
6	2027	\$ 8,000,000	\$ 56,000,000	\$ 64,000,000
7	2028	\$ 9,000,000	\$ 63,000,000	\$ 72,000,000
8	2029	\$ 10,000,000	\$ 70,000,000	\$ 80,000,000
9	2030	\$ 11,000,000	\$ 77,000,000	\$ 88,000,000
10	2031	\$ 12,500,000	\$ 87,500,000	\$ 100,000,000

Other potential investments described in Strategies 3.3 and 3.4 can also aid in addressing Savannah’s housing challenges.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items

### 3.1: Secure \$12.5M+ annually for the Savannah Affordable Housing Fund and/or similar funds for Housing Savannah activities by 2032

The Task Force recommends that local investment for housing be increased from about \$4.4M annually during the past 20 years to at least \$12.5M by 2032 and sustained at this level annually thereafter.

Year	Strategy 3.1 - Savannah Affordable Housing Fund (SAHF)					Strategy 3.1 SAHF Investments
	Investments					
	HUD	City	County	Business	Philanthropic	
1 2022	\$ 1,500,000	\$ 1,000,000	\$ 200,000	\$ 200,000	\$ 100,000	\$ 3,000,000
2 2023	\$ 1,500,000	\$ 1,500,000	\$ 400,000	\$ 400,000	\$ 200,000	\$ 4,000,000
3 2024	\$ 1,500,000	\$ 2,000,000	\$ 600,000	\$ 600,000	\$ 300,000	\$ 5,000,000
4 2025	\$ 1,500,000	\$ 2,500,000	\$ 800,000	\$ 800,000	\$ 400,000	\$ 6,000,000
5 2026	\$ 1,500,000	\$ 3,000,000	\$ 1,000,000	\$ 1,000,000	\$ 500,000	\$ 7,000,000
6 2027	\$ 1,500,000	\$ 3,500,000	\$ 1,200,000	\$ 1,200,000	\$ 600,000	\$ 8,000,000
7 2028	\$ 1,500,000	\$ 4,000,000	\$ 1,400,000	\$ 1,400,000	\$ 700,000	\$ 9,000,000
8 2029	\$ 1,500,000	\$ 4,500,000	\$ 1,600,000	\$ 1,600,000	\$ 800,000	\$ 10,000,000
9 2030	\$ 1,500,000	\$ 5,000,000	\$ 1,800,000	\$ 1,800,000	\$ 900,000	\$ 11,000,000
10 2031	\$ 1,500,000	\$ 6,000,000	\$ 2,000,000	\$ 2,000,000	\$ 1,000,000	\$ 12,500,000

This investment is key to leveraging millions of additional dollars described in 3.2. The Task Force believes that it will take investments by the City and County governments, and from the business and philanthropic communities to fully implement this Plan. It proposes the following distribution of investments and that investments gradually increase to the amounts shown below by 2032 and continue thereafter.

- \$1.5M (12%) City CDBG/HOME from HUD
- \$6.0M (48%) City of Savannah
- \$2.0M (16%) Chatham County
- \$2.0M (16%) Business Community
- \$1.0M ( 8%) Philanthropic Community

These investments would be deposited into the **Savannah Affordable Housing Fund (SAHF)** or similarly designated fund(s). Ideally the Housing Savannah NGO, described in Strategy 1.2, will be formed to take the lead in securing these investments.

**City of Savannah** The Task Force proposes that the City of Savannah take the lead by investing at least \$7.5M (60%) annually for housing by 2032.

This includes about \$1.5M annually in HUD CDBG/HOME funds that the City anticipates will continue in coming years.

The remaining \$6M from the City is projected to come from increases to its annual investment in the **Savannah Affordable Housing Fund (SAHF)**. This investment was \$500K in FY2021. The Task Force proposes that the City increase its investment by at least \$500K annually for the next nine years beginning in FY2022 and by \$1M in 2031 before reaching and sustaining \$6M in FY2032 and thereafter. A \$6M investment in housing represents only about 1.5% of the City’s current \$400M budget. Based upon the past 20 years, a \$6M annual investment of this nature should leverage an additional \$42M annually for housing.

While it will be up to the Mayor and Alderpersons to determine the sources of this \$6M investment, the Task Force believes it would be appropriate for the City to use some of the property tax revenue generated by residences and business, and some of the hotel/motel tax revenue generated for the general fund. It might make sense to use some of the tax revenue generated by Savannah’s highly successful hospitality industry to help its low and modest wage workforce—those who contribute to its success—afford to live in quality housing and near places of employment. It may also come payments to the SAHF from developers who receive density and/or building height bonuses. The Task Force is not necessarily recommending that the City increase taxes for housing. Instead, it suggests first considering using revenue from existing sources—including property tax revenue and revenue generated by visitors to Savannah.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items

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**Chatham County** The Task Force proposes that the Chatham County government be asked to invest at least \$200K beginning in 2022 and increasing this amount by at least \$200K annually for 10 years until reaching \$2M (16%) by 2032 and annually thereafter.

The roughly 21,000 Savannah households who cannot afford quality housing are also Chatham County residents. Therefore, the Task Force believes that Chatham County has an important role to play in addressing Savannah's housing challenges. As with the City Council, it will be up to Chatham County Commissioners to determine the sources of its investment in the **Savannah Affordable Housing Fund**. One possible source might be from the roughly \$40M in property taxes that the County collects annually from Savannah property owners—residences and businesses. An eventual \$2M Chatham County annual investment in housing represents only about 5% of the property tax revenue generated for Chatham County from Savannah property owners. Based upon the past 20 years, a \$2M annual investment of this nature should leverage about \$14M annually in additional funding for housing.

A possible use for part of the County's investment in the **Savannah Affordable Housing Fund** could be to establish an employer assisted home purchase or repair program for its low and modest wage employees purchasing or living in a Savannah home. The City of Savannah, St. Joseph's/Candler Health Systems and Memorial Health have already established home purchase down payment and closing cost assistance incentives to help their modest wage employees become Savannah homeowners.

**Business Community** The Task Force proposes that the business community be asked to collectively invest at least \$2M annually in Housing Savannah activities by 2032. This investment would begin in 2022 with at least \$200K and increase annually thereafter by \$200K until reaching \$2M by 2032 and continuing annually thereafter.

Depending upon their size and level of success, business investments will likely vary with no business or investment too small or too large.

Several banks and two hospitals already invest annually in the **Savannah Affordable Housing Fund**. In 2020, investments in the SAHF from six businesses totaled \$77.5K. This was accomplished by Community Housing Services Agency, Inc. (CHSA) and Housing & Neighborhood Services Department staff working part time to attract investment. CHSA has already secured \$60K for the SAHF in the first six months of 2021—and this does not include investments from the two hospitals. CHSA also secured a \$424K grant from the U.S. Treasury Department. With a Housing Savannah NGO in place and working fulltime, it should be possible to gradually increase and sustain business community investment to at least \$2M annually over the next 10 years.

There are multiple ways businesses can invest. Some businesses simply invest in the **Savannah Affordable Housing Fund** and leave it to fund administrators to determine use where most needed or to couple it with other investments. Some specify their investment be used to help specific groups or persons they would like to help—like veterans. Others specify types of housing activities and/or in specific geographic areas including neighborhoods adjoining or near their businesses. The Housing Savannah NGO and others can help businesses develop and administer initiatives of most interest and meaning to them.

Another option for businesses is to link their investments to helping their modest wage employees improve their housing conditions and options. For example, St. Joseph's/Candler Health Systems and Memorial Health followed the City's lead by creating home purchase down payment and closing cost assistance initiatives for their modest wage employees. While these are large businesses, the City, CHSA and Chatham County / City of Savannah Land Bank Authority are working with a midsize and a small business owner interested in offering incentives to help their hardworking employees become homeowners.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items



Paul Hinchey, President & CEO,  
St. Joseph's/Candler Health  
System

*"Homeownership reduces mental health issues in communities. It reduces the crime rate. It's an economic stimulus for our community . . . it acts as a gorilla glue to help keep families together. Almost all of our co-workers who have gone through this program, they can afford the mortgage. They're paying the mortgage in rent. What they can't afford is . . . the down payment and closing costs. So that's what we give them, and then its forgiven over five years with no interest . . . If there's any employer listening to this, rather than having you start from scratch, we can hand you the toolkit on how to do it. . . it's a plug-and-play . . . you can just jump start it tomorrow."*



*"We want our employees to have a sense of belonging. Purchasing a home is a great thing. It's part of the American Dream, so we really want our employees to be able to take advantage of that, and we want to support them." says Shayne George, President & CEO, Memorial Health about his company's efforts to help its modest wage employees become homeowners through the Savannah Affordable Housing Fund.*



*SCAD Serve Director Scott Linzey reported to Savannah Morning News reporter Katie Nussbaum in a March 19, 2021 article about SCAD's plans to convert its Pulaski House residence hall into workforce housing, "People like teachers, police officers, firefighters, hospitality workers and the like will have the opportunity to live in the Historic District very near where they work . . . We felt that it was important for SCAD to be a leader . . . and decided that this was a great way to step out front and . . . and hope that others follow."*

In 2021, the Savannah College of Art & Design (SCAD) embarked on a major project and financial investment to convert one of its historic buildings, Pulaski House on Pulaski Square into 21 affordable downtown apartments. The apartments are targeted toward modest income members of Savannah's workforce—including those who serve SCAD and who work in the hospitality industry downtown. The experience SCAD obtains may be of value to other major downtown employers—including downtown hotel and restaurant owners in search of affordable rental housing options for their low and modest wage employees.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items

Another possibility is for a business to provide the SAHF with funds to help make it possible for their low wage employees who own their homes to replace leaky roofs or make other costly repairs. Some businesses may have an interest in fielding a volunteer home repair team from company employees who, working with help from the City's Housing & Neighborhood Services Department, spend a weekend painting and making other improvements to homes of elderly or disabled low income homeowners. These businesses might also pay for the materials necessary to make the improvements. The City has found that the comradery employees gain working together to improve a homeowner's life and getting to know the challenges they face is almost as rewarding for employees as improvements are for the homeowner.

There are many creative ways for businesses to help address the housing needs of their employees and Savannahians. Continued support from major employers and support from additional employers and businesses, including colleges and universities, manufacturers and industry, hotels, and restaurants, and so forth is critical to the successful implementation of this Plan. So, too, is support from organizations affiliated with employers and businesses like the Chamber of Commerce, Tourism Leadership Council, Visit Savannah and the Savannah Economic Development Authority.

**Philanthropic Community** Increased participation from the philanthropic community—both inside and outside Savannah—is needed to fully implement this Plan. The Task Force proposes that charitable giving from individuals and organizations generate at least \$1M annually for Housing Savannah activities by 2032 and each year thereafter. It proposes that this investment begin with at least \$100K in 2022 and increase by at least \$100K annually for 10 years until reaching \$1M by 2032 and continuing annually thereafter.

Charitable investments to the **Savannah Affordable Housing Fund** totaled \$50,750 in 2020. With a Housing Savannah NGO in place and working fulltime, securing investments reaching at least \$100K in 2022 and increasing by \$100K annually thereafter should be attainable.



*"It costs quite a bit to replace your house. We help people replace their roofs . . . make it simple and easy to call on us to get repairs done . . ."*

*Bernie Polite  
Executive Director  
Community Help, Inc.*

*Community Help is a non-profit organization that raises funds to repair homes in partnership with City of Savannah and the Savannah Affordable Housing Fund.*

As the COVID-19 pandemic took hold in 2020, a prime example of the untapped philanthropy for those with housing challenges surfaced. Fearing that suddenly jobless low wage renters could lose their homes due to COVID-19 employment shutdowns and cutbacks, the United Way of the Coastal Empire launched an effort to raise funds to help distressed renters pay rents and utilities. In a relatively short period of time, the United Way raised \$675K for this effort by August 2020.

Support from the United Way of the Coastal Empire, the Community Foundation, and other non-profits and individuals will be important to the successful implementation of this Plan. So, too, will support from individuals through various innovative fundraising initiatives like GoFundMe pages and mobile Apps that make it easy for individuals to donate to Housing Savannah.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items

### 3.2: Leverage \$87.5M+ annually for Housing Savannah activities using the Savannah Affordable Housing Fund and/or by other means by 2032

The Task Force recommends that “leveraged investment” for housing be increased from about \$27.5M annually during the past 20 years to at least \$87.5M annually by 2032 and sustained at this level annually thereafter. The \$12.5M+ investment described in Strategy 3.1 will, in many instances, help fill the gap and leverage the \$87.5M+.

As shown in **Appendix 4**, the \$87.5M+ annual investment is expected to increase gradually over 10 years and come from a variety of sources including, but not limited to:

- 9% Low Income Housing Tax Credits (LIHTC)
- 4% LIHTCs combined with Housing Authority of Savannah Bond Financing
- New Market Tax Credits
- Bank and Mortgage Company Financing
- Georgia Department of Community Affairs (DCA) Georgia Dream Financing
- Federal Home Loan Bank Affordable Housing Grants and Loans
- Community Development Financial Institution (CDFI) Affordable Housing Funding from the U.S. Treasury Department
- Volunteer Labor and Donated Materials
- Participant Cash

These are just some examples of resources that can be leveraged by investments described in Strategy 3.1. Without investments described in Strategies 3.1 and 3.2, only a small fraction of those in need of quality, affordable, housing will be served. Using limited resources to leverage additional investment for housing is critical to successful implementation of this Plan.

Some of the financial resources listed above, like the 9% LIHTCs, are very competitive to secure. Investments made available in Strategy 3.1 can be used to help improve the chances of securing 9% LIHTCs. DCA, which administers both the 9% and 4% LIHTC programs, awards points to applications that include local government investment in LIHTC rental housing development projects. A \$750K **Savannah Affordable Housing Fund** investment in a 75 dwelling LIHTC development can be the difference between DCA awarding or not awarding tax credits. If awarded, the tax credits can be sold raising about \$14M in tax credit equity and other financing for Savannah housing. In other words, an investment of \$10K per dwelling from the SAHF could leverage about \$190K per dwelling in equity and financing. Developers do not have to repay the millions of dollars of tax credit equity. This enables them to develop high quality housing and charge rents well below market rates. Banks and mortgage companies play an important role in providing both development and permanent financing to those producing and purchasing housing.



*A \$2M City/CHSA/SAHF investment helped leverage \$72M in 9% LIHTCs and HUD 202 funds that created 524 affordable Savannah Gardens apartments.*



*Housing Authority of Savannah Bonds coupled with 4% LIHTCs are resulting in the \$68M purchase and renovation of 232 affordable apartments in historic residential structures in the gentrifying Victorian and Dixon Park neighborhoods.*

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items

Investments from Strategy 3.1 can help fill the gap between what modest wage homebuyers can afford to borrow from mortgage companies and what it costs to purchase a starter home. For example, in 2020, City of Savannah Housing & Neighborhood Services Department and **Savannah Affordable Housing Fund** used secondary financing to make it possible for modest income homebuyers to secure first mortgage home purchase loans ranging between \$120K to \$160K from private mortgage companies.

