

CITY OF SAVANNAH

2018-2022

CONSOLIDATED HOUSING & COMMUNITY DEVELOPMENT PLAN



PREPARED BY

CITY OF SAVANNAH HUMAN RESOURCES DEPARTMENT

IN COLLABORATION WITH

LOCAL RESIDENTS, COMMUNITY REPRESENTATIVES,
NON-PROFIT AGENCIES, CITY DEPARTMENTS &
OTHER GOVERNMENTAL UNITS



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Each year, the City of Savannah receives federal funds from the U.S. Department of Housing and Urban Development (HUD) in the form of entitlement grants under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) programs. In order to receive these annual grants, the City must submit a five-year Consolidated Housing and Community Development (HCD) Plan and Annual One Year Action Plan to HUD for approval.

The City of Savannah's 2018-2022 Consolidated Housing and Community Development (HCD) Plan is a comprehensive plan addressing the City's housing, homelessness, human services, and non-housing community development needs for the five-year period. The plan contains goals, performance outcome objectives, and implementation strategies for each of the plan's elements. The plan describes the activities the City will fund, implement, and/or support using its annual federal allocations.

The City's 2018-2022 HCD Plan builds upon existing plans and initiatives already in place and approved by local authorities. These include the 2013-2017 HCD Plan, the City of Savannah's 2017 Assessment of Fair Housing, the Chatham Savannah Authority for the Homeless 2016-2020 Strategic Plan, the current Housing Authority of Savannah Consolidated Plan, and multiple redevelopment plans for priority neighborhoods and commercial corridors.

The plan complies with regulations issued by the U.S. Department of Housing and Urban Development (HUD) in 1995 and the performance measurement guidelines issued in 2006. The plan has been developed using HUD's e-Con Planning Suite in IDIS. HUD requires entitlement communities such as Savannah, to consolidate its planning, application, and reporting requirements for most HUD programs. If needed, this plan can be updated each year, adopted by City Council and submitted to HUD prior to the beginning of the City's fiscal year.

The plan highlights four core areas: Housing, including quality and affordable housing, Fair Housing and Special Needs; Homelessness; Economic Development, including Business Development, Workforce Development, and Corridor Revitalization; and Public/Human Services, including poverty reduction. The plan identifies a Community Development Block Grant Local Target Area and Neighborhood Revitalization Strategy Area (NRSA). Finally, the plan serves as the basis for the City of Savannah's annual One-Year Action Plan submission to the U.S. Department of Housing and Urban Development beginning with fiscal year 2018.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

In many ways, needs in the Savannah community mirror those of other communities across the country. Existing needs in Savannah are largely driven by current difficulties in the housing market, limited opportunities in employment sectors, aging housing and infrastructure, and shifting population trends. While the city of Savannah's population grew 6% from 2010 to 2015, its growth rate continues to be outpaced by regional population growth, which saw an increase of 9% in the same period. While growth continues, the poverty rate has stayed over or around 20% for several consecutive decades. In 2015, the poverty rate increased by 11% over the 2010 rate, to 26.5%, evidence of a growing need for sufficient and sustainable household income.

At the same time, affordability of housing continues to be a major issue in Savannah, especially for minority households, special needs populations, and female headed households. Increasing numbers of households are cost burdened, meaning they pay greater than 30% of income on housing expenses.

Within the housing market the age of available homes, and more significantly the high level of deferred maintenance, often leaves only substandard housing available for low and moderate income households. This is particularly true within the rental housing market and for elderly home owners or homeowners with disabilities.

The needs of Public Housing residents and Housing Choice voucher holders are similar to those of the population at large in that the needs are associated with economic barriers that exacerbate the problem of housing affordability in Savannah. The challenge of paying for other critical needs such as childcare, transportation, job training and job readiness limit the dollars available to securing safe, decent and affordable housing in Savannah for low and moderate income persons and families. However, a significant difference in the needs of residents of Public Housing and Housing Choice voucher holders compared to the population at large is the assurance of safe and decent housing.

With regard to homeless persons, there were 6,813 documented and confirmed episodes of homelessness in 2015. Of the 4,224 unduplicated persons served in shelters, there were approximately 54% men, 28% women, and 18% children. There were at least 39 additional persons who received some type of service, but remained living in places not meant for human habitation, i.e., under bridges, in the woods, in cars, etc. (CSAH 2015 Homeless Count).

Difficulties in the local labor market, especially given the impact of the recession that followed the 2008 global financial crisis, have led to increasing unemployment as well as underemployment for many skilled workers. Along with increased unemployment and greater competition for jobs, there has also been an increase in individuals leaving the labor force altogether. This is especially true for low and moderate income workers. At the same time, many individuals in the local labor force are under skilled for the available jobs in local manufacturing and other knowledge based jobs.

Public and Human Services Needs Identified

Numerous public and human services needs were identified by staff, community partners, and residents. The needs of youth and persons with special needs were issues raised by numerous service providers and community residents. Youth services for counseling, mentoring, after-school programs, and academic assistance are some of the most cited services needed. Services for persons with special needs, including the elderly, persons with disabilities, veterans and others, are also services that are in great need. Access to home based services, transportation, food programs, and recreation services are in high demand. Among working age adults, adult academic assistance and GED assistance are services needed to increase the employability of adults in the workforce.

Additional areas of economic need cited by residents and service providers are financial literacy and money management education, accessible job training, employment assistance programs, and better transportation or transportation assistance to available jobs and job centers. Long term economic trends are changing the types of jobs available and the skills necessary to compete for them.