Landlords of existing houses and duplexes seeking to modestly improve their property and comply with local housing codes, without having to significantly increase rents to cover the cost of home repair debt service, might be able to do so with help from the Community Housing Services Agency non-profit or the **Savannah Affordable Housing Fund**. City and CHSA staff have seen their investments of \$7.5K per dwelling for rental property repairs leverage and additional \$15K for repairs from landlords—resulting in \$22.5K of improvements.

The best opportunity to help elderly low-income homeowners leverage resources for housing repairs, like replacing leaky roofs and painting the exterior of their homes, comes when volunteers and donated materials can be incorporated into a project. In 2020, the City invested an

average of about \$4K per house in HUD CDBG funds for these types of repairs. This leveraged an average of about \$3K per house in the value of volunteer labor, owner cash and charitable investments that helped pay for improvements.

Finally, as the Task Force was finishing up its work, it learned from Community Housing Services Agency that it just received \$424K from the U.S. Treasury Department for housing. CHSA applied to become a housing-focused Community Development Financial Institution (CDFI) two years ago. The CDFI program is administered by the U.S. Treasury Department. It offered a new program in 2021 that enabled CDFI's to apply for funding totaling 1-1/2 times the housing loans the CDFI made in 2019. CHSA made about \$282K in loans in 2019 which resulted in the Treasury Department providing it with \$424K for housing. The loans made in 2019 were made from **Savannah Affordable Housing Fund** and CHSA funds—the type of investments described in Strategy 3.1 that can be used to leverage the type of investment described above.

The important takeaway is that investments described in Strategy 3.1 can be used to help leverage significant investment for housing—including, but not limited to, sources described in Strategy 3.2.

### **3.3: Support, where appropriate, City issued or backed bonds repaid by the City for special Housing Savannah activities**

At times it could benefit the City to issue or back bonds repaid by the City for special housing activities including, but not limited to:

- Establishing a non-profit owned and operated modular housing or similar plant in Savannah
- Acquiring unsubsidized or expiring affordable housing in order to help preserve affordability and prevent gentrification
- Funding small scale projects including home repairs, home construction and home purchases



*Volunteers repairing the homes of low-income elder homeowners.*

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items



*Above left, two modular homes ordered by CHSA Development, Inc. were set at Savannah Gardens on Pennsylvania Avenue on May 17, 2021-- marking the next step in CHSA's exploration of modular homes.*



*Below left, a modular plant worker constructs the porch soffit during a plant visit by CHSA and City officials.*

It is looking into the viability of opening a non-profit owned and operated housing plant in Savannah.

CHSA and the City have been investigating the feasibility of opening a non-profit owned and operated modular housing plant in Savannah. Modular housing is the same as site-built housing except about 75% the house is built in the controlled environment of a factory. As part of its preliminary investigations, CHSA purchased two modular houses that were delivered and set on Pennsylvania Avenue building lots located in Savannah Gardens on May 18.

Modular houses are built to the same standards and codes, including high wind codes, as site-built housing. And owners can secure the same financing and insurance offered for fully site-built housing. Because so much of the house is built on an assembly line it is less likely than site-built housing to be damaged by weather or vandals, and construction is less likely to be slowed waiting for subcontractors and materials. Those investigating the merits of this idea have identified several other potential benefits of a local non-profit owned and operated plant including:

- Reduce the cost of construction by at least 20%
- Generate revenue for the **Savannah Affordable Housing Fund** through the sale of market housing in and around Savannah
- Provide construction training and good paying jobs with benefits for those working in the plant
- Help develop the next generation of home building companies serving those in need of quality, affordable, homes in Savannah
- Expand business opportunities for small development companies and real estate companies

Other bond opportunities might include providing the funds necessary to acquire affordable housing communities that are on the verge of flipping to market rate properties—displacing lower income residents and contributing to gentrification. A good example of this was the sale of Chatham Apartments a block away from the north east corner of Forsyth Park. Other examples might be lower profile but equally important. This housing is frequently referred to Naturally Occurring Affordable Housing (NOAH). Communities like Charlotte, NC, have developed proactive initiatives seeking to head off the sale of such housing before it loses its affordability. A first step in doing this is identifying potential properties and having the funds available to quickly intercede and purchase the property. Once acquired its future use, improvement and development can be controlled.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 3 Action Items

Housing Opportunity Bonds, like those issued by Atlanta’s Urban Redevelopment Finance Authority, can also be issued to provide funding for home repairs, construction and purchases. The bonds are repaid by the City government and any repayment of the bonds from borrowers can be recycled for other housing projects. This is the subject of Strategy 5B.3.

### **3.4: Include \$12M+ in the 2027 SPLOST for public infrastructure improvements supporting Housing Savannah activities**

The Task Force recommends that the City and County include at least \$12M in the 2027 SPLOST for the installation of public infrastructure, including parks, in support for the repair or development of affordable housing. These public improvements can help reduce housing costs and make housing in neighborhoods more desirable. They can also aid in applications to secure additional housing investments.

The City has made these types of investments for several years in support of housing and public space developed at Ashley Midtown, Sustainable Fellwood, Savannah Gardens and the View at Oglethorpe. These funds can also be used to help support smaller neighborhood revitalization projects that make neighborhoods and housing more desirable to both existing and new residents. This occurred in Cuyler-Brownville in the early 2000s, including the creation of Floyd “Press Boy” Adams park around which multiple houses were built and sold to first time homebuyers. Recent street, sidewalk, lighting and park improvements along Cedar Street in the Edgemere and Sackville neighborhoods is another example. These improvements make the neighborhood more attractive to live in and provided residents with a safe pedestrian connection between Memorial Hospital and Daffin Park.



*The City is investing about \$13.7M in public infrastructure and parks in support of affordable housing at Savannah Gardens. This investment has helped leverage about \$90M for the development of 625 dwellings—523 apartment and 100 single family homes being sold to first time buyers.*



*City SPLOST investment in support of housing not only includes traditional public infrastructure like street, sidewalk, lighting, water, sewer and storm drainage improvements, but it also includes park and green space improvements.*



*Public infrastructure and park improvements not only benefit those living in new housing, but also those living in adjoining neighborhoods.*

# HOUSING SAVANNAH ACTION PLAN

## Strategy 4 Action Items

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### Strategy 4: Increase the Capacity and/or Number of Housing Savannah Partners

The Task Force recommends increasing the capacity of existing partners and welcoming new housing partners to carry out housing activities proposed in this Plan. This will likely be necessary in order to fully implement this Plan.

While not included in Strategy 3 investment projections, expanding capacity and/or creating new Housing Savannah partners will likely result in the need for new staffing and operating cost investments. Where possible, it might be helpful to share staff and office space to avoid costly duplication. Some partners may be able contract for services from other partners to reduce operating expenses.

#### 4.1: Increase the capacity and/or number of non-profit, CDC, faith based and other organizations developing homeless/transitional housing

The Task Force recommends increasing the capacity of existing and welcoming new housing partners dedicated to providing housing for the homeless. Improving communication and cooperation between those providing housing and services for the homeless, and utilizing the Homeless Management Information System, are also recommended by the Task Force.

Over the years several Savannah organizations have provided housing for the homeless and those in transition. Some of these include, alphabetically, Chatham Savannah Authority for the Homeless (CSAH), Economic Opportunity Authority (EOA) Austin House, Family Promise of Greater Savannah, Greenbriar Children's Center, Housing Authority of

Savannah, Inner City Night Shelter, Old Savannah City Mission, Park Place Outreach Youth Emergency Services, SAFE Shelter, Salvation Army, The Living Vine, and Union Mission.

Recently, CSAH established a non-profit subsidiary called Chatham Doorways to take over the development of its Tiny Home community, the Cove at Dundee, and to begin renovating homes in neighborhoods for households transitioning out of homelessness. Family Promise has also expanded into this arena by undertaking the renovation and construction of two houses side-by-side in an existing neighborhood. In both instances, these organizations are raising funds to accomplish this work and are partnering with the City of Savannah, the Chatham County / City of Savannah Land Bank Authority, and/or the Community Housing Services Agency, Inc. to obtain properties or financing.

On a larger scale, Union Mission has recently begun fund raising \$1.5M for the renovation and adaptive reuse of the former J.C. Lewis Health Center of Fahm Street near downtown into safe and decent housing for up to 32 single, unaccompanied, homeless women. Each semi-private room will be shared by two women who may live in the facility for up to 90 days. The **Haven for Her** residential facility is expected to open in January 2022.

#### 4.2: Increase the capacity and/or number of non-profit and private developers of LIHTC, Bond, NOAH and similarly financed mid- to large-sized multi-family properties

The Task Force recommends increasing the capacity of existing and welcoming new multifamily LIHTC, bond, NOAH and similar multifamily housing developers when proposed housing development plans are mutually beneficial, and when designs and developers are respectful of adjoining neighborhoods and residents.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 4 Action Items

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Savannah has a successful history of working with housing developers capable of competing for Low Income Housing Tax Credits (LIHTC), associated bonds and other similar forms of financing to deliver affordable rental housing. In the 18 years between 2002 and 2019, these developers have secured millions of dollars to retain, improve and construct just over 4,000 affordable rental dwellings. Mercy Housing Southeast, a national non-profit, led the way with 888 of these dwellings.

In the last 10 years, the Housing Authority of Savannah (HAS) issued \$218.7M of bonds used in conjunction with 4% LIHTCs that developers used to renovate and/or construct 1,789 affordable rental dwellings. In 2015 the HAS created SCB Developers, LLC a non-profit arm of its 2002 Savannah Community Builders, Inc. non-profit. The SCB Developers, LLC has been gaining experience as a co-developer for several multifamily rental development projects including the renovation of River Pointe and the construction of The View at Oglethorpe and Waters at Gateway. It has been building its capacity so at some point in the future it will be able to develop LIHTC and other similar projects as the lead developer.

Having one or more local LIHTC housing developers capable of competing for LIHTCs and with access to HAS bonds is desirable. So, too, are having established and financially stable non-profit housing developers like Mercy Housing and National Church Residences.

Fortunately, there are many experienced regional and national for-profit and non-profit LIHTC developers. These developers often have professional staff and/or consultants who search for properties and opportunities that might score well on LIHTC or other applications. They also look for local governments that are supportive of housing development and able to provide financing or other assistance or incentives that help strengthen funding chances.

### 4.3: Increase the capacity and/or number of non-profit, CDC and private developers of new or renovated single-family properties

The Task Force recommends increasing the capacity of existing and welcoming new single-family housing development partners. Helping these companies grow through participation in small business development programs and increasing their financial capacity may be helpful. This might include providing them with affordable development financing and technical assistance—helping them establish track records that lead to future development financing from banks and other lending institutions.

CHSA Development, Inc, a non-profit subsidiary of Community Housing Services Agency, Inc. (CHSA), has been the most active developer of affordable single-family housing in Savannah. CHSA was established by City, business and community leaders in 1989 and CHSA Development, Inc. was established two years later in 1991. CHSA Development, Inc., most notably and recently, served as the Master Developer for Savannah Gardens. In that role it has worked with small builders and developers to bring about the construction and sale of 66 single-family homes to first time buyers.

In addition to CHSA Development, Inc., the non-profits Neighborhood Improvement Association, Inc. and Habitat for Humanity have developed single-family housing. All three organizations could benefit from increased capacity and staffing. Perhaps partnering with one another to avoid duplication of costs associated with certain services, staff and overhead might be beneficial and cost effective. This, too, might be beneficial for new non-profits and CDCs that emerge to play a role in renovating and constructing single-family homes.

The City's 1K-in-10 initiative might provide opportunities for all of these entities to acquire property and increase their capacity.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 4 Action Items

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### 4.4: Increase the capacity and/or number of home repair, renovation and construction contractors and associated workforce and trades

The Task Force recommends increasing the capacity of existing and welcoming new affordable home repair contractors, home builders and their workforces. Helping these companies and their workforces grow through participation in small business development programs, construction training programs and contractor licensing programs will be helpful.

Savannah high schools, Savannah Technical College, Georgia Southern University, Xcel Strategies, local homebuilders, unions and others might play roles in helping develop and implement construction training programs.

Community Housing Services Agency, Inc. and the City's Housing & Neighborhood Services Department are investigating the feasibility of establishing a modular or other housing factory in Savannah. Were this to happen, it could provide an opportunity for those interested in construction trades to learn how to build houses as part of their employment on the assembly line. It would expose them not only to construction but also to electrical, plumbing and HVAC trades. It could also provide an opportunity for those who master the building trades within the factory to receive help in starting their own construction companies—helping create the next generation of home builders.

### 4.5: Increase the capacity and/or number of lending and financial institutions participating in Housing Savannah activities

The Task Force recommends increasing the capacity of existing and welcoming new lending and financial institutions to provide renovation, construction, development and permanent financing. Several lenders already regularly participate, but more are needed.

Housing partners have noticed that lender participation in these activities is sometimes linked to one employee who is committed to providing this financing. When this employee leaves one lender for another, participation of the employee's original lender is sometimes slowed while participation by the lender to which the employee has moved suddenly increases.

Local bank and mortgage company presidents and managers are encouraged to actively and enthusiastically support Housing Savannah activities and lending. Ideally, this might include assigning one, two or more of their loan officers to market and process loans associated with Plan activities.

Risks associated with some loans can be reduced when the **Savannah Affordable Housing Fund** provides part of the necessary financing in junior lien position to the primary lender's first lien position loan—ensuring a lower first mortgage loan to value ratio. Developing portfolio loans, rather than selling loans on the secondary market, may also be helpful to lenders seeking to increase their Housing Savannah involvement. Down payment and closing costs programs that some lenders offer are also helpful and encouraged.

### 4.6: Increase the capacity and/or number of credit and financial counseling entities participating in Housing Savannah activities

The Task Force recommends increasing the capacity of existing and welcoming new entities that provide credit and financial counseling services. Doing so, in a coordinated manner, might benefit all providers and help avoid duplication of services when not advantageous or cost effective.

The Consumer Credit Counseling Agency (CCC), Neighborhood Improvement Association, Economic Opportunity Agency and Habitat for Humanity all provide home purchase education classes to first time

# HOUSING SAVANNAH ACTION PLAN

## Strategy 4 Action Items

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home buyers. The CCC provides additional programs to help persons improve credit scores and reduce debt loads. These and other financial literacy initiatives are important and can help persons improve the likelihood of being able to afford to rent or purchase housing in better condition than would otherwise be possible. And, to avoid financial problems that can lead to eviction or foreclosure.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – Local Government

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### Strategy 5: Support Local, State and Federal Housing Friendly Policy and Legislation

The Task Force supports local, state and federal government policies, legislation and other action that benefits housing affordability.

#### A. Local Government

##### 5A.1: Prepare and adopt a citywide planning document that identifies conditions and opportunities by neighborhood that can be used as a tool to help Housing Savannah partners compete for resources

The Task Force recommends the City develop an umbrella neighborhood plan that encompasses all neighborhoods. This plan, which could be updated every few years, would include the vision residents have for their neighborhoods, including visions for housing, in addition to basic socio-economic, demographic, and other readily available information about the neighborhood.

When funding opportunities arise, more detailed plans required for applications can be more expeditiously completed and passed by City Council in consultation with the umbrella plan and with support from the neighborhood. This proactive planning process could reduce the time it takes to develop neighborhood or project specific plans and allow applications for funding to be more competitive.

For example, LIHTC and other housing and neighborhood benefitting funding applications are sometimes awarded valuable points when the neighborhood in which the improvements are to be located has a plan adopted by City Council. Unfortunately, application windows may not

be open long enough to spend months or a year developing a plan. A base umbrella plan and process similar to that outlined above could expedite preparation of a project specific plan approved by Council.

##### 5A.2: Support the sale or lease of City, County and School Board property for housing development

The Task Force recommends that the City, County and School Board consider making surplus property it owns available for the development of housing affordable to Savannah's modest income workforce and its lower income residents. The availability of land—lots or parcels—is critical to the development of housing.

The disposition of this property might occur through the:

- Direct sale of property to housing developers
- Transfer of property to the Chatham County / City of Savannah Land Bank Authority for lease or sale to housing developers

When disposition occurs through direct sale, the Task Force recommends sale proceeds be deposited into the **Savannah Affordable Housing Fund** where they can be used to support development of housing on the site or elsewhere.

Another option is to transfer title of property to the Chatham County / City of Savannah Land Bank Authority (LBA). The LBA can then lease or sell the property for the same purposes described above. LBAs have more flexibility than local governments in how property is transferred. For example, LBAs can enter into long-term, nominal fee, ground leases with a developer. This can reduce housing development costs and, in the case of LIHTC applications, score valuable local government participation points. Leasing the land also ensures that the LBA, and, by extension, the local government, continues to have an ownership interest in the property and can better control any future property use.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – Local Government

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The local government or school system should insist on quality design, materials, and use of the property that not only provides affordable housing but also complements and benefits the adjoining neighborhood(s).

Before selling or transferring title of large land parcels or large buildings for housing development, the local governments or school system may want to work with adjoining neighborhoods to discuss various housing types and design options for the property. This was very helpful, for example, at Savannah Gardens where the City and CHSA Development, Inc. conducted two design charettes and several neighborhood meetings before determining the best option for developing the property. Involving Savannah Gardens (Strathmore Estate Apartment), East Savannah, Twickenham, Pine Garden and Gordonston residents in this process helped garner near unanimous support for the replacement of 380 apartments with 650 new dwellings—apartments and houses for sale to first time buyers—and parks.

### **5A.3: Support, where appropriate and possible, City of Savannah incentives that help reduce housing repair, renovation, construction or development costs**

The Task Force recommends that the City help reduce housing development costs for affordable housing by offering to waive or reduce fees related to affordable housing development and/or to expedite necessary reviews. Some of these include:

- Waive or reduce building permit fees
- Waive or reduce expedited plan review fees
- Waive or reduce water and sewer lateral fees
- Waive or reduce building impact fees
- Expedite permitting and plan reviews
- Expedite zoning or variance reviews

Waiving building permit and plan review fees for affordable housing would reduce building costs by \$1,000 to \$1,500 per dwelling. At a minimum, reducing fees by 50% or more, or reducing the area used to calculate square footage permit fees to only the conditioned space of the dwelling—excluding porches—would help.

The City already waives water and sewer lateral tap/installation fees for its HUD HOME funded single-family detached affordable housing construction on existing lots. Expanding this to include affordable infill housing built without HUD HOME funding could help save about \$3,000 per house. Developers would still pay for water meters.

### **5A.4: Support, where appropriate and possible, zoning, development standard, licensing and similar ordinance amendments and/or new ordinances that promote housing affordability**

The Task Force recommends that a City appointed Implementation Team, including planning and zoning officials, planners, land use and building designers, builders and developers, law firms and lawyers who represent developers and contractors, and neighborhood representatives be assembled to study and thoroughly discuss the pros and cons of the opportunities listed below, and others, to reduce housing production costs or increase available housing by amending and/or creating ordinances and regulations. The end goal would be for this diverse group of persons and interests to offer a unified recommendation of how the City of Savannah should proceed.

- Define affordable housing in City Code
- Provide flexibility in affordable housing development standards including in PD districts
- Provide bonuses or incentives for affordable housing
- Increase density and dwelling units per lot/parcel
- Smaller, narrower, lot widths and lot areas
- Smaller building setbacks

# HOUSING SAVANNAH ACTION PLAN

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- Larger allowable lot coverage for buildings
- Provide hearing officer for expedited variance requests
- Remove upper floor dwellings from lot coverage calculations
- Reduce off-street parking requirements when alternatives exist or none is necessary
- Allow accessory and similar dwelling units without increasing the required lot size
- Increase number of unrelated persons who can occupy a dwelling
- Permit licensed and inspected rooming houses with on-site caretaker
- Explore licensing that permits renting rooms using hotel/motel extended stay models
- Explore expanding correctional transitional facilities in the community
- Permit small scale commercial by right in multi-family buildings and districts
- Encourage development of “missing middle” housing in neighborhoods
- Provide incentives to convert commercial property into residential with some affordable housing
- Provide incentives for smart growth, mixed use, transit-oriented and walkable development

While reducing building and development costs through regulatory reform is important so, too, is maintaining high quality housing and neighborhoods.

### 5A.5: Support research of inclusionary zoning ordinance best practices and alternatives that result in the development and/or funding of affordable housing

The Task Force recommends that a City appointed Implementation Team, including planning and zoning officials, planners, land use and building designers, builders and developers, law firms and lawyers who represent developers and contractors, and neighborhood representatives be assembled to study and thoroughly discuss the pros and cons of inclusionary zoning. The end goal would also be for this diverse group of persons and interests to offer a unified recommendation of how the City of Savannah should proceed.

Important questions for the group to answer: If an inclusionary zoning ordinance is to be adopted in Savannah, under what terms and conditions should this occur? To which part of the community should it apply? What incentives should or could be made available to make it attractive to developers and affordable housing advocates? Should it be voluntary or mandatory?

Proponents of affordable housing sometimes point to inclusionary zoning as a means of providing more such housing. This may happen by physically including affordable housing within a development and/or by making a payment into an affordable housing fund that can be used to create affordable housing elsewhere.

Conversely, some opponents of inclusionary zoning maintain that it can drive development away from a community and, in doing so, hurt chances to increase the supply of affordable housing.

Atlanta offers a Georgia case study of an inclusionary zoning ordinance that was adopted to help encourage and ensure that affordable housing is available as part of its BeltLine redevelopment project.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – Local Government

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### 5A.6: Support investigation of the merits of measured property tax relief and/or PILOTs for affordable housing development and/or retention

The Task Force recommends that a City appointed Implementation Team, including City legal, revenue and budget officials, non-profits, housing developers, business leaders, and neighborhood representatives be assembled to study and thoroughly discuss the pros and cons of property tax relief and PILOTs (payment in lieu of taxes). The end goal would be for this diverse group of persons and interests to offer a unified recommendation of how the City of Savannah should proceed.

Important questions for the group to answer: If relief is to be offered, how do you ensure and monitor that property tax relief is passed on as a savings to those in need of lower rents and mortgages? How much is appropriate? Under what conditions is it appropriate? If you are reducing property taxes in some areas, do they have to increase in other areas to ensure that City services can be delivered at the same level?

Stephens-Day property tax relief is available to homeowners but not landlords and, by extension, not renters. Some form of property tax relief for affordable rental housing owners might be appropriate and helpful. However, controls might have to be developed to ensure that relief provided is passed on to renters through rent reductions or utility assistance. Compliance monitoring could be laborious and difficult, if not impossible. Perhaps this type of relief would make most sense for Low Income Housing Tax Credit (LIHTC) and similar projects with long-term affordability and reporting requirements linked to project financing, the IRS and/or other factors.

Enterprise Zones offer eligible projects five years of full City of Savannah property tax abatement after which property taxes gradually increase to their full level over five years. This seems like a measured approach

that encourages investment and, in return, provides limited property tax relief for 10 years. Savannah Enterprise Zones have not included Chatham County or School Board property tax relief. Both of these entities, however, benefit immediately from increased property values and tax revenue generated by Enterprise Zone projects. Currently, Enterprise Zone projects do not require the development or renovation of affordable housing. The Task Force is recommending later in this document at 5B.2 that the City seek to establish an Urban Enterprise Zone program that requires affordable housing development and that expands the applicable geographical footprint of the zone.

A PILOT agreement is sometimes entered into between the City and non-profits like the Housing Authority of Savannah. Under a PILOT the City may charge a non-profit an amount similar to property taxes. Where financially capable, this might be one way of encouraging non-profits to help support the services they receive from the City. The money received by the City through a PILOT could be used to free up other City revenue for Housing Savannah activities.

### 5A.7: Support legislation that makes it easier for heirs of cloudy title property to gain clear title

The Task Force recommends that City Council convene a panel of experts to help draft and recommend and/or support State legislation that helps legal heirs more easily and quickly obtain clear title to family property. This, however, may take a long time to achieve desired results.

An option immediately available to the City to help resolve this problem, and supported by the Task Force, is the use of eminent domain to remedy blight. Under eminent domain laws, after obtaining approval from Superior Court, the City pays fair market value, as determined by a licensed appraiser(s) approved by the City and any interested legal heir, for the property. The purchase amount is paid into

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Superior Court where heirs may claim their share of the payment. Once acquired through this process title is cleared and the City can transfer the property to the Chatham County / City of Savannah Land Bank Authority (LBA). A condition of transfer might include that previous legal heirs to the property be given first opportunity to purchase the property from the LBA within six months after transfer of the property from the City to the LBA. Former heir(s) could buy the property with clear title so they can renovate or build a house that benefits them, their family or persons needing affordable housing.

Another option immediately available, and supported by the Task Force, is for the LBA to seek to acquire tax delinquent property at tax sales—preferably at In Rem tax sales. In Rem sales result in a property having clear title 60 days after the tax sale. As suggested above for eminent domain purchases, the LBA could give previous legal heirs to the property first opportunity to purchase the property from the LBA within six months after it obtains clear title to the property. Former heir(s) could buy the property with clear title so they can renovate or build a house that benefits them, their family or persons needing affordable housing.

Should the City decide to pursue new State legislation that would help heirs obtain clear title to a property, it might want to consider advocating for heirs to be permitted to compete for family property at an In Rem, Sheriff or Marshal delinquent property tax sale and gain marketable title—something which is currently statutorily prohibited.

### **5A.8: Support the demolition of blighted property without delay when court ordered**

The Task Force recommends that the City amend ordinances that delay the court ordered removal of blighted buildings. Historic overlay districts sometimes provide additional requirements and burden on the City of Savannah and private property owners to demolish blighted,

often vacant or abandoned, buildings—even when court ordered. These properties are often left open and unsecure providing access to mischievous kids, trespassers, criminals, vagrants and animals/vermin. Even when closed or boarded, the boards are often removed shortly thereafter by those seeking unauthorized entry. This and structural hazards pose a risk to people. Blighted abandoned buildings ordered demolished by the court often have additional negative impacts on adjoining properties, streets, blocks and neighborhoods.

### **5A.9: Support innovative site and housing designs, types and materials, including smaller dwellings, to maximize housing affordability options**

The Task Force recommends that a City appointed Implementation Team, be assembled to explore the use of innovative site and housing designs, housing types and materials, including smaller dwellings, that can lower costs and maximize affordable housing options. This includes, but is not limited to, Tiny Homes, Missing Middle housing, factory built housing, and conventional housing. Rapidly changing and new or different technologies should be investigated and, where beneficial, embraced if they provide high quality affordable housing.

### **5A.10: Support, where appropriate and possible, the use of materials and products in renovation that are similar but not necessarily matching original materials**

The Task Force recommends that a City appointed Implementation Team, including preservationists, planners, homeowners, landlords, neighborhood leaders, renovation contractors, builders, developers, non-profit affordable housing providers, realtors, code compliance officials and the City's office be assembled to study the pros and cons of ordinances that exclude the use of contemporary materials in the repair or renovation of outward facing exterior surfaces/components of dwellings in older neighborhoods—including historic overlay districts.

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The goal would be to develop and submit to City Council a unified recommendation concerning the use of materials for current and future historic overlay district ordinances.

The Task Force supports the use of high quality, energy efficient and low maintenance building materials and products. This is typically not a problem when constructing new housing. In some neighborhoods, City zoning requirements make it difficult to replace existing outward facing materials and products with contemporary alternatives. For example, replacement of wood siding with cement board siding, similar in profile, is not permitted. Replacement of single pane wood windows with cellular PVC or vinyl frame double pane windows similar in size and profile is also not permitted. These types of requirements can increase the frequency and cost of maintenance and make it hard for landlords to compete for affordable housing renters who can live in newer housing and neighborhoods. Without sacrificing quality, perhaps there can be some allowance or consideration given to materials and products used for the improvement and maintenance of affordable owner and renter occupied housing.

### **5A.11: Support continued study of the feasibility and benefits of establishing a non-profit owned modular housing, or similar, plant in Savannah**

The Task Forces supports continued efforts by the Community Housing Services Agency, Inc. and the City of Savannah Housing & Neighborhood Services Department to study the feasibility and possible benefits of establishing a non-profit owned and operated modular housing plant in Savannah. Modular housing is traditional house construction in which about 75% of the house is built in a factory, then transported to a building lot, where the remaining 25% of the house is constructed. It meets all building codes and is eligible for all forms of traditional mortgage financing and insurance. It is NOT a trailer or mobile home. Both organizations believe that a local plant could:

- Reduce construction and housing costs
- Generate revenue for Housing Savannah activities
- Provide in-factory construction training and jobs with benefits
- Create next generation of home building companies
- Create small developer and realtor opportunities

As part of this research, CHSA ordered and had two homes delivered to Savannah Gardens on May 18, 2021. This phase of research will provide an opportunity to compare the quality of construction between the modular homes and fully site-built homes in the same location. It will also provide an opportunity to compare the cost of modular housing and fully site-built housing. CHSA intends to use what it learns on these first two houses to refine and order four additional homes.

### **5A.12: Support organizations and initiatives that help increase housing accessibility and help decrease housing discrimination**

The Task Force supports work being performed by persons and organizations to increase accessibility to housing and to decrease housing discrimination. This includes supporting, where feasible, forthcoming recommendations by three other important City of Savannah appointed Task Forces and supporting the work and recommendations of other entities listed below.

- Savannahability Task Force
- Advocates for Restorative Communities (ARCs) Task Force
- Racial Equity and Leadership (REAL) Task Force
- Savannah-Chatham Council on Disability Issues
- Chatham County Continuum of Care
- Johnson Hagins Consulting LLC Homeless Report
- Savannah-Chatham County Fair Housing Council, Inc.

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## Strategy 5 Action Items – Local Government

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Funding to support these efforts should be made available providing results are tangible.