Other needs impacting the local community include the continued waiting lists for public housing, increasing demand for housing assistance and homelessness prevention, growing needs for improved public infrastructure including water, sewer and transportation infrastructure, and the continued need to reduce the negative impact of blighted conditions on low and moderate income communities.

Plan Objectives and Outcomes

In order to address these needs, the City of Savannah, through a collaborative planning process, has developed the following goals and measurable objectives to be achieved in coordination with community partners over the next five years:

- **Quality, Affordable Workforce Housing** - To seek a city with ample housing in good condition for low-and-moderate income households by: creating 350 units of new, quality, affordable housing through infill construction, vacant property renovation, and/or adaptive reuse; substantially improving 518 existing, occupied housing units, assisting 350 low and moderate income households in achieving home ownership; and assisting 500 low and moderate income households in addressing financial, credit, debt load or legal issues affecting their ability to purchase, rent or retain a home.
- **Fair Housing and Special Needs Housing** - Housing goals in the areas of fair housing and special needs housing are to seek a city in which housing is accessible and available to all persons, including those with special needs, and is compliant with the Fair Housing Act by: conducting four fair housing workshops annually; providing access to households needing to file a fair housing complaint through a Housing Discrimination Complaint Portal; performing home modifications to increase accessibility for the elderly and persons living with disabilities, and providing supportive or assisted housing services to 250 persons living with HIV or AIDS over a 3-year period (2017-2020).
- **Homelessness** - To achieve a community free of homelessness by: providing outreach

services, sheltering and housing assistance to 5,000 persons who are homeless or at risk of homelessness; providing supportive housing for 200 homeless persons with long-term problems or special needs annually; assisting 250 homeless persons access permanent housing, increase incomes and/or attain self-sufficiency; and assisting 300 low and moderate income households in retaining or securing affordable rental housing.

- Public/Human Services – To seek a city with public and human services that meet the needs of the community, assist families in becoming economically stable, and enhance the quality of life for all citizens by: assisting 670 residents in addressing individual or family needs and/or increasing capacity to become economically stable through educational advancement, job training, employment, financial education, and asset-building.
- Business Development - To foster a local business economy that is inclusive and provides opportunities for all enterprises by: facilitating the creation or expansion of at least 100 small businesses, inclusive of minority and women-owned businesses; and providing technical assistance, business development training assistance and referral services to 500 existing and prospective entrepreneurs.
- Corridor Revitalization - To establish physically attractive and economically viable commercial corridors in targeted CDBG neighborhoods by implementing corridor improvement projects along at least four targeted commercial corridors.
- Workforce Development - To develop and sustain a skilled workforce linked to a diverse group of industries by: developing job skills, work readiness and soft skills among 375 low and moderate income residents; creating 200 full-time jobs for low-and- moderate income persons through City-funded loan programs; and creating traditional and non-traditional learning opportunities for 200 low-and-moderate income persons.

3. Evaluation of past performance

The City of Savannah is currently in its fifth year of the 2013-2017 Five-Year HCD Plan. Outcomes for year five are included in the 2017 Consolidated Annual Performance and Evaluation Report.

The investment of approximately \$12.22 million in public funding leveraged approximately \$114.48 million in private, local and other federal, non-entitlement funds, from 2013 to 2016. A list of major accomplishments is cited below:

- 324 non-homeless households provided affordable housing units.
- 87 special needs households provided affordable housing units.
- 405 households supported through rental assistance.
- 514 households supported through production of new units.
- 590 households supported through rehab of existing units.
- 174 households supported through acquisition of existing units.
- Provided 73 small business loans and micro-business loans to facilitate business development.

- 145 jobs created for low-and-moderate income persons through small business loans, micro-business loans and city-funded loan programs.
- Enhanced the job readiness and workforce skills of 1,308 unemployed or underemployed low-and -moderate income persons, including out-of-school youth, persons with disabilities, the homeless and persons with a history of substance abuse or incarceration.
- Fair housing education and enforcement provided to 196 low-and-moderate income persons.
- Shelter and supportive services provided to 610 persons with special needs/long-term problems through the HOPWA program.
- Shelter, supportive services and case management provided to 303 persons with special needs/long-term problems through the Shelter Plus Care program.
- Provided home modifications for 15 persons with disabilities.
- Street outreach contact made with 3,414 persons experiencing homelessness; shelter provided to 5,689 persons.

4. Summary of citizen participation process and consultation process

The five-year plan has been developed through a collaborative effort of various City of Savannah departments, other governmental authorities, human service agencies, and civic and resident organizations and other citizens. The HCD Plan process is a citizen-oriented effort. The citizen participation and consultation process included multiple public hearings and input sessions with stakeholder agencies and residents, multiple one on one meetings with partner agencies, a Community Needs survey for residents and service providers, public participation through neighborhood meetings, and a public comment period prior to plan adoption.

The City of Savannah consulted with various agencies, including those in government, economic development, business, social services, health, and housing. Consultation was accomplished by convening in large public meetings, smaller focus groups and one-on-one meetings. City staff also spoke before resident and interest groups to inform the public and stakeholders about the HCD Planning process and to receive feedback. Coordination between various partners was enhanced through conducting public meetings and work sessions with multiple partners invited to the table to identify needs and issues as well as coordinate goals and strategies relevant to the needs of low and moderate income individuals.