Being able to access housing one can afford is not only about the financial gap between housing costs and incomes. It also includes being able to physically access and live in housing regardless of physiological, emotional, or other challenges that impact people. This includes providing “disability specific” home renovations and new housing where possible. And providing housing with services necessary to support persons with various special needs including the homeless.

It also includes quality, accessible, and affordable housing in safe environments for those returning from incarceration—so the environment into which they return does not contribute to recidivism or negatively impact their future success. Being able to access quality housing can also be impacted by disparities that sometimes still exist between how lenders, real estate professionals, real estate appraisers, property owners and other decision makers view neighborhoods, housing, people, incomes and credit. Discrimination, on multiple levels, impacts the accessibility of housing and must be challenged.

### **5A.13: Support Enterprise Zone, Opportunity Zone and Military Zone projects with focus on affordable Housing opportunities**

The Task Force supports Enterprise Zones, Opportunity Zones and Military Zones that include affordable housing. Also, where feasible and if legally possible:

- Include City, County and School Board participation in Enterprise Zone projects that focus on qualified affordable housing, business, or service enterprises
- Limit Enterprise Zone property tax relief to the increase in property value as a result of development—allowing City,

County and School Board to continue receiving property taxes based upon pre-development value of property

The property tax relief and other development benefits Enterprise Zones offer are very beneficial to affordable housing development. Enterprise Zones have aided affordable housing development and neighborhood revitalization in and around Sustainable Fellwood, Savannah Gardens and the adaptive reuse of Romana Riley School into senior housing. However, affordable housing has not been the primary focus of housing developed in the Montgomery Street Enterprise Zone.

Savannah Enterprise Zones enacted by the Mayor and Aldermen have only offered City property tax relief. Unfortunately, County and School Board property taxes are not abated in City-adopted Enterprise Zones. Instead, County and School Board property tax revenue immediately increases as a result of Enterprise Zone investments and corresponding increases in property values.

### **5A.14: Adopt an ordinance that provides renters with deposit options when renting a dwelling**

The Task Force recommends that the City consider adopting an ordinance that provides renters with options for paying deposits when renting from landlords who own 10 or more apartments or dwellings. In Atlanta, a recently passed ordinance is said to required landlords to offer renters 1) deposit insurance policies; 2) deposit payment plans; or 3) a 40% deposit discount when the renter pays the full deposit at lease signing.

Deposit insurance policies taken out by renters can cost as little as \$5 a month per \$1,000 of deposit—a cost of about \$60 a year. This can be paid up front or monthly by the renter. It can reduce as much as one third the amount of cash that a renter has to pay a landlord when

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signing a lease—eliminating one of the major financial obstacles facing renters.

For example, an apartment that rents for \$1,000 a month may require a renter pay \$3,000 to the landlord at lease signing—\$1,000 deposit, \$1,000 first month's rent, and \$1,000 last month's rent. When purchasing a \$1,000 deposit insurance policy the cash required to rent the apartment drops to \$2,000.

A deposit insurance policy is also beneficial to the landlord as it can cover damage to the dwelling caused by the renter and missed rent payments. It also removes the requirement that the landlord manage the deposit. Reduced cash-up-front also has the potential to increase the number of renters who may now be able to rent a dwelling.

Providing renters with deposit options, including deposit insurance policies, appears beneficial to all involved. In Atlanta, the ordinance is said to have passed unanimously and without opposition from property managers.

### **5A.15: Encourage CAT to establish bus routes that aid in the award of LIHTC and other affordable housing funding**

The Task Force recommends that CAT establish bus routes and public transportation options, where feasible, that benefit both residents and efforts to secure financial resources for housing and other neighborhood benefitting projects. This includes bus routes that enter into and/or within a block of proposed Low-Income Housing Tax Credit (LIHTC) communities. Doing so not only helps the City and its housing partners better compete for LIHTCs and other funds, but it also importantly connects financially challenged residents to shopping and employment centers.

### **5A.16: Support the City of Savannah developing a realistic plan and timetable to ensure that all City employees are paid at least \$15 per hour—making housing more affordable**

The Task Force recommends that the City of Savannah lead by example and take the steps necessary to ensure that all of its employees earn at least \$15 hourly—making attainment of housing more achievable.

A major reason why Savannah residents cannot afford housing is they do not earn enough money. At present, it takes a multiple earner household making about \$25 hourly fulltime or \$50,000 annually to afford the rent charged for a quality two- or three-bedroom dwelling. It takes a single earner household making about \$17 hourly fulltime or \$35,000 annually to afford the rent charged for a quality one-bedroom apartment.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – State Government

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### B. State Government

#### 5B.1: Support legislation to create and/or expand dedicated funding for a State housing fund similar to Florida’s SHIP initiative

The Task Force recommends that the City of Savannah seek support from Savannah’s legislative delegation for the State of Georgia to establish a fund similar to Florida’s State Housing Initiatives Partnership (SHIP) fund. A first step may be working collaboratively with the Georgia Municipal Association, the State Board of Realtors, the State Home Builders Association, and other interested Georgia municipalities and housing advocates to study then draft proposed legislation.

It would be very helpful and beneficial in Savannah and statewide if the State of Georgia developed an affordable housing fund similar to Florida’s SHIP initiative. The SHIP program raises millions of dollars annually from revenue generated statewide as part of property sales and transfers. This revenue is provided to communities and non-profit organizations across Florida to help leverage other investment necessary to make it possible for modest income renters, homeowners and homebuyers to afford housing and improve their living conditions. These funds also benefit builders, developers, realtors and others involved in the delivery of housing to those in need.

#### 5B.2: Support local delegation legislation for adoption of an Urban Enterprise Zone that has an affordable housing focus and requirement similar to Atlanta

The Task Force recommends that the City of Savannah seek support from Savannah’s legislative delegation to establish Urban Enterprise Zone legislation with an affordable housing focus for Savannah. This will require assistance from the City Attorney’s office and other professionals to draft desired legislation.

Atlanta appears to have secured State legislation for the creation of an Urban Enterprise Zone that is focused on the renovation and/or development of affordable housing. This includes development and tax abatement incentives similar to those offered through Enterprise Zones.

The Task Force also recommends that boundaries for Urban Enterprise Zones cover larger geographical areas than Enterprise Zones. Enterprise Zone boundaries are often limited to economically distressed areas. If possible, broadening these to include economically thriving and gentrifying areas would provide an opportunity to ensure that affordable housing is located throughout the City—not just concentrated in economically distressed areas. This could help avoid neighborhood gentrification and ensure that Savannah’s modest and low wage workforce have opportunities to live near employment centers.

The Task Force also recommends that Urban Enterprise Zones be structured in a manner that enables and encourages the City, County and School Board to all participate in the provision of property tax relief and other incentives. To make it more palatable to all three governmental entities, perhaps this property tax relief could be associated only with increased value of the property as a result of the Urban Enterprise Zone investment. This means property values and associated taxes received by the three entities prior to the Urban Enterprise Zone investment would continue, if desired, uninterrupted.

In summary, Urban Enterprise Zone legislation for Savannah might require and/or help encourage:

- Affordable housing renovation and development.
- Larger and more economically diverse boundaries than typical Enterprise Zones.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – State Government

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- City, County and/or School Board participation and incentives including the ability to limit property tax relief to increases in property value as a result of development—allowing the City, County and School Board to continue to receive property taxes based upon pre-development property values.

### **5B.3: Support lowering population requirement to 100,000 for municipalities interested in establishing Urban Redevelopment Finance Authorities for issuance of Housing Opportunity Bonds**

The Task Force recommends that the City of Savannah seek support from Savannah’s legislative delegation to lower the population threshold to 100,000 in the event Savannah elects to utilize Urban Redevelopment Finance Authority (URFA) legislation to issue Housing Opportunity Bonds (HOB).

Several years ago, State legislation enabled the creation of Urban Redevelopment Finance Authorities that can issue Housing Opportunity Bonds. A caveat of the legislation is that it only applies to municipalities with populations of 350,000 or more. Atlanta is the only Georgia municipality that meets this threshold. As a result, Atlanta appears to have established an URFA that has, in turn, issued HOBs being used for a variety of housing initiatives—both large and small.

It appears that the municipality can repay the URFA HOBs rather than relying on mortgage payments to do so. Further, since the municipality retires the bonds, it appears that any payments received from bond funded project financing can be used again for other housing initiatives.

Most housing bond issues, like those issued by the Housing Authority of Savannah, are for large, multi-family, apartment developments that require repayment from rental income.

These and other features and requirements of the Urban Redevelopment Finance Authority and Housing Opportunity Bond legislation need to be identified and confirmed by the City Attorney and the City’s bond counsel.

### **5B.4 Support legislation that expands the eligible uses of development impact fee revenue to include the improvement, construction and development of publicly or privately owned affordable housing—as affordable housing is vital part of a community’s infrastructure**

The Task Force recommends that the City of Savannah seek support from Savannah’s legislative delegation to consider legislation that would expand the eligible uses of development impact fees to include the provision of affordable housing—a use not currently permissible. A first step may be working collaboratively with the Georgia Municipal Association and other interested Georgia municipalities to study then draft proposed legislation.

New development often creates new jobs and places a strain not only on a community’s traditional infrastructure and services, but also on its supply of affordable housing. It could be argued that affordable housing, privately and publicly owned, is a vital part of a community’s infrastructure and, therefore, impact fees should be able to be used to create affordable housing needed as a result of new development.

### **5B.5: Investigate and support measured rental property licensing and annual inspection legislation that helps ensure that rental property is maintained to minimum code standards**

The Task Force recommends that the City of Savannah seek support from Savannah’s legislative delegation to consider legislation that would allow municipalities to require rental properties be inspected annually and be in compliance with codes before they can be rented. This may be included as part of a rental property licensing process.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – State Government

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A first step may be working collaboratively with the Georgia Municipal Association, the State Board of Realtors, tenant rights advocates, and other interested Georgia municipalities to study then draft proposed legislation.

All property is supposed to be maintained to minimum property maintenance and housing code standards. Code officials, however, are often limited to noting exterior code violations unless allowed entry into a dwelling by a renter, owner or court order. Renters are sometimes reluctant to extend such invitations for fear of retaliation, including eviction and/or increased rents, from landlords who might be cited for interior code violations.

### **5B.6: Investigate and support “source of income” legislation to prevent landlords from refusing to rent based upon the source of a renter’s income—including not recognizing income subsidies like housing vouchers that pay a portion of the holder’s rent**

The Task Force recommends that the City of Savannah seek support from Savannah’s legislative delegation to consider “source of income” legislation that would make rental housing more accessible. A first step may be working collaboratively with the Georgia Municipal Association, the State Board of Realtors, tenant rights advocates, and other interested Georgia municipalities to study then draft proposed legislation.

It is important that renters not be discriminated against because of their economic status. For example, some landlords may require tenant incomes be three times the rent. This can disqualify prospective low- and modest-income renters from being able to rent market rate housing—even when renters hold housing vouchers that pay the difference between 30% of their income and the rent.

Additionally, some landlords refuse to make dwellings available to renters holding Section 8 or Housing Choice Vouchers because they do not want to become subject to the rules, regulations, and inspections that come with these programs. Reform at the federal and, where possible, local levels could remove this hesitancy.

### **5B.7: Investigate and support rent control legislation**

The Task Force recommends that the City of Savannah seek support from Savannah’s legislative delegation to consider “rent control” legislation that would make rental housing more affordable without hurting the ability of landlords to profit from their investment and service the debt they have incurred in acquiring, improving and maintaining property in good condition. A first step may be working collaboratively with the Georgia Municipal Association, the State Board of Realtors, tenant rights advocates, and other interested Georgia municipalities to study then draft proposed legislation.

This was a recommendation by several community members who responded to the Task Force’s citizen input survey.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – Federal Government

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### C. Federal Government

Securing changes to federal programs, regulations and legislation is never a quick or easy task. Nonetheless, seeking help from Savannah’s U.S. Senators and Congressmen might be worthwhile.

#### 5C.1 Support increased HUD funding for municipalities and housing authorities

The Biden administration’s proposed American Jobs Plan includes what could be five important initiatives in support of affordable housing. They include:

1. Producing, preserving and retaining one billion affordable rental homes nationwide. Including through the use of targeted tax credits, formula funding, grants, and project based rental assistance.
2. Building or renovating 500,000 affordable homes nationwide for low- and middle-income homeowners and buyers through the establishment of a new \$20 billion tax credit program. This proposal is the subject of the bipartisan **Neighborhood Home Investment Act (NHIA)**.
  - The tax credits will pay the difference between development costs and appraised values. For example, if a house costs \$175,000 to develop but it can only sell for \$150,000 because of its appraised value, the tax credit will pay the \$25,000 gap. However, it would be even better if the tax credit could be expanded to also cover up to 20% of the appraised value. In the example just described, many modest income buyers with \$30K to \$40K annual incomes, may not be able to afford a \$150,000 bank loan. If the tax credit covered up to 20%

of the sale price, the buyer would only have to secure a \$120,000 loan and the house would become affordable for many.

- A similar benefit exists for homeowners seeking to renovate their homes that have a mortgage balance and the cost of repairs exceeding the home value.
  - This initiative also proposes to help households earning up to 140% of area median income, rather than typical HUD programs that limit incomes to 80% of area median income. Homebuyers and homeowners earning up to about \$100,000 a year in Savannah may qualify. This would be a great enhancement and encourage mixed income neighborhoods.
  - Lastly, this program appears poised to help rebuild older neighborhoods that have declining values by targeting single-family home construction on existing lots or renovating existing houses. This is a significant departure from traditional rental property tax credit developments that rely on corporate owners of large parcels of land or large existing buildings to create apartments. This initiative could be a game changer for inner-city neighborhood revitalization and work very nicely with the City’s 1K-in-10 initiative.
3. Eliminating exclusionary zoning and harmful land use policies through the bipartisan **Housing Supply and Affordability Act**. The President’s Plan includes this Act and would provide funding for communities to study and remove local regulatory barriers to affordable housing.
  4. Including \$40 billion nationwide for public housing capital improvements and construction. Public housing continues to provide affordable housing for very low-income persons. However, much of this housing has aged and needs

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – Federal Government

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significant capital investment and improvements to modernize it for today's families. Additionally, it would be beneficial if these funds could be used to replace public housing with new housing—not just improve existing public housing. And, if replacement of existing public housing could become easier to propose and gain approval.

5. Expanding weatherization assistance and clean energy housing initiatives. This will be beneficial to low-income homeowners.

The American Jobs Plan does not appear to include, or mention, new funding for very important and successful federally funded housing initiatives. It appears, however, that the President has proposed increasing funding for several of these in his initial FY22 budget plan, including:

- \$3.8 billion for the CDBG program—a \$295 million increase that will be even more important if it can be used for housing activities and not just improvement of public facilities and infrastructure.
- \$1.9 billion for the HOME program—a \$500 million increase.
- \$3.5 billion for Homeless Assistance Grants—a \$500 million increase.
- \$30.5 billion for Housing Choice Vouchers (formerly Section 8)—a \$5.4 billion increase with prioritization for providing an additional 200,000 housing vouchers for the homeless and those fleeing domestic violence.
- \$3.2 billion for Public Housing Capital—a \$435 million increase to renovate existing public housing and to make it more energy efficient. This would be even better if allowed the replacement of public housing with new housing when determined more appropriate by local PHAs.

How impactful these initiatives are, if approved, will depend upon the details that emerge specifying how the funds will be disbursed and how they can be used.

To be most useful and helpful, the Task Force recommends that the federal government make new programs very flexible—allowing municipalities to design and implement programs that meet local needs. This, too, holds true for existing federal programs proposed in the FY22 budget that could benefit from amendments providing municipalities with more flexibility. Too often, well-meaning federal officials (elected and staff) develop regulations and programs with a one-size-fits-all approach that sometimes inadvertently prevents municipalities from maximizing the benefits of federal funding to meet local needs.

All of these federal initiatives are all very worthwhile proposals that could benefit Savannah's housing affordability efforts. They are **NOT**, however, a substitute for Savannah taking responsibility for raising and sustaining local revenue for housing outlined in Strategy 3.1.

The Task Force believes that developing local investments to solve local housing problems is absolutely necessary and much more predictable than relying on federal or state government funding. Local investments have the potential to be longer lasting and not as subject to change by federal and state legislators—some of whom support funding housing and others who view it as expendable. For example, several years ago the federal government cut HOME funding nationwide by about 40% without notice. It is hard to implement plans and sustain activity when confronted by these types of actions and uncertainties. Finally, local investment also provides Savannah with more flexibility to solve local problems and pursue other housing investments.

# HOUSING SAVANNAH ACTION PLAN

## Strategy 5 Action Items – Federal Government

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### 5C.2: Support HUD increasing the number of Section 8/Housing Choice Vouchers issued to Savannah

With more than 15,000 renters unable to afford quality rental housing in Savannah without being cost burdened, it would be extremely helpful if the federal government provided the Housing Authority of Savannah (HAS) with more rental vouchers. The HAS currently distributes about 3,500 rental vouchers. There are more than 7,000 Savannah renters on a waiting list for rental vouchers. The provision of significantly more rental vouchers could go a long way to providing low-income renters the ability to afford quality rental housing—and landlords the ability and confidence to invest in its development.

### 5C.3: Support amending federal regulations that disqualify ex-offenders from receiving federal rental housing assistance

Support appropriate measures to amend current federal regulations that disqualify ex-offenders from receiving federal rental housing assistance. The ARCs Task Force reports that HUD prohibits individuals from receiving rental housing assistance if they are on the sex offender registry for life or if they were convicted of production or manufacturing methamphetamine in government-subsidized housing. Consideration should be given to those who are re-entering society and are in need of housing having successfully completed their prison sentences.

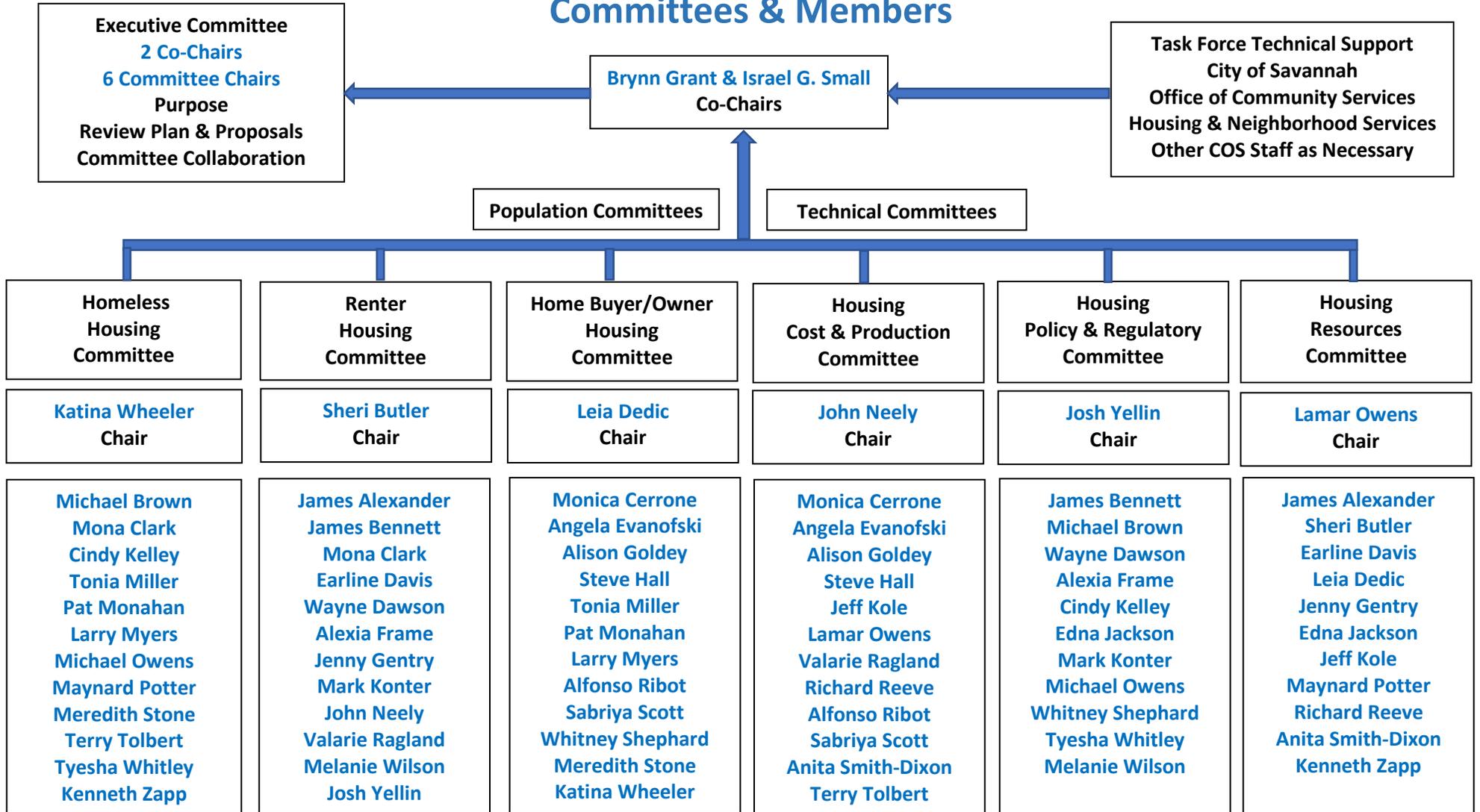
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**Appendix 1:**  
**Housing Savannah**  
**Task Force**  
**Organizational Chart**

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# Organizational Structure Committees & Members



**Executive Committee**  
 2 Co-Chairs  
 6 Committee Chairs  
 Purpose  
 Review Plan & Proposals  
 Committee Collaboration

**Task Force Technical Support**  
 City of Savannah  
 Office of Community Services  
 Housing & Neighborhood Services  
 Other COS Staff as Necessary

**Brynn Grant & Israel G. Small**  
 Co-Chairs

**Population Committees**

**Technical Committees**

**Homeless Housing Committee**

**Katina Wheeler**  
Chair

Michael Brown  
 Mona Clark  
 Cindy Kelley  
 Tonia Miller  
 Pat Monahan  
 Larry Myers  
 Michael Owens  
 Maynard Potter  
 Meredith Stone  
 Terry Tolbert  
 Tyesha Whitley  
 Kenneth Zapp

**Renter Housing Committee**

**Sheri Butler**  
Chair

James Alexander  
 James Bennett  
 Mona Clark  
 Earline Davis  
 Wayne Dawson  
 Alexia Frame  
 Jenny Gentry  
 Mark Konter  
 John Neely  
 Valarie Ragland  
 Melanie Wilson  
 Josh Yellin

**Home Buyer/Owner Housing Committee**

**Leia Dedic**  
Chair

Monica Cerrone  
 Angela Evanofski  
 Alison Goldey  
 Steve Hall  
 Tonia Miller  
 Pat Monahan  
 Larry Myers  
 Alfonso Ribot  
 Sabriya Scott  
 Whitney Shephard  
 Meredith Stone  
 Katina Wheeler

**Housing Cost & Production Committee**

**John Neely**  
Chair

Monica Cerrone  
 Angela Evanofski  
 Alison Goldey  
 Steve Hall  
 Jeff Kole  
 Lamar Owens  
 Valarie Ragland  
 Richard Reeve  
 Alfonso Ribot  
 Sabriya Scott  
 Anita Smith-Dixon  
 Terry Tolbert

**Housing Policy & Regulatory Committee**

**Josh Yellin**  
Chair

James Bennett  
 Michael Brown  
 Wayne Dawson  
 Alexia Frame  
 Cindy Kelley  
 Edna Jackson  
 Mark Konter  
 Michael Owens  
 Whitney Shephard  
 Tyesha Whitley  
 Melanie Wilson

**Housing Resources Committee**

**Lamar Owens**  
Chair

James Alexander  
 Sheri Butler  
 Earline Davis  
 Leia Dedic  
 Jenny Gentry  
 Edna Jackson  
 Jeff Kole  
 Maynard Potter  
 Richard Reeve  
 Anita Smith-Dixon  
 Kenneth Zapp

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# **Appendix 2: Income & Housing Affordability Chart**

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# Income & Housing Affordability

Hourly Income	Annual Income	House Payment Maximum Afforded	House Payment Shortfall Needed	House Price Maximum Afforded	House Price Shortfall Needed
\$ 7.25	\$15,080	\$ 377	\$823	\$ 0	\$170,000
\$10.00	\$20,800	\$ 420	\$680	\$ 4,230	\$165,770
\$12.00	\$24,960	\$ 624	\$576	\$ 47,376	\$122,624
\$14.00	\$29,120	\$ 728	\$472	\$ 69,372	\$100,628
\$16.00	\$33,280	\$ 832	\$368	\$ 91,368	\$ 78,632
\$18.00	\$37,440	\$ 936	\$264	\$113,364	\$ 56,636
\$20.00	\$41,600	\$1,040	\$160	\$135,360	\$ 34,640
\$22.00	\$45,760	\$1,144	\$ 56	\$157,356	\$ 12,644
\$23.00	\$48,000	\$1,200	\$ 0	\$170,000	\$ 0

**Notes:**

1. Maximum monthly house payment that can be afforded is based on 30% of gross income.
2. Monthly house payment required is based on \$1,200 (\$800PI-PMI and \$400TI)
3. House price of \$170,000 represents the sale price and/or development cost of the house.

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# **Appendix 3: Strategy & Action Item Table**

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## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<b>Strategy 1: Increase Community Wide Awareness, Support and Education for Housing Savannah</b>	Priority LMH	Time Frame 1Y	Time Frame 1-5Y	Time Frame 1-10Y	Suggested <b>Lead</b> & Supporting Implementation Partners
<b>1.1 Endorse the <u>Housing Savannah Action Plan</u></b> <ul style="list-style-type: none"> <li>○ Mayor and Alderpersons, City of Savannah</li> <li>○ Chairman and Commissioners, Chatham County</li> <li>○ Business Leaders</li> <li>○ Philanthropic Leaders</li> <li>○ Community Leaders</li> </ul>	H++	X			<b>Mayor &amp; Alderpersons</b> Chatham County Commission Business Leaders Philanthropic Leaders Community Leaders
<b>1.2 Establish a <u>Housing Savannah Non-Governmental Organization (NGO)</u> to play a lead role coordinating and implementing the Housing Savannah Action Plan</b> <ul style="list-style-type: none"> <li>○ Increase community awareness, support and education</li> <li>○ Develop, increase and sustain Housing Savannah financial investments and other resources from                             <ul style="list-style-type: none"> <li>● City of Savannah</li> <li>● Chatham County</li> <li>● Business community</li> <li>● Philanthropic Community</li> <li>● Community</li> </ul> </li> <li>○ Track and report measurable Housing Savannah outcomes</li> <li>○ Partner with local, state, regional and national organizations in support housing affordability initiatives</li> </ul>	H++	X			<b>Mayor's Office</b> COS Law Office  <u>Supporting Partners include but are not limited to:</u> Commission Chairman's Office Business Leaders Philanthropic Leaders Community Leaders
<b>1.3 Expand and develop educational initiatives for homebuyers, homeowners, renters, the homeless and housing providers</b> <ul style="list-style-type: none"> <li>○ Home maintenance</li> <li>○ Home purchase preparation</li> <li>○ Financial literacy and money management</li> <li>○ Debt deduction, credit repair and credit improvement</li> <li>○ Tenant and landlord rights and responsibilities</li> <li>○ Section 8/HCV participant rights and responsibilities</li> <li>○ Eviction and foreclosure prevention</li> <li>○ Housing discrimination</li> <li>○ Stephens/Day and Homestead property tax benefits</li> <li>○ Impacts of blight and abandoned properties</li> <li>○ Estate planning, Will preparation and title protection</li> </ul>	H+	X			<b>SCAD/Savannah Tech</b>  <u>Supporting Partners include but are not limited to:</u> Comm Housing Ser Agency Consumer Credit Counseling Housing Authority of Sav GA Legal Services SC Fair Housing Council Non-Profit Housing Orgs Landlord/Property Mgt Orgs Realtors/Organizations Mortgage/Bank/Organizations Businesses/Employers Board of Education Savannah State University Georgia Southern University South University United Way of Coastal Empire Chat Co Housing Coalition COS Housing & NS Dept COS Human Services Dept

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<b>Strategy 2: Increase &amp; Sustain Housing Improvement, Development, Purchase and Retention Activity to Benefit 15,000 Households by 2032</b>	Priority LMH	Time Frame 1Y	Time Frame 1-5Y	Time Frame 1-10Y	Suggested Lead & Supporting Implementation Partners
<p>2.1 Assist 500+ households annually avoid eviction, foreclosure, property loss or homelessness by 2032</p> <ul style="list-style-type: none"> <li>○ Legal support for eviction defense and renter rights</li> <li>○ Temporary rent payment assistance</li> <li>○ Temporary mortgage payment assistance</li> <li>○ Temporary utility payment assistance</li> <li>○ Will preparation assistance</li> <li>○ Title clearing assistance</li> </ul>	H++			X	<p><b>Non-Government Housing Org</b>                      United Way of Coastal Empire                      Family Promise                      Georgia Legal Services                      Chat-Sav Auth Homeless</p> <p><u>Supporting Partners include but are not limited to:</u>                      Non-Profit Housing Orgs                      Faith Based Community                      Landlords/Utility Companies                      COS Human Service Dept                      COS Housing &amp; NS Dept</p>
<p>2.2 Assist 1,000+ households annually improve housing conditions through home repair, construction and purchase opportunities by 2032</p> <ul style="list-style-type: none"> <li>○ 100 rooms or dwellings for homeless or transitional households</li> <li>○ 450 dwellings for renter households</li> <li>○ 450 dwellings for homeowners/homebuyers</li> </ul>	H++			X	<p><b>Non-Government Housing Org</b>                      COS Housing &amp; NS Dept                      Housing Authority of Sav                      Comm Housing Ser Agency                      Chat-Sav Author Homeless                      COS Code Compliance Dept</p> <p><u>Supporting Partners include but are not limited to:</u>                      Volunteers/Non-Profits/CDCs                      Contractors/Developers                      DCA/LIHTC Developers                      Landlords/Realtors                      Banks/Mortgage Companies                      United Way of Coastal Empire                      Sav Dev Renewal Authority                      Chat Co Housing Coalition</p>
<p>2.3 Retain 5,000+ units of existing public housing, Section 8/HCV, LIHTC and/or similarly subsidized rental housing</p>	H++	X			<p><b>Non-Government Housing Org</b>                      Housing Authority of Sav                      COS Housing &amp; NS Dept                      Chat Co Housing Coalition</p> <p><u>Supporting Partners include but are not limited to:</u>                      DCA/Developers</p>
<p>2.4 Acquire and/or bring about the renovation or redevelopment of 1,000+ blighted, abandoned, properties with new housing utilizing the City's 1K-in-10 initiative by 2032</p>	H+			X	<p><b>COS Housing &amp; NS Dept</b>                      COS Off Community Services                      Land Bank Authority</p> <p><u>Supporting Partners include but are not limited to:</u>                      Non-Profit Housing Orgs                      Developers/Contractors                      Realtors/Financial Institutions</p>