City staff consulted with the lead agency for the Continuum of Care (CoC), the Chatham-Savannah Authority for the Homeless, in preparing the Homeless element of the HCD Plan. Staff received updated information on the homeless count, and information on changes in the provision of services to the homeless, chronic homeless and Housing Opportunities for Persons with AIDS (HOPWA).

Participating Organizations

- Anchor Advocacy and Consulting Group
- Anderson Housing
- Chatham CARE Center
- Chatham County-Savannah Land Bank Authority
- Chatham County-Savannah Metropolitan Planning Commission
- Chatham-Savannah Authority for the Homeless
- City of Savannah Economic Development Department
- City of Savannah Housing Department
- Coastal Empire Habitat for Humanity
- Community Housing Services Agency (CHSA)
- Consumer Credit Counseling Service of Savannah
- Economic Opportunity Authority (EOA)
- EOA-Tom D Austin House
- Favor in Harvest
- Gateway Behavioral Health
- Georgia Department of Behavioral Health and Developmental Disabilities
- Georgia Department of Community Supervision
- Georgia Department of Public Health, Coastal Health District
- Georgia Lab Diagnostics
- Georgia Legal Services Project
- George Leile Visions, Inc.
- Greenbriar Children's Center
- Housing Authority of Savannah
- Inner City Night Shelter
- Ivory Bay Community Development Corporation
- J C Lewis Primary Health Care Center
- Lat Purser & Associates
- Live Oak Public Libraries
- Living Independence for Everyone (LIFE)
- Lutheran Services of Georgia
- Neighborhood Improvement Association, Inc. (NIA)
- Purpose Built
- SAFE Shelter, Inc.
- Salvation Army
- Savannah ACT/ American Work
- Savannah Area REALTORS
- Savannah Center for the Blind & Low Vision
- Savannah Chatham Council on Disability Issues
- Savannah-Chatham County Fair Housing Council, Inc.
- Small Business Assistance Corporation
- Union Mission, Inc.
- Wesley Community Centers of Savannah
- WorkSource Coastal

Participating Neighborhoods

- Abercorn Heights/Lamara Heights/Ridgewood/Poplar Heights
- Ardsley Park/Chatham Crescent
- Baldwin Park
- Carver Village
- Coffee Bluff/Rose Dhu
- Cuyler/Brownsville Neighborhood Association
- East Savannah
- Eastside
- Edgemere/Sackville
- Feiler Park/Hussars Terrace/Dittmerville
- Fernwood/Parkwood
- Gordonston
- Highland Park
- Hudson Hill Community Organization
- Leeds Gate/Colonial Village/Hunters Chase
- Liberty City/Summerside/Southover/Richfield
- Live Oak
- Parkside
- Pine Gardens
- Sylvan Terrace
- Tatemville
- Thomas Square
- Tremont Park
- Victorian Neighborhoods Association
- Victory Manor/East Hill/Donwood
- West Savannah Community Organization
- White Bluff Neighborhoods
- Windsor Forest
- Woodville/Bartow

5. Summary of public comments

The First Public Hearing on the City's 2018-2022 Consolidated Housing and Community Development Plan and the 2018 One Year Action Plan was held on March 9, 2017. Minutes from this hearing are included as an attachment to the HCD Plan. The 2018 One Year Action Plan was published in the local newspaper on September 29, 2017; the 2018 One Year Action Plan and the 2018-2022 Five Year plan were available for public review and comment at the City's Human Services Department and the City's website for the comment period of September 29 to October 29, 2017. No comments were received during the 30-day public comment period. The Second Public Hearing on the 2018 One Year Action Plan and the 2018-2022 Five Year Plan was held on November 9, 2017. Minutes from this hearing are included as an attachment to the HCD Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted into the record and evaluated as part of the Consolidated Plan process.

7. Summary

The City of Savannah's 2018-2022 Consolidated Housing and Community Development (HCD) Plan is a comprehensive plan addressing the City's housing, homelessness, and non-housing community development needs for the five-year period. The plan highlights four core areas, which are: Housing, including quality and affordable housing, fair housing and special needs; Homelessness; Economic Development, including business development, workforce development, corridor revitalization; and Public/Human Services. The plan identifies a Community Development Block Grant Local Target Area and the Neighborhood Revitalization Strategy Area. Finally, the plan serves as the basis for the City of Savannah's annual One-Year Action Plan submissions to the U.S. Department of Housing and Urban Development beginning with fiscal year 2018.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Patricia Waye	City of Savannah Human Services Department
HOME Administrator	Anita Smith-Dixon	City of Savannah Housing and Neighborhood Services Department
ESG Administrator	Patricia Waye	City of Savannah Human Services Department

Table 1 – Responsible Agencies

Narrative

The Lead Agency for preparing the Consolidated Plan is the City of Savannah's Human Services Department. The department is also responsible for the administration of the Community Development Block Grant and Emergency Solutions Grant programs and preparation of federal reports. The City of Savannah Housing and Neighborhood Services Department is responsible for administering the HOME Investment Partnership Grant and reporting program data to the City of Savannah Human Services Department.