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<b>Strategy 3: Increase &amp; Sustain Investments for Housing Improvement, Development, Purchase and Retention to \$100M+ Annually by 2032</b>	Priority LMH	Time Frame 1Y	Time Frame 1-5Y	Time Frame 1-10Y	Suggested <b>Lead</b> & Supporting Implementation Partners
<p>3.1 Secure \$12.5+ annually for the Savannah Affordable Housing Fund and/or similar funds for Housing Savannah activities by 2032</p> <ul style="list-style-type: none"> <li>o \$ 1.5M (12%) HUD CDBG/HOME</li> <li>o \$ 6.0M (48%) by City of Savannah</li> <li>o \$ 2.0M (16%) by Chatham County</li> <li>o \$ 2.0M (16%) by Business Community</li> <li>o \$ 1.0M ( 8%) by Philanthropic Community</li> </ul>	H++			X	<p><b>Non-Government Housing Org</b> Mayor &amp; Alderpersons Chairman &amp; Commissioners Business Leaders Philanthropic Leaders Community Leaders</p> <p><u>Supporting Partners include but are not limited to:</u> Chamber of Commerce/SEDA Local Employers/Businesses United Way of Coastal Empire Foundations Comm Serv Housing Agency Chat Co Housing Coalition COS Housing &amp; NS Dept</p>
<p>3.2 Leverage \$87.5M+ annually for Housing Savannah activities using the Savannah Affordable Housing Fund and/or by other means by 2032</p> <ul style="list-style-type: none"> <li>o 9% &amp; 4% LIHTC</li> <li>o 4% LIHTC &amp; Housing Authority of Savannah Bonds</li> <li>o New Market Tax Credits</li> <li>o Bank/mortgage company/DCA/FHLB financing</li> <li>o Community Development Financial Institution (CDFI) funds</li> <li>o Cash, volunteers and donated materials</li> <li>o Other applicable resources and financial products that are available or emerge</li> </ul>	H++			X	<p><b>Non-Government Housing Org</b> COS Housing &amp; NS Dept Housing Authority of Sav Comm Housing Serv Agency</p> <p><u>Supporting Partners include but are not limited to:</u> Volunteers/Non-Profits/CDCs Contractors/Developers DCA/LIHTC Developers Landlords/Realtors Banks/Mortgage Co/Investors Chat Co Housing Coalition</p>
<p>3.3 Support, where appropriate, City issued or backed bonds repaid by the City for special Housing Savannah activities</p> <ul style="list-style-type: none"> <li>o Establishing a non-profit owned and operated modular housing or similar plant in Savannah</li> <li>o Acquiring unsubsidized or expiring affordable housing in order to help preserve affordability and prevent gentrification</li> <li>o Funding small scale projects including home repairs, home construction and home purchases</li> </ul>	H++		X		<p><b>Non-Government Housing Org</b> Mayor &amp; Alderpersons COS Housing &amp; NS Dept</p> <p><u>Supporting Partners include but are not limited to:</u> Downtown Sav Authority SEDA/Housing Authority of Sav Chat Co Housing Coalition</p>
<p>3.4 Include \$12M+ in the 2027 SPLOST for public infrastructure and improvements supporting Housing Savannah activities</p>	H++		X		<p><b>Non-Government Housing Org</b> Mayor &amp; Alderpersons Chairman &amp; Commissioners</p> <p><u>Supporting Partners include but are not limited to:</u> Chat Co Housing Coalition Community Organizations COS Housing &amp; NS Dept</p>

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<b>Strategy 4: Increase the Capacity and/or Number of Housing Savannah Partners</b>	Priority LMH	Time Frame 1Y	Time Frame 1-5Y	Time Frame 1-10Y	Suggested Lead & Supporting Implementation Partners
4.1 Increase the capacity and/or number of non-profit, CDC, faith-based and other organizations developing homeless/transitional housing	H+		X		<b>Chat-Sav Authority Homeless</b>  <u>Supporting Partners include but are not limited to:</u> Volunteers/Non-Profits/CDCs Faith Based Organizations Community Organizations COS Housing & NS Dept
4.2 Increase the capacity and/or number of non-profit and private developers of LIHTC, bond, NOAH and similarly financed mid- to large-sized multi-family properties	H++		X		<b>Chat Co Housing Coalition</b> Housing Authority of Sav Comm Housing Ser Agency COS Housing & NS Dept
4.3 Increase the capacity and/or number of non-profit, CDC and private developers of new or renovated single-family properties	H++		X		<b>COS Housing &amp; NS Dept</b> COS Economic Dev Dept Comm Housing Ser Agency Land Bank Authority
4.4 Increase the capacity and/or number of home repair, renovation and construction contractors and associated workforce and trades	H		X		<b>Savannah Tech College</b> Work Source Coastal COS Economic Dev Dept COS Housing & NS Dept Comm Housing Ser Agency <u>Supporting Partners include but are not limited to:</u> Xcel Strategies Georgia Southern University Savannah State University SCPPS Homebuilders Association StepUp Savannah Unions
4.5 Increase the capacity and/or number of lending and financial institutions participating in Housing Savannah activities	H+		X		<b>COS Housing &amp; NS Dept</b> Comm Housing Ser Agency <u>Supporting Partners include but are not limited to:</u> Bank/Mortgage Organizations Federal Home Loan Bank Chat Co Housing Coalition
4.6 Increase the capacity and/or number of credit and financial counseling entities participating in Housing Savannah activities	H		X		<b>Consumer Credit Counseling</b> <u>Supporting Partners include but are not limited to:</u> Comm Housing Ser Agency Neighborhood Improve Assoc EOA/Habitat for Humanity Mortgage Banker Association Chat Co Housing Coalition COS Housing & NS Dept

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<b>Strategy 5: Support Local, State and Federal Housing Friendly Policy and Legislation</b>	Priority LMH	Time Frame 1Y	Time Frame 1-5Y	Time Frame 1-10Y	Suggested <b>Lead</b> & Supporting Implementation Partners
<b>A. Local Government</b>					
5A.1 Prepare and adopt a City-wide planning document that identifies conditions and opportunities by neighborhood that can be used as a tool to help Housing Savannah partners compete for resources	H+	X			<p><b>Mayor &amp; Alderpersons</b> COS Housing &amp; NS Dept COS Human Services COS Off Community Services</p> <p><u>Supporting Partners include but are not limited to:</u> Community Organizations</p>
5A.2 Support the sale or lease of City, County and School Board property for housing development <ul style="list-style-type: none"> <li>o Direct sale of property to housing developers</li> <li>o Transfer of property to the Chatham County / City of Savannah Land Bank Authority for lease or sale to housing developers</li> </ul>	H+	X			<p><b>Mayor &amp; Alderpersons</b> Chairman &amp; Commissioners School Board</p> <p><u>Supporting Partners include but are not limited to:</u> COS Off Muni Services COS Off Community Services COS Housing &amp; NS Dept Land Bank Authority Chat Co Housing Coalition</p>
5A.3 Support, where appropriate and possible, City of Savannah incentives that help reduce housing repair, renovation, construction or development costs <ul style="list-style-type: none"> <li>o Waive or reduce fees for water and sewer laterals for affordable housing</li> <li>o Waive or reduce impact fees for affordable housing</li> <li>o Waive or reduce fees for building permits for affordable housing</li> <li>o Waive or reduce expedited permit fees for affordable housing</li> <li>o Expedited permitting reviews for affordable housing</li> <li>o Expedited zoning and variance reviews for affordable housing</li> </ul>	H	X			<p><b>Mayor &amp; Alderpersons</b> COS Off Infrast &amp; Developmt COS Off Muni Operations COS Off Community Services COS Housing &amp; NS Dept COS Legal Office</p> <p><u>Supporting Partners include but are not limited to:</u> Chat Co Housing Coalition Metro Planning Commission</p>

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<p>5A.4 Support, where appropriate and possible, zoning, development standard, licensing and similar ordinance amendments and/or new ordinances that promote housing affordability</p> <ul style="list-style-type: none"> <li>○ Define affordable housing in City Code</li> <li>○ Provide flexibility in affordable housing development standards including in PD districts</li> <li>○ Provide bonuses or incentives for affordable housing</li> <li>○ Allow increased density and dwelling units per lot/parcel</li> <li>○ Allow smaller, narrower, lot widths and lot areas</li> <li>○ Allow smaller building setbacks</li> <li>○ Allow larger lot coverage for buildings</li> <li>○ Provide hearing officer for expedited variance requests</li> <li>○ Remove upper floor dwellings from lot coverage calculations</li> <li>○ Reduce off-street parking requirements when alternatives exist or none is necessary</li> <li>○ Allow accessory and similar dwelling units without increasing the required lot size</li> <li>○ Increase number of unrelated persons who can occupy a dwelling</li> <li>○ Permit licensed and inspected rooming houses with on-site caretaker</li> <li>○ Explore licensing that permits renting rooms using hotel/motel extended stay models</li> <li>○ Explore expanding correctional transitional facilities in the community</li> <li>○ Permit small scale commercial by right in multi-family buildings and districts</li> <li>○ Encourage development of “missing middle” housing in neighborhoods</li> <li>○ Provide incentives to convert commercial property into residential with some affordable housing</li> <li>○ Provide incentives for smart growth, mixed use, transit oriented and walkable development</li> </ul>	H+		X	<p><b>Mayor &amp; Alderpersons</b>            COS Off Infrast &amp; Developmt            COS Plan/Urban Design Dept            COS Legal Office            Metro Planning Commission</p> <p><u>Supporting Partners include but are not limited to:</u>            Chat Co Housing Coalition            Homebuilders/Contractors            Developers            Realtors            Sav Dev Renewal Authority            COS Off Community Services            COS Housing &amp; NS Dept</p>
<p>5A.5 Support research of inclusionary zoning ordinance best practices and alternatives that result in the development and/or funding of affordable housing</p>	H+		X	<p><b>Mayor &amp; Alderpersons</b>            COS Off Infrast &amp; Developmt            COS Plan/Urban Design Dept            COS Legal Office            Metro Planning Commission</p> <p><u>Supporting Partners include but are not limited to:</u>            Chat Co Housing Coalition            Non-Profit Housing Orgs            Community Organizations            Homebuilders            Developers            Realtors            Chamber of Commerce</p>
<p>5A.6 Support investigation of the merits of measured property tax relief and/or PILOTs for affordable housing development and/or retention</p>	H		X	<p><b>Mayor &amp; Alderpersons</b>            COS Off Muni Operations            COS Legal Office            COS Off Community Services            COS Housing &amp; NS Dept</p> <p><u>Supporting Partners include but are not limited to:</u>            Chat Co Housing Coalition            Sav Eco Developmt Authority            Chatham County            School Board</p>

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<p>5A.7 Support legislation that makes it easier for heirs of cloudy title property to gain clear title</p>	<p>H</p>		<p>X</p>	<p><b>Mayor &amp; Alderpersons</b>          COS Legal Office          COS Off Community Services          COS Housing &amp; NS Dept          COS Public Safety/Police</p> <p><u>Supporting Partners include but are not limited to:</u>          Community Organizations          Georgia Legal Services          Georgia Municipal Association          Realtors/Builders/Developers          Chat Co Housing Coalition</p>
<p>5A.8 Support the demolition of abandoned dilapidated buildings without delay when court ordered</p>	<p>H+</p>	<p>X</p>		<p><b>Mayor &amp; Alderpersons</b>          COS Legal Office          COS Off Community Services          COS Code Compliance Dept          COS Housing &amp; NS Dept          COS Public Safety/Police</p> <p><u>Supporting Partners include but are not limited to:</u>          Community Organizations          Chat Co Housing Coalition</p>
<p>5A.9 Support innovative site and housing designs, types and materials, including smaller dwellings, to maximize housing affordability options</p>	<p>H+</p>	<p>X</p>		<p><b>COS Plan/Urban Dev Dept</b>          COS Housing &amp; NS Dept          COS Development Services</p> <p><u>Supporting Partners include but are not limited to:</u>          Chat Co Housing Coalition          Community Organizations          Architects          Homebuilders/Developers          Realtors          Metro Planning Commission</p>
<p>5A.10 Support, where appropriate and possible, the use of materials and products in renovations that are similar but not necessarily matching original materials</p>	<p>M</p>		<p>X</p>	<p><b>COS Plan/Urban Design Dept</b>          COS Off Infrast &amp; Developmt          COS Off Community Services          COS Housing &amp; NS Dept          COS Development Services</p> <p><u>Supporting Partners include but are not limited to:</u>          Chat Co Housing Coalition          Community Organizations          Architects          Homebuilders/Developers          Realtors          Metro Planning Commission</p>