The plan addresses four broad concerns: Housing, Homelessness, Economic Development, and Public/Human Services. The major public and private agencies that assist in the implementation of eligible activities under the above grant programs covered by the consolidated plan are the following:

Housing:

- A. City of Savannah Housing and Neighborhood Services Department
- B. Community Housing Services Agency (CHSA)
- C. Housing Authority of Savannah (HAS)
- D. Economic Opportunity Authority (EOA)
- E. Neighborhood Improvement Association (NIA)
- F. Mercy Housing Southeast
- G. Habitat for Humanity
- H. Savannah-Chatham County Land Bank Authority
- I. Union Mission
- J. Savannah-Chatham Fair Housing Council

Homelessness:

- A. Chatham-Savannah Authority for the Homeless (CSAH)
- B. Family Promise of Greater Savannah
- C. Union Mission
- D. Inner City Night Shelter (ICNS)
- E. Salvation Army

Economic Development:

- A. City of Savannah Economic Development Department
- B. Small Business Assistance Center (SBAC)
- C. WorkSource Coastal

Public/Human Services:

- A. City of Savannah Moses Jackson Advancement Center
- B. Step Up Savannah
- C. Union Mission
- D. Economic Opportunity Authority
- E. Savannah Association for the Blind (SAB)
- F. Chatham-Savannah Authority for the Homeless
- G. Savannah-Chatham Fair Housing Council

Consolidated Plan Public Contact Information

For questions regarding the City of Savannah's Consolidated Housing and Community Development Plan, contact the City of Savannah, Human Services Department at 912-651-6520; Kerri Reid, Director, Human Services Department, City of Savannah, Post Office Box 1027, Savannah, GA 31402.

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

City staff consulted with various agencies throughout the HCD Plan process. City staff solicited input from local agencies, organizations and City departments through public hearings, focus groups, community needs surveys, and one-on-one meetings. Multiple public input sessions were held with partner agencies and departments. These sessions were open to the general public and were attended by agency representatives and residents concerned with the issues of quality and affordable housing, homelessness and human services, fair housing and special needs, economic and workforce development, corridor revitalization, and public facilities and services. Participants in these work sessions reviewed previous plan activities, analyzed existing conditions based on the most recent and relevant data available, and discussed needs and concerns that residents and professionals were observing in the community. The anticipated outcomes of this consultation process were to identify any community needs or issues not previously identified and to discuss possible goals and strategies that could be used to respond to the identified needs and concerns. This input led to the development of specific goals and strategies to be adopted in the Consolidated Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Savannah consulted with various agencies, including those in government, economic development, business, social services, health, and housing. Consultation was accomplished through large public meetings, small focus groups, community needs assessment surveys, and one-on-one meetings. City staff also spoke before existing resident and interest groups about the HCD Planning process and to receive feedback. Coordination between various partners was enhanced through public meetings and work sessions with multiple partners invited to the table to identify needs and issues and to coordinate goals and strategies relevant to the needs of low and moderate income individuals.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

City staff consulted with the lead agency for the Continuum of Care, the Chatham-Savannah Authority for the Homeless, in preparing the Homeless element of the Consolidated HCD Plan. Staff received updated information on the homeless count, and information on the changes in the provision of services to the homeless, chronic homeless and Housing Opportunities for Persons with AIDS (HOPWA).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Savannah and the Chatham-Savannah Authority for the Homeless (CSAH) have established a statewide model to address homelessness. The authority was created by the Georgia General Assembly in 1989 to accomplish the following:

- develop a comprehensive plan for public and private agencies to deal effectively with problems of homeless people in Savannah and Chatham County,
- coordinate, evaluate, and provide administrative services and assistance in implementing the plan; and,
- contract with public and private agencies to approve programs and services developed in the plan.

CSAH is an umbrella agency responsible for the coordination of services for homeless people in our community. CSAH handles such items as seeking increases in emergency shelter, developing transitional and permanent housing, and ensuring the homeless population has access to supportive services. CSAH also coordinates the Homeless Management Information System (HMIS) among the different agencies in Savannah.

CSAH and its collaborative partners have strategies that they are implementing to alleviate chronic homelessness. Many of these strategies deal with permanent housing. CSAH and its partners are searching for ways to secure funding to either purchase or develop new permanent housing in Savannah. They are also identifying the barriers to homeless individuals and families trying to get permanent housing. Additionally, case management is being examined to see what changes can be made to this system to insure that the homeless individual or families are able to become self-sufficient. Policies and procedures for the operation and administration of HMIS are in place through the CoC. There is a lead HMIS staff person who regularly pulls data and reviews HMIS reports. The City of Savannah met with a representative from the CoC leadership to discuss the City's Emergency Solutions Grant program and the proposed use of the funds. The City and the CoC discussed local needs among the homeless population as well as the local homeless services agencies that provide homeless assistance as part of the CoC. Based on experience gained through the three year administration of the Homeless Prevention and Rapid Re- housing Program, the CoC has observed a greater need for Homeless Prevention assistance among the local population and a lesser need for Rapid Re-Housing. The City of Savannah and the CoC reviewed eligible activities under the Emergency Solutions Grant program and thresholds for spending in each category. Moving forward, the City of Savannah will maintain the activity funding levels based on prior year trends, including the addition of statutory spending caps for ESG program administration up to 7.5%, and continued funding support for Homeless Prevention activities in support of the national priorities to prevent and end homelessness for families, youth and children within ten years as outlined in Opening Doors: Federal Strategic Plan to Prevent and End Homelessness.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
City of Savannah Housing Department	Housing Other government - Local	Housing Need Assessment Lead-based Paint Strategy Market Analysis
Chatham County-Savannah Land Bank Authority	Housing Other government - County Other government - Local	Housing Need Assessment Market Analysis
Community Housing Services Agency (CHSA)	Housing	Housing Need Assessment Market Analysis
Housing Authority of Savannah	PHA	Public Housing Needs
Economic Opportunity Authority	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment	Public Services
Neighborhood Improvement Association, Inc. (NIA)	Housing	Housing Needs Assessment Public Services
Union Mission, Inc. (Savannah)	Services-Families with children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
City of Savannah Economic Development Department	Other government - Local	Non-Housing Community Development Assets Market Analysis
WorkSource Coastal	Other government - Regional	Non-Housing Community Development Assets Market Analysis

Georgia Department of Public Health, Coastal Health District	Other government - State	Non-Homeless Special Needs Assessment
SAFE Shelter, Inc.	Services-Victims of Domestic Violence	Non-Homeless Special Needs Assessment
Chatham CARE Center	Services-Persons with HIV/AIDS Other government - Local	Non-Homeless Special Needs Assessment
Chatham County-Savannah Metropolitan Planning Commission	Other government – Local and Regional	Housing Needs Non-Housing Community Development Assets
Savannah-Chatham County Fair Housing Council	Services – Fair Housing Services – Persons with Disabilities	Housing Needs Non-Homeless Special Needs Fair Housing
Inner City Night Shelter	Services-Homeless	Homelessness Strategy Homeless Needs
Lutheran Services of Georgia	Services – Persons with Disabilities	Non-Homeless Special Needs
Georgia Legal Services Program	Legal Services	Housing Needs Assessment Non-Homeless Special Needs Fair Housing
Greenbriar Children's Center	Services-Children	Homelessness Needs- Unaccompanied Youth
Salvation Army	Services-homeless Services-Employment	Homeless Needs
Small Business Assistance Corporation	Small Business Development	Economic Development Market Analysis
Savannah Area REALTORS	Real Estate Services	Housing Needs Assessment Non-Homeless Special Needs Market Analysis
Living Independence for Everyone (LIFE)	Services – Persons with Disabilities	Housing Needs Assessment Non-Homeless Special Needs Assessment
Coastal Empire Habitat for Humanity	Housing	Housing Needs Assessment

Gateway Behavioral Health	Services-Health	Non-Homeless Special Needs
Neighborhood Organizations (Various)	Civic Leaders Neighborhood Organization	Housing Need Assessment Non-Homeless Special Needs Economic Development Non-Housing Community Development Needs

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Savannah consulted and/or attempted to consult with all organizations known to have an interest, insight, data or other services or experience that could be integral to the formulation of the Consolidated Plan. No agency type was intentionally omitted from consultation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Chatham Savannah Authority for the Homeless	The HCD Consolidated Plan aligns with the Chatham Savannah Authority for the Homeless Strategic Plan by seeking to provide permanent supportive housing for chronically homeless individuals residing in shelters and on the street; expanding access to mainstream benefits and employment programs; supporting data collection efforts; and facilitating collaboration between shelter and service providers.
City of Savannah Assessment of Fair Housing, May 2017	City of Savannah	The goals and strategies developed in the City’s Assessment of Fair Housing (AFH) are incorporated into the HCD Consolidated Plan. The AFH goals are: 1) Support a comprehensive regional affordable housing strategy, 2) Foster opportunities for greater mobility of low- and moderate-income residents, 3) Support local fair housing education and enforcement efforts, 4) Improve existing low-opportunity neighborhoods, 5) Offer information and services to increase housing options for people with disabilities, and 6) Review and amend City ordinances as appropriate to further fair housing choice.
Chatham County-Savannah Comprehensive Plan	Chatham County-Savannah Metropolitan Planning Commission	The HCD Consolidated Plan goals support the Chatham County-Savannah Comprehensive Plan by reinforcing goals and strategies aimed at providing quality public services and facilities, promoting economic development, ensuring housing quality, and supporting a high quality of life for residents.
Chatham Community Blueprint	Coastal Georgia Indicators Coalition	The HCD Consolidated Plan goals supports the Chatham Community Blueprint by reinforcing goals and identifying strategies to improve community well-being in three key areas identified in the Blueprint: Economy, Health and Quality of Life.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Many of the issues discussed in the HCD Plan are common to other communities in the area. Some issues cross political boundaries and impact adjoining communities. At the same time, some actions taken by one jurisdiction to address problems can affect adjoining neighborhoods. For the 2018- 2022 Consolidated Plan process, the City consulted with the Georgia Department of Public Health, the Georgia Department of Behavioral Health and Developmental Disabilities and the Chatham County-Savannah Metropolitan Planning Commission.

Narrative (optional):