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<p>5A.11 Support continued study of the feasibility and benefits of establishing a non-profit owned modular housing, or similar, plant in Savannah</p> <ul style="list-style-type: none"> <li>○ Reduce construction and housing costs</li> <li>○ Generate revenue for Housing Savannah activities</li> <li>○ Provide in-factory construction training and jobs with benefits</li> <li>○ Create next generation of home building companies</li> <li>○ Create small developer and realtor opportunities</li> </ul>	H+		X		<p><b>Comm Housing Serv Agency</b> COS Housing &amp; NS Dept</p> <p><u>Supporting Partners include but are not limited to:</u> Architects Homebuilders/Developers Banks/Financing Orgs Sav Eco Develop Authority Coastal Work Source</p>
<p>5A.12 Support organizations and initiatives that help increase housing accessibility and help decrease housing discrimination</p> <ul style="list-style-type: none"> <li>○ Savannahability Task Force</li> <li>○ Advocates for Restorative Communities (ARCs) Task Force</li> <li>○ Racial Equity and Leadership (REAL) Task Force</li> <li>○ Savannah-Chatham County Fair Housing Council, Inc.</li> <li>○ Johnson Hagins Consulting LLC Homeless Report</li> </ul>	H+	X			<p><b>Sav-Chat Fair House Council</b></p> <p><u>Supporting Partners include but are not limited to:</u> Advocacy Organizations Georgia Legal Services Realtors COS Legal Office COS Housing &amp; NS Dept COS Human Services Dept</p>
<p>5A.13 Support Enterprise Zone, Opportunity Zone and Military Zone projects with focus on affordable housing opportunities</p> <ul style="list-style-type: none"> <li>○ Include City, County and School Board participation in Enterprise Zone projects that focus on qualified affordable housing business or service enterprises</li> <li>○ Limit Enterprise Zone property tax relief to increase in property value as a result of development—allowing City, County and School Board to continue receiving property taxes based upon pre-development value of property</li> </ul>	M		X		<p><b>COS Economic Develop Dept</b> COS Housing &amp; NS Dept</p> <p><u>Supporting Partners include but are not limited to:</u> Ga Dept of Community Affairs Sav Eco Develop Authority Chat Co Housing Coalition</p>
<p>5A.14 Adopt an ordinance that provides renters with deposit options when renting a dwelling</p>	H		X		<p><b>Mayor &amp; Alderpersons</b> COS Legal Office COS Off Community Services COS Housing &amp; NS Dept Chat Co Housing Coalition Rental Property Managers</p>
<p>5A.15 Encourage CAT to establish bus routes that aid in the award of LIHTC and other affordable housing funding</p>	H	X			<p><b>Mayor &amp; Alderpersons</b> CAT COS Off Muni Operations COS Mobility Services COS Off Community Services Chat Co Housing Coalition</p>
<p>5A.16 Support the City of Savannah developing a realistic plan and timetable to ensure that all City employees are paid at least \$15 per hour—making housing more affordable</p>	H+		X		<p><b>Mayor &amp; Alderpersons</b> COS Off Muni Operations</p>

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

B. State Government	Priority LMH	Time Frame 1Y	Time Frame 1-5Y	Time Frame 1-10Y	Suggested <b>Lead</b> & Supporting Implementation Partners
5B.1 Support legislation to create and/or expand dedicated funding for a State housing fund similar to Florida’s SHIP initiative	H+			X	<p><b>Mayor and Alderpersons</b> Chatham Co Delegation COS Legal Office COS Off Community Services COS Housing &amp; NS Dept</p> <p><u>Supporting Partners include but are not limited to:</u> Chat Co Housing Coalition Realtors/Developers/Builders Georgia Municipal Assoc Ga Dept of Com Affairs GA Dept Revenue</p>
5B.2 Support local delegation legislation for adoption of an Urban Enterprise Zone that has an affordable housing focus and requirement similar to Atlanta <ul style="list-style-type: none"> <li>○ Affordable housing renovation and development requirement</li> <li>○ Larger and more economically diverse geographic boundaries than typical Enterprise Zones</li> <li>○ City, County and School Board participation and incentives including ability to limit property tax relief to the increase in property value as a result of development—allowing the City, County and School Board to continue receiving property taxes based upon pre-development value of property</li> </ul>	H+		X		<p><b>Mayor &amp; Alderpersons</b> Chatham Co Delegation COS Legal Office COS Off Community Services COS Housing &amp; NS Dept COS Off Muni Operations COS Economic Develop Dept</p> <p><u>Supporting Partners include but are not limited to:</u> Chat Co Housing Coalition GA Municipal Association</p>
5B.3 Support lowering population requirement to 100,000 for municipalities interested in establishing Urban Redevelopment Finance Authorities for issuance of Housing Opportunity Bonds	H+		X		<p><b>Mayor &amp; Alderpersons</b> Chatham Co Delegation COS Legal Office COS Off Community Services COS Housing &amp; NS Dept</p> <p><u>Supporting Partners include but are not limited to:</u> Chat Co Housing Coalition Ga Municipal Association Ga Dept of Com Affairs Advocacy Organizations</p>

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<p>5B.4 Support legislation that expands the eligible uses of development impact fee revenue to include the improvement, construction and development of publicly or privately owned affordable housing—as affordable housing is vital part of a community’s infrastructure</p>	H+		X		<p><b>Mayor &amp; Alderpersons</b>            Chatham Co Delegation            COS Legal Office            COS Off Community Services            COS Housing &amp; NS Dept</p> <p><u>Supporting Partners include but are not limited to:</u>            Chat Co Housing Coalition            Ga Municipal Association            Ga Dept of Com Affairs            Advocacy Organizations</p>
<p>5B.5 Investigate and support measured rental property licensing and annual inspection            Legislation that helps ensure that rental property is maintained to minimum code standards</p>	H			X	<p><b>Mayor &amp; Alderpersons</b>            Chatham Co Delegation            COS Legal Office            COS Off Community Services            COS Code Compliance Dept            COS Off Muni Operations</p> <p><u>Supporting Partners include but are not limited to:</u>            Realtors/Property Managers            Advocacy Organizations</p>
<p>5B.6 Investigate and support “source of income” legislation to prevent landlords from refusing to rent based upon source of income—including not recognizing income subsidies like housing vouchers that pay a portion of the holder’s rent</p>	H			X	<p><b>Mayor &amp; Alderpersons</b>            Chatham Co Delegation            COS Legal Office            COS Off Community Services            COS Human Services Dept            Sav-Chat Fair House Council</p> <p><u>Supporting Partners include but are not limited to:</u>            Advocacy Organizations</p>
<p>B.7: Investigate and support rent control legislation</p>	H			X	<p><b>Mayor &amp; Alderpersons</b>            Chatham Co Delegation            COS Legal Office            Sav-Chat Fair House Council</p>

## Strategy & Action Item Table - Housing Savannah Action Plan - July 2021

<b>C. Federal Government</b>	Priority LMH	Time Frame 1Y	Time Frame 1-5Y	Time Frame 1-10Y	Suggested Lead & Supporting Implementation Partners
5C.1 Support Increased HUD funding for municipalities and housing authorities <ul style="list-style-type: none"> <li>○ American Jobs Plan</li> <li>○ Neighborhood Homes Investment Act</li> <li>○ Housing Supply and Affordability Act</li> </ul>	H++	X			<b>Mayor &amp; Alderpersons Housing Authority of Sav</b>  <u>Supporting Partners include but are not limited to:</u> Advocacy Organizations Community Organizations Builder/Developer Orgs Landlord Organizations Realtor Organizations Business Organizations Chat Co Housing Coalition
5C.2 Support HUD increasing the number of Section 8/Housing Choice Vouchers issued to Savannah	H+		X		<b>Mayor &amp; Alderpersons Housing Authority of Sav</b>  <u>Supporting Partners include but are not limited to:</u> Advocacy Organizations Community Organizations Landlord Organizations Realtor Organizations Business Organizations Chat Co Housing Coalition
5C.3 Support amending federal regulations that disqualify ex-offenders from receiving federal housing assistance	H			X	<b>Mayor &amp; Alderpersons Sav-Chat Fair House Council</b>  <u>Supporting Partners include but are not limited to:</u> Advocacy Organizations Community Organizations Realtor Organizations GA Legal Services Chat Co Housing Coalition

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# **Appendix 4: Investment & Dwelling Goals Chart**

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## Housing Savannah Action Plan - Investment & Dwelling Goals

Year	Strategy 3.1 - Savannah Affordable Housing Fund (SAHF) Investments					Strategy 3.1 SAHF Investments	Strategy 3.2 Leveraged Investments	Total Investment Goals	Strategy 2.1 Dwellings Goals	Strategy 2.2 Dwellings Goals	Strategy 2.3 Dwellings Goals	Total Dwellings Goals
	HUD	City	County	Business	Philanthropic							
1 2022	\$ 1,500,000	\$ 1,000,000	\$ 200,000	\$ 200,000	\$ 100,000	\$ 3,000,000	\$ 21,000,000	\$ 24,000,000	50	500	5,000	5,550
2 2023	\$ 1,500,000	\$ 1,500,000	\$ 400,000	\$ 400,000	\$ 200,000	\$ 4,000,000	\$ 28,000,000	\$ 32,000,000	100	550	5,000	5,650
3 2024	\$ 1,500,000	\$ 2,000,000	\$ 600,000	\$ 600,000	\$ 300,000	\$ 5,000,000	\$ 35,000,000	\$ 40,000,000	150	600	5,000	5,750
4 2025	\$ 1,500,000	\$ 2,500,000	\$ 800,000	\$ 800,000	\$ 400,000	\$ 6,000,000	\$ 42,000,000	\$ 48,000,000	200	650	5,000	5,850
5 2026	\$ 1,500,000	\$ 3,000,000	\$ 1,000,000	\$ 1,000,000	\$ 500,000	\$ 7,000,000	\$ 49,000,000	\$ 56,000,000	250	700	5,000	5,950
6 2027	\$ 1,500,000	\$ 3,500,000	\$ 1,200,000	\$ 1,200,000	\$ 600,000	\$ 8,000,000	\$ 56,000,000	\$ 64,000,000	300	750	5,000	6,050
7 2028	\$ 1,500,000	\$ 4,000,000	\$ 1,400,000	\$ 1,400,000	\$ 700,000	\$ 9,000,000	\$ 63,000,000	\$ 72,000,000	350	800	5,000	6,150
8 2029	\$ 1,500,000	\$ 4,500,000	\$ 1,600,000	\$ 1,600,000	\$ 800,000	\$ 10,000,000	\$ 70,000,000	\$ 80,000,000	400	850	5,000	6,250
9 2030	\$ 1,500,000	\$ 5,000,000	\$ 1,800,000	\$ 1,800,000	\$ 900,000	\$ 11,000,000	\$ 77,000,000	\$ 88,000,000	450	900	5,000	6,350
10 2031	\$ 1,500,000	\$ 6,000,000	\$ 2,000,000	\$ 2,000,000	\$ 1,000,000	\$ 12,500,000	\$ 87,500,000	\$ 100,000,000	500	1,000	5,000	6,500
<b>10 Year Goal</b>									<b>2,750</b>	<b>7,300</b>	<b>5,000</b>	<b>15,050</b>

Note: Goals can be impacted by a number of variables including investment and opportunity availability, costs, etc.

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# **Appendix 5: Citizen Input Survey Summary**

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## Citizen Input Survey - Summary

The Citizen Input Survey was open from Tuesday, April 20 through Sunday, May 30 and saw 358 persons respond.

Question 1: 96% of persons responding knew of at least one person who struggled to find and/or maintain quality housing they could afford

Question 2: Most common affordability challenges include:

- Could not afford monthly payment (88%)
- Could not find decent, safe, sanitary affordable housing (72%)
- Could not get landlord to make repairs (38%)
- Could not afford utilities (36%)
- Could not afford to repair home (29%)

Question 3: Groups of persons most frequently identified as needing affordable housing in good condition include:

- Single parents
- High school and college graduates
- Lower wage and service industry workers
- Young persons
- Young families
- Seniors
- African Americans
- Veterans
- Homeless persons/families
- Persons who have experience domestic violence
- Persons with various disabilities
- Persons with medical/emotional challenges
- Persons released from prison

Question 4: Organizations that should contribute financial and other resources to improve the condition, availability and affordability of housing in Savannah include:

- City of Savannah Government (83%)
- Chatham County Government (80%)
- Authorities (46%)
- Philanthropic Community (46%) – Charitable Persons, Charitable Organizations, Faith-Based Organizations and Civic Organizations
- Business Community (38%) – Hotel, Hospitality, Tourism, Manufacturers, Industry, Business, Universities, Colleges, Health Care and Medical
- Public School System (19%)
- Ten (2.8%) of 353 Question 4 respondents didn't feel that any organization or anybody should help provide housing assistance to those in need

Question 5: Common responses for what Savannah needs to help ensure quality, affordable, housing is accessible to all include:

- Increased incomes
- Rent controls
- Eliminate credit checks and first month/last month/security deposit for renters
- Landlords to take better care of properties/code enforcement
- Housing near places of employment and transportation— including housing and parking relief for downtown workers
- SCAD should contribute money, include workforce housing with student housing, develop workforce housing near student housing and facilities, etc.
- Renovate vacant houses
- Stop speculators taking over formerly affordable housing and converting to upper income housing or vacation rentals

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# **Appendix 6: Savannah Rent & LIHTC<sup>\*</sup> Information**

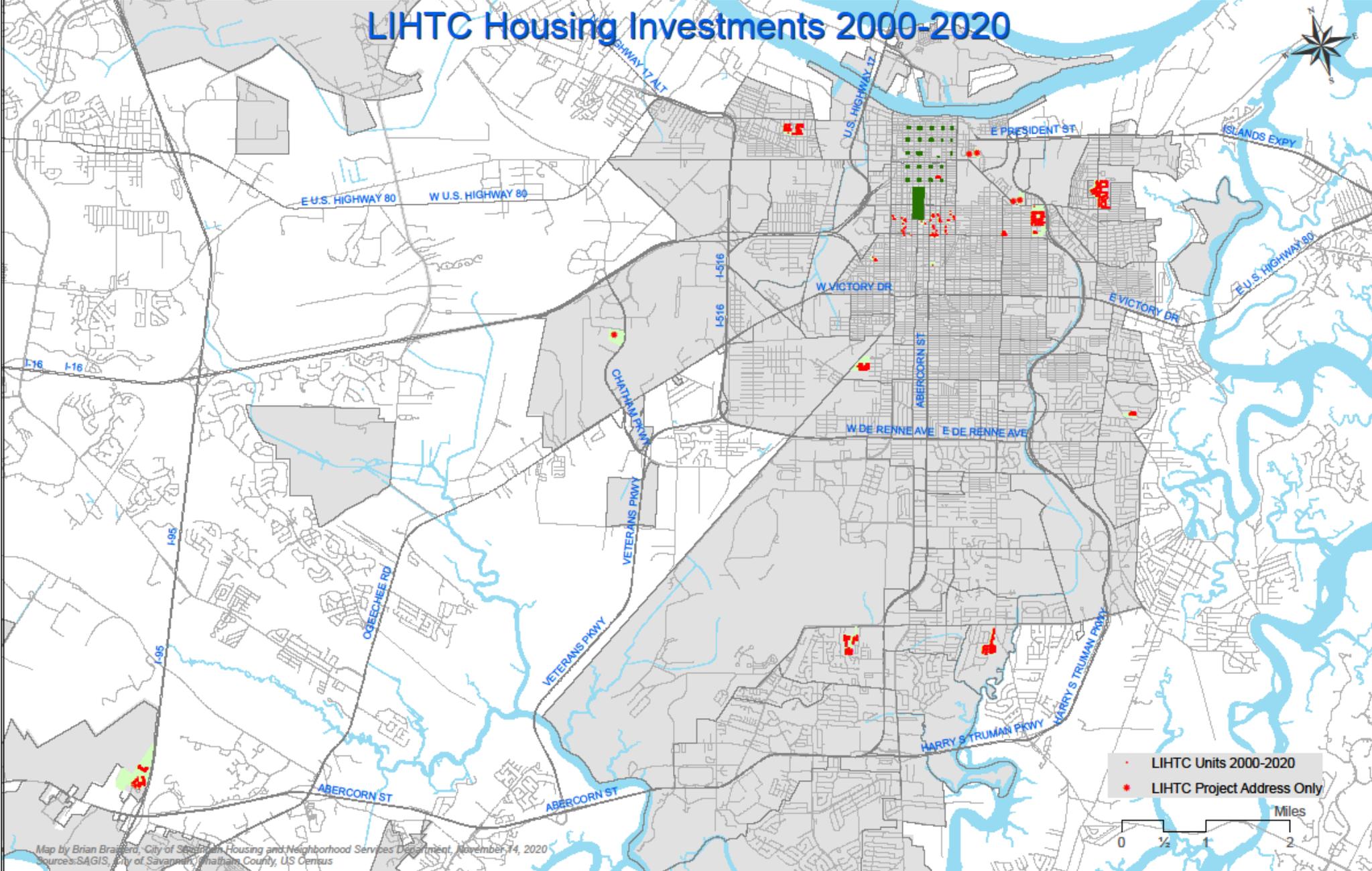
<b>Savannah Rents</b>	<b>Studio</b>	<b>1-Bed</b>	<b>2-Bed</b>	<b>3-Bed</b>	<b>4-Bed</b>
<b>HUD 2021 Fair Market Rents</b> 30% of Income from \$35,500 to \$66,800	\$ 887	\$ 921	\$1,050	\$1,442	\$1,671
<b>Savannah Gardens – 515 Pennsylvania Ave</b> \$0.29 to \$0.63 per Square Foot Income Required from \$10,800 to \$46,000		\$ 271 to \$ 850	\$ 327 to \$ 950	\$ 360 to \$1,150	\$ 380 to \$1,007
<b>The Fountains -- 1699 Chatham Parkway</b> \$1.30 to \$1.90 per Square Foot Income Required from \$43,800 to \$53,500		\$1,095	\$1,339		
<b>Skylark -- 701 Montgomery</b> \$2.10 to \$2.50 per Square Foot Income Required from \$57,900 to \$119,500		\$1,448 to \$2,988			
<b>Bowery -- 515 Montgomery</b> \$2.30 to \$2.60 per Square Foot Income Required from \$64,500 to \$68,100		\$1,613 to \$1,704			
<b>Riverworks --301 Passage Way</b> \$2.30 to \$3.50 per Square Foot Income Required \$72,000 to \$126,200	\$1,800 to \$2,155	\$1,930 to \$2,025	\$2,480 to \$3,155		
<b>Drayton Towers -- 102 E. Liberty</b> \$2.50 to \$4.00 per Square Foot Income Required \$67,800 to \$106,200	\$1,695	\$2,060	\$2,445 to \$2,655		