PR-15 Citizen Participation

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Public hearing	Non-targeted/ broad community	The First Public Hearing on the City's 2018-2022 Consolidated Housing and Community Development Plan and the 2018 One-Year Action Plan was held on March 9, 2017. This meeting also served as the second public hearing for the City's Assessment of Fair Housing. Thirty-seven individuals representing housing and social service providers, economic development agencies, a state public safety agency, city departments, local elected officials, neighborhood groups, and faith-based organizations attended.	Minutes for the meeting are included as an attachment to the HCD Plan.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Public hearing	Non-targeted/ broad community	<p>The Second Public Hearing on the City's 2018-2022 Consolidated Housing and Community Development Plan and the 2018 One-Year Action Plan was held on November 9, 2017 during the regularly scheduled City Council meeting. This was after the conclusion of the 30-day public comment period. The purpose of the Second Public Hearing was to provide citizens the opportunity to comment on the proposed five year plan as well as the budget recommendations for use of 2018 federal entitlement funds. No comments were provided for the record. No written comments were received during the 30-day public comment period.</p>	No comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Other – Survey Internet Outreach	Non-targeted/ broad community Neighborhood association residents	165 Neighborhood Needs Surveys were completed by neighborhood residents.	<p>The Neighborhood Needs Survey identified needs for Housing, Economic Development, Neighborhoods, and Human Services. Top housing needs identified were: Energy efficiency home improvements, Homebuyer education/housing counseling, Home repair and rehabilitation assistance, Affordable housing, and Home modifications for disabled persons.</p> <p>Top economic development needs identified were: Job training and employment, Job development/ job creation, and Public transportation to job centers.</p> <p>Top human services needs identified were: Youth services, Special needs services, and Health services.</p> <p>Top neighborhood needs identified were: Blight reduction, Public safety, and Street/ sidewalk improvements.</p>	All comments were accepted and included in the planning process.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Other – Survey Internet Outreach	Non-targeted/ broad community Service providers	66 Community Needs Surveys were completed.	<p>The Community Needs Survey identified the top program needs for low and moderate income people, home ownership, rental housing, special needs housing, fair housing, economic development, community services, and homelessness.</p> <p>Top program needs for low and moderate income people identified were: Affordable housing, Crime prevention, and Economic development.</p> <p>Top home ownership needs identified were: Energy efficiency improvements, Home modifications for persons with special needs, and Affordable housing.</p> <p>Top rental housing needs were: Rental housing for persons with disabilities, Rental housing for the elderly, and Affordable new rental construction.</p>	All comments were accepted and included in the planning process.	

				<p>Top special needs housing needs were: Housing for persons with mental illness, Housing for persons with developmental disabilities, and Assisted living for the elderly.</p> <p>Top fair housing needs identified were: Enforcement of fair housing rights, Fair housing education, and Fair housing discrimination testing.</p> <p>Top economic development needs identified were: Job training programs, Job development/ creation, and Lending for redevelopment.</p> <p>Top community services needs identified were: Mental health services, Youth programs, and Domestic violence/ child abuse services.</p> <p>Top homeless needs identified were: Homeless prevention, Mental health care, and Job training for the homeless.</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Public Meeting (April 27-28)	Homelessness service providers, Housing providers, Fair Housing/Special Needs Housing service providers, Public/Human Services service providers, Public and Assisted Housing providers, Persons with disabilities, Economic Development service providers, Neighborhood organizations.	41 individuals representing homelessness service providers within the Continuum of Care, other social service providers, mental, developmental and behavioral health providers, fair housing education and advocacy providers, housing developers and service providers, realtor service providers, public housing authority, economic development agencies, local and regional workforce development agencies, small business development agencies, and local and regional government staff attended.	Discussion and comments focused on 4 core areas: Homeless and Human Service Needs; Fair Housing and Special Needs; Quality and Affordable Housing; and Business/Workforce Development, and Corridor Revitalization. Homeless & Human Service Needs identified: assistance for homeless women with children, services for children (homelessness prevention, family outreach and intervention), assistance for victims of elder abuse, health services, transportation assistance, coordinated/ integrated client intake, more beds for homeless. Housing Needs identified: tenant rights/ landlord-tenant mediation, senior rental housing, housing repair, affordable, accessible housing near transportation and services, homebuyer education. Fair Housing & Special Needs identified: enforcement, home modifications, advocacy for persons with special needs, improved transportation accessibility	All comments were accepted and included in the planning process.	

				Business/Workforce Development, and Corridor Revitalization needs identified: job training and employment assistance, child care services, workforce development certification, improved access to capital to support small businesses, quality, trained and educated workforce, small business loans, increased technology sector development to attract youth and trained workforce, lending for community development, continued revitalization of targeted corridors.		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Public Meeting (June 10)	Homelessness service providers, Housing providers, Fair Housing/Special Needs Housing service providers, Public/Human Services service providers, Public and Assisted Housing providers, Persons with disabilities, Economic Development service providers, Neighborhood organizations.	19 individuals representing homelessness service providers, other social service providers, fair housing education and advocacy providers, realtor service providers, workforce development agencies, and local and regional government staff attended.	Discussion and comments focused on prioritizing needs and developing recommendations for strategies in these core areas: Homeless and Human Services; Fair Housing and Special Needs; Quality and Affordable Housing; Business/Workforce Development, and Corridor Revitalization; and Non-Housing Community Development. Needs were ranked and strategies were suggested to address enforcement of fair housing rights; affordable, accessible housing; home modifications for persons with disabilities; advocacy for persons with special needs; improved accessibility to transportation and transportation assistance;	All comments were accepted and included in the planning process.	

				<p>assistance for homeless women with children; services for children; assistance for victims of elder abuse; health services (incl. mental health and substance abuse); coordinated/ integrated client intake; affordable housing (e.g., SRO) for homeless persons; policies addressing tenant rights; landlord-tenant mediation center; senior rental housing, housing repair, affordable, accessible housing near transportation and services, post-purchase homebuyer education; job training and employment assistance; child care services and subsidies; workforce development certification; job training and creation; revitalization of targeted corridors; blight reduction and crime prevention. Needs and strategies discussed in this meeting were used to develop the priority needs and goals for the HCD Plan.</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	News-paper Ad	Non-targeted/broad community	The First Public Hearing was advertised in the local newspaper, the Savannah Morning News, on February 28, 2017.	No comments received.	N/A	
	News-paper Ad	Non-targeted/broad community	The 2018 One Year Action Plan was published in the local newspaper, the Savannah Morning News, on September 29, 2017.	No comments received.	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Existing needs in Savannah are largely driven by current difficulties in the housing market, limited opportunities in employment sectors, aging housing and infrastructure, and shifting population trends. While the city of Savannah's population grew 6% from 2010 to 2015, its growth rate continues to be outpaced by regional population growth, which saw an increase of 9% in the same period. While growth continues, the poverty rate has stayed over or around 20% for several consecutive decades. In 2015, the poverty rate increased by 11% over the 2010 rate, to 26.5%, evidence of a growing need for sufficient and sustainable household income.

Affordability of housing continues to be a major issue in Savannah, especially for minority households, special needs populations, and female headed households. Increasing numbers of households are cost burdened, meaning they pay greater than 30% of income on housing expenses. The needs of Public Housing residents and Housing Choice voucher holders include the challenge of paying for other critical needs such as childcare, transportation, job training and job readiness. This limits the dollars available for securing safe, decent and affordable housing in Savannah for low and moderate income persons and families. Other critical needs impacting the local community include homelessness prevention and services for youth and persons with special needs.

Long term economic trends are changing the types of jobs available and the skills necessary to compete for them. Among working age adults, adult academic assistance and GED assistance are services needed to increase the employability of adults in the workforce. Labor market difficulties have led to increasing unemployment as well as underemployment for many skilled workers. Along with increased unemployment and greater competition for jobs, there has also been an increase in individuals leaving the labor force altogether, particularly low and moderate income workers. At the same time, many individuals in the local labor force are under skilled for the available jobs in local manufacturing and other knowledge based jobs.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The most significant housing needs in Savannah are housing affordability for renters and home owners, overcrowding of renters, and substandard housing conditions, particularly in areas of low and moderate income concentration. Non-housing issues, such as unstable employment and unemployment, also greatly affect local housing needs, particularly for low and moderate income households.

Alternate Data

Demographics	Base Year: 2010	Most Recent Year: 2015	% Change
Population	136,286	142,919	4.9%
Households	52,545	52,798	0.5%
Median Income	\$33,316	\$36,466	9.5%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,680	7,370	9,715	4,620	20,785
Small Family Households *	2,980	2,595	3,925	1,625	9,640
Large Family Households *	660	470	860	250	1,235
Household contains at least one person 62-74 years of age	1,200	1,425	1,575	870	3,805
Household contains at least one person age 75 or older	980	1,175	1,255	655	1,920
Households with one or more children 6 years old or younger *	2,090	1,255	2,040	490	1,369
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	120	70	85	30	305	0	55	10	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	30	4	10	69	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	105	200	55	525	30	25	10	0	65
Housing cost burden greater than 50% of income (and none of the above problems)	4,365	2,800	565	90	7,820	1,275	870	810	305	3,260

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	510	1,300	3,500	750	6,060	310	530	1,185	665	2,690
Zero/negative Income (and none of the above problems)	1,450	0	0	0	1,450	255	0	0	0	255

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,675	3,000	865	180	8,720	1,305	960	830	305	3,400
Having none of four housing problems	1,535	2,070	5,110	2,239	10,954	460	1,340	2,915	1,890	6,605
Household has negative income, but none of the other housing problems	1,450	0	0	0	1,450	255	0	0	0	255

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,965	1,830	1,975	5,770	365	405	755	1,525
Large Related	280	195	350	825	235	80	180	495
Elderly	774	755	455	1,984	710	670	585	1,965
Other	2,050	1,490	1,515	5,055	300	295	480	1,075
Total need by income	5,069	4,270	4,295	13,634	1,610	1,450	2,000	5,060

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,740	1,075	200	3,015	305	280	250	835
Large Related	260	95	0	355	210	35	55	300
Elderly	575	515	200	1,290	530	355	225	1,110
Other	1,955	1,155	205	3,315	250	215	275	740
Total need by income	4,530	2,840	605	7,975	1,295	885	805	2,985

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	155	95	139	30	419	30	20	0	0	50

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	30	40	30	35	135	0	14	10	0	24
Other, non-family households	0	0	35	0	35	0	0	0	0	0
Total need by income	185	135	204	65	589	30	34	10	0	74

Table 4 – Crowding Information – 1/2

Data 2008-2012 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	201	196	215	612 (1013 for all incomes)	13	21	38	72 (222 for all incomes)

Table 12 – Crowding Information – 2/2

Data 2011-2015 ACS
Source:

Describe the number and type of single person households in need of housing assistance.

The number of single person households in need of assistance is included in the number of non-family households and generally are a small portion of the number of non-family households. The single person households with the greatest need for housing assistance include elderly single person households and persons with disabilities living in single person households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data regarding the number of families needing housing assistance is often under-reported, as many issues are not made known. The Savannah-Chatham Metropolitan Police Department (SCMPD) maintains records of domestic violence, assault, and other reported crime. SAFE Shelter, Inc. is the regional shelter for victims of domestic abuse. During 2015, SCMPD responded to 3,920 domestic disturbance calls. Of those, 2,642 reports were written. SCMPD reports there were 116 domestic violence related aggravated assaults, up from the previous year’s 64. In 2015, there were 14 domestic homicides, including five local intimate partner-related homicides. In 2015, SAFE Shelter

received 1,800 crisis calls and sheltered over 813 victims of domestic violence including 475 children. The Safe Shelter Outreach Program assisted clients with 95 Temporary Protective Orders, provided services to 235 victims, including 74 children, and had 155 court appearances.

What are the most common housing problems?

Availability of affordable housing in both owner and rental markets in Savannah continues to be the most pronounced housing problem in Savannah. Overcrowding and substandard housing also continue to be problems in Savannah.