**Note:**

1) Rents for above apartments obtained from realtor.com on April 27, 2021

2) Income Required to rent without being cost burdened—unless utilizing Housing Choice Voucher

# LIHTC Housing Investments 2000-2020



Map by Brian Brainerd, City of Savannah Housing and Neighborhood Services Department, November 14, 2020

Sources: SAGIS, City of Savannah, Chatham County, US Census

# Savannah LIHTC/Bond/202 Projects 2002-2019

2002	9% LIHTC	HERITAGE PLACE (Charity Hospital & Florance St Elementary)	644 W 36th/1901 Florance St	88
2002	9% LIHTC	LIVE OAK PLANTATION	8505 WATERS AVE	208
2002	9% LIHTC	THE OAKS AT BRANDLEWOOD	5110 Garrard Ave	324
2003	9% LIHTC	HERITAGE CORNER AND HERITAGE ROW	2407 FLORENCE ST	70
2003	9% LIHTC	MONTGOMERY LANDING APARTMENTS	714 W 57th St	144
2003	9% LIHTC	SAVANNAH NEIGHBORHOOD ACTION PROJECT (SNAP) III	531 E Waldburg St	18
2004	9% LIHTC	VERANDA AT MIDTOWN	1415 E Henry St	100
2004	9% LIHTC, HOPE VI	ASHLEY MIDTOWN I (SAVANNAH HOPE VI)	1518 E Park Ave	168
2006	9% LIHTC	ASHLEY MIDTOWN II	1518 E PARK AVE	38
2006	4% LIHTC/Bonds	ROSE OF SHARON	322 E Taylor St	206
2007	9% LIHTC	SUSTAINABLE FELLWOOD PHASE I	1450 Barnes Dr	110
2008	9% LIHTC	SUSTAINABLE FELLWOOD PHASE II	1325 Exley St	110
2009	9% LIHTC	SAVANNAH GARDENS PHASE I	515 Pennsylvania Ave	115
2009	9% LIHTC	SUSTAINABLE FELLWOOD PHASE III	40 Eagle St	100
2010	9% LIHTC	SAVANNAH GARDENS PHASE III	500 Pennsylvania Ave	94
2012	9% LIHTC	SAVANNAH GARDEN APARTMENTS PHASE IV	514 Pennsylvania Ave	114
2013	9% LIHTC	SAVANNAH GARDENS PHASE V	202 Crescent Dr	76
2014	HUD 202	SAVANNAH GARDENS SENIOR RESIDENCES	501 Pennsylvania Ave	40
2014	9% LIHTC	SISTER'S COURT	222 E 37th St	78
2014	9% LIHTC	THE VIEW AT OGLETHORPE II AKA HITCH 1	280 Randolph St	72
2015	9% LIHTC	TELFAIR ARMS APARTMENTS	17 E Park Ave	53
2015	9% LIHTC	THE VIEW AT OGLETHORPE A/K/A HITCH 2	220 McAllister St	100
2016	9% LIHTC	ROMANA RILEY LOFTS	1108 E Anderson Street	57
2016	4% LIHTC/Bonds	RIVER POINTE (Fred Wessels Conversion)	E Board / Wheaton	280
2017	9% LIHTC	LIVE OAK LANDING I	1216 Wheaton St	70
2017	4% LIHTC/Bonds	PRESERVE AT CHATHAM	1325 Chatham Parkway	144
2017	4% LIHTC/Bonds	WATERS AT GATEWAY	96 Gateway Blvd W	276
2017	4% LIHTC/Bonds	WOODLANDS AT MONTGOMERY	227 West Montgomery Cross Road	246
2018	4% LIHTC/Bonds	WESTLAKE APARTMENTS	1900 Westlake Ave	100
2019	9% LIHTC	LIVE OAK LANDING II	2010 & 2012 Wheaton St	54
2019	4% LIHTC/Bonds	PARADISE SAVANNAH (Formerly Ponderosa Forest)	4920 LaRoche Ave	56
2019	9% LIHTC	SAVANNAH GARDENS PHASE VI	2525 East Gwinnett Street	85
2019	4% LIHTC/Bonds	SAVANNAH NEIGHBORHOOD ACTION PROJECT (SNAP)	Scattered in Victorian/Dixon Park	233
				4,027

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**Appendix 7:  
2020 Savannah  
Affordable Housing  
Cost Information**

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## Representative Home Purchase

### Typical 2020

\$170K to \$175K Sale Price + Closing Costs

\$30,000 to \$50,000 Buyer Income Range

\$1,000 to \$2,000 Buyer Down Payment

### Typical Investments: Existing House on Market

\$ 8,000 **City Investment**

\$162,000 **Leveraged Investment**

\$170,000 Total Investment

\$ 1,050 Estimated Monthly Payment

### Typical Investments: Newly Constructed House in Redevelopment Area

\$ 52,000 **City Investment**

\$123,000 **Leveraged Investment**

\$175,000 Total Investment

\$ 900 Estimated Monthly Payment

### 2021 Funds/Demand

\$850K HOME Funds Expected to Reach 60 Homebuyers

20 Homebuyers have purchased homes using City assistance through April

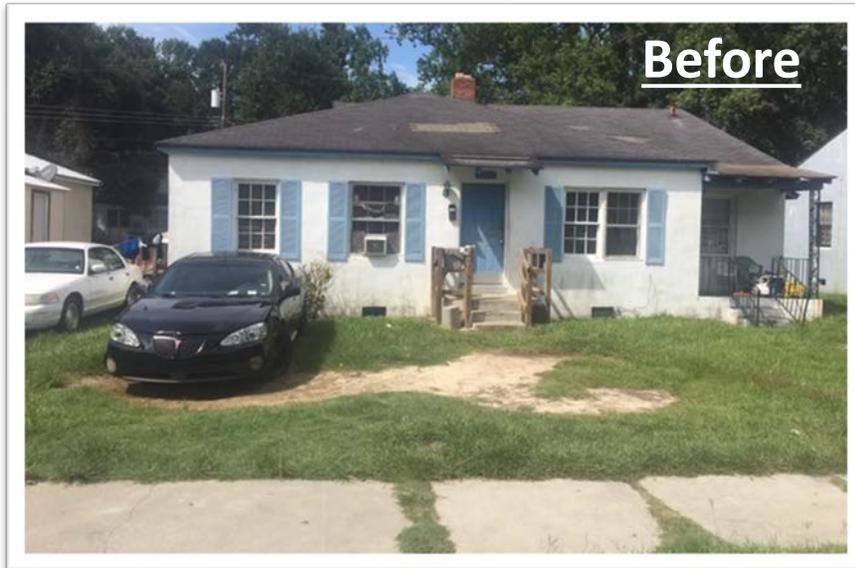
25 Homebuyers have applied and are seeking homes

125 Prospective Homebuyers have inquired about purchasing

### Foreclosure Note

4.9% over 20 years and 1,667 purchases from 2000-2020





## Representative Rental Property Repair

### Typical 2020

\$22,500 repair costs per dwelling  
\$600 to \$800 Rent for 2-Bedroom  
Basic improvements--not full renovation  
Small scale, non-tax credit, projects

### Typical Investments

\$ 7,500 **City Investment**  
\$15,000 **Leveraged Investment**  
\$22,500 **Total Investment per Dwelling**



**New Construction**



**Renovation**

## Representative Tax Credit/Bond Rental

### Typical 2020

Full renovation or new construction

\$212,000+ development cost per dwelling

95+% Occupancy

9% Applications are very competitive and benefit from City Investment

which, in 2021, includes:

- \$10,000 per Dwelling earns 1 Point
- \$20,000 per Dwelling earns 2 Points
- \$30,000 per Dwelling earns 3 Points

9% Tax Credit (50 to 100 Dwellings Competitive)

\$ 5,000 **City Investment**

\$207,000 **Leveraged Investment**

\$212,000 Total Investment per Dwelling

4% Tax Credit/Bond (150 to 250 Dwellings Non-Competitive)

\$ 0 **City Investment**

\$212,000 **Leveraged Investment**

\$212,000 Total Investment per Dwelling

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# **Appendix 8: Blighted Abandoned Residential Property Map and Information**

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# Location of Blighted Structures & Lots

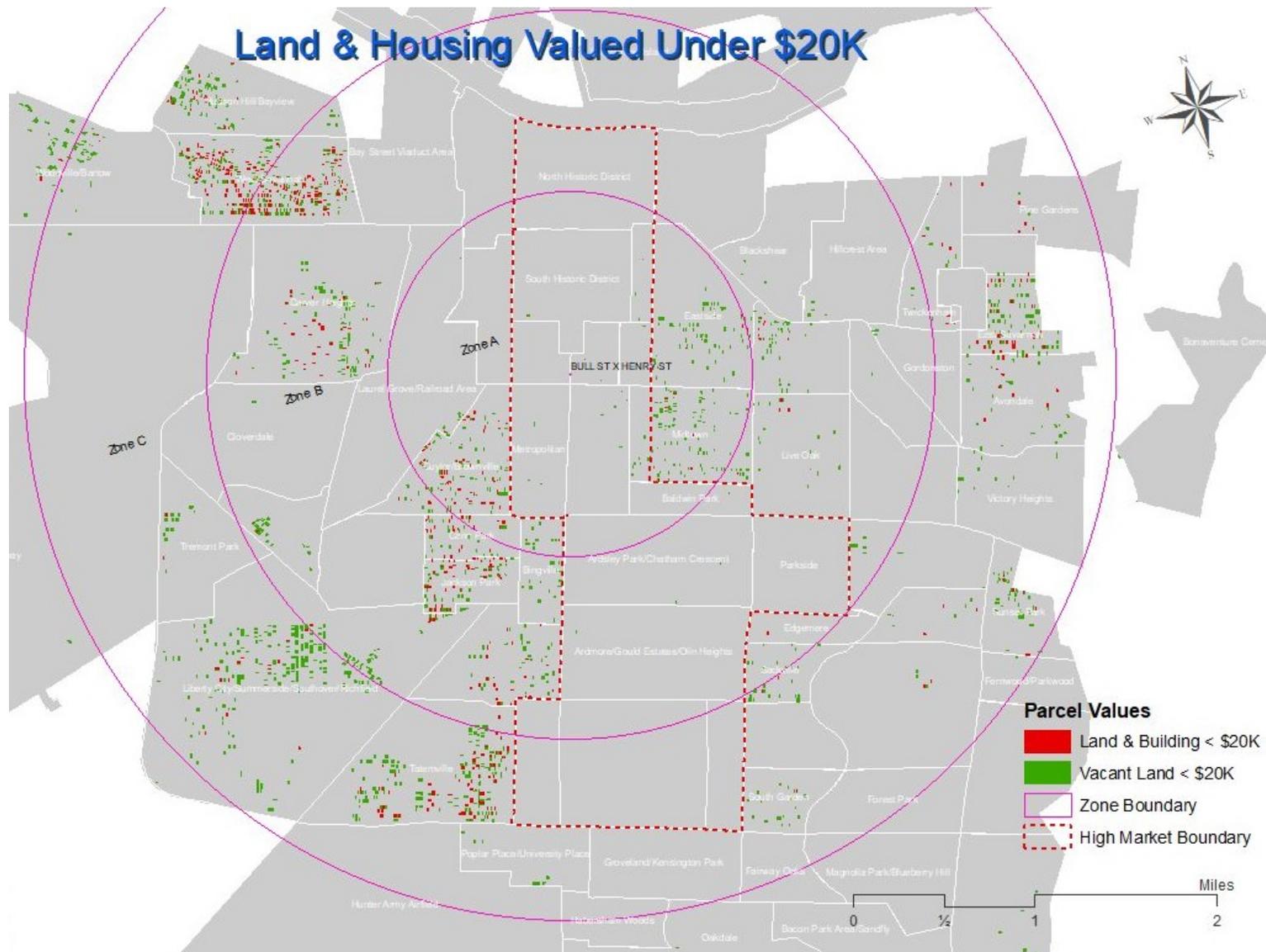
2,591 Blighted Properties  
Likely Within 3 Miles From  
Intersection of  
Bull & Henry Streets

75% Lots  
25% Houses

**Zone A – 1 Mile Radius**  
459 Properties  
 366 Lots  
 93 Houses

**Zone B – 2 Mile Radius**  
927 Properties  
 618 Lots  
 309 Houses

**Zone C – 3 Mile Radius**  
1,205 Properties  
 916 Lots  
 289 Houses



Figures from upon April 2019 Tax Data