Housing Cost Burden

An estimated 45% of Savannah households (23,586) pay more than 30% on income for housing, the threshold for housing cost burden. The overall rate of cost burdened households in Savannah is 50% higher than the U.S. average of 33% for all households. Two of every three Savannah households qualify for federal housing assistance. Eight out of ten low income home owners with household incomes below \$20,000 are also cost burdened, even though these households may have no mortgage payment.

The rental market is particularly problematic in that one of every four (25%) of all Savannah households are renters, earn less than \$35,000 per year *and* are cost-burdened. At the same time, rental costs are increasing faster than household income. The HUD Fair Market Rent (40th percentile) for a two bedroom unit is about \$900. A three bedroom rental adds, on average, an extra \$300/month in rent over the two bedroom rental. This is partly due to the fact that single family homes comprise a substantial portion of the rental market for three or more bedroom units. Rental rates for efficiency units increased nearly twice as much as larger rental housing units in Savannah from 2016 to 2017.

According to the Harvard Joint Center for Housing Studies (HJCS), the consequences of high housing costs include: lack of available income to spend on other vital needs, higher likelihood of living in inadequate units, increased risk of housing instability, and housing location tradeoffs resulting in higher transportation costs. The 2016 HJCS annual report on U.S. housing makes the following assessments: 1) The growing gap between the rents for new units and the amounts lowest-income households can afford to pay for housing underscores the difficulty of increasing the affordable supply; and 2) Preserving and maintaining the private supply of low-cost housing—where the majority of low-income renters live—is also crucial.

Overcrowding

An estimated 877 Savannah households live in overcrowded conditions. Of this number, most are renter households earning less than 80% of the Area Median Income. Very low income and low income households are no more overcrowded than moderate income households.

Substandard Housing

Substandard housing continues to be an issue in Savannah. About one in five (21%) of home owner households and 24% of renter households live in housing that is nearly 70 years old. Older housing stock can present numerous health and safety hazards to occupants from hazardous materials such as lead-

based paint, asbestos and carbon monoxide.

Elderly home owners in older housing stock often have deferred maintenance and obsolete mechanical systems that can burden occupants with high utility bills or health and safety issues. Older heating and cooling systems may be eligible for financial incentives from local utilities for upgrade, but low income homeowners likely cannot access credit or otherwise undertake home improvements without financial assistance to fund the work and technical assistance in hiring contractors.

Operational costs for rental housing can also burden households with otherwise affordable rent. There is a split incentive for rental property owners to upgrade obsolete heating and heating and cooling systems for tenants because the financial benefits accrue to tenants in the form of reduced utility bills. Landlord investments for substantial rehabilitation and replacement of mechanical systems will usually be recaptured as higher rents without some form of subsidy.

Are any populations/household types more affected than others by these problems?

Lower-income residents, single mothers, elderly residents and minority residents are more affected by housing problems than the rest of the population. For all household types, renters are more likely to be adversely impacted by housing problems than owner-occupants.

One half of Savannah households earn less than \$36,466 annually (2011-2015 ACS). The Savannah Median Family Income of \$45,365 is 30% lower than the HUD 2017 Median Area Family Income of \$64,900 for the Savannah Metropolitan Statistical Area (MSA). An estimated one of every four persons and one of every five Savannah families live in poverty, and two of every three Savannah households could qualify for federal housing assistance. One out of ten of all Savannah households (5,640) are very low income (0–30% AMI) and severely cost burdened, expending more than half of their income on housing.

About 25% of all Savannah households (13,128) are renters, earn less than \$35,000 a year **and** are cost-burdened. Single mothers (female-head of households with no husband present) struggle the most with the financial burden of poverty. At least four of every ten female-head of household families with children under 18 live in poverty. When children under age 5 are present, 7 of every 10 female-head of household families are living in poverty.

Elderly home owners in older housing stock often have deferred maintenance and obsolete mechanical systems that can burden occupants with high utility bills or health and safety issues.

African Americans comprise 54% of Savannah's population. As a percentage of lower income households, African American households are disproportionately under greater economic distress and are more affected by housing problems, particularly housing cost burden. The City's 2017 Assessment of Fair Housing revealed that African American, Native American, and Latino households experience housing needs, severe housing needs, and severe cost burdens at disproportionately higher rates than Whites. Persons of other races are also disproportionately likely to face severe housing needs and severe cost burdens. In almost all instances, city of Savannah households have higher rates of need, severe need, and

severe cost burdens than their counterparts in the region. Native Americans with housing problems are the exception – in the city of Savannah they make up 51.61% of all households with severe needs and severe cost burdens, compared with 57.66% in the region.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low income families share a range of challenges that predisposes them to experiencing homelessness including:

- limited education resulting in low wage work that does not meet basic needs,
- for some, criminal backgrounds hampering their ability to work and gain housing,
- children birth to five with inadequate enrichment resulting in lack of preparedness at kindergarten entry,
- lack of emergency savings,
- having family members with similar situations and unable to help in crisis,
- lack of adequate health care including prevention options that can contribute to out of work periods,
- for some, mental health and/or substance abuse concerns.

Most significantly, low income individuals and families with children who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered, lack the financial resources and support systems needed to obtain immediate housing or to remain in existing housing. This situation is further exacerbated by a chronic lack of affordable housing in our community and excessive waiting lists for Housing Choice Vouchers or public housing at the Housing Authority of Savannah.

An excessively high eviction rate in our community (both public housing and market rate housing) contributes to challenges for low income individuals and families. While families living in pay-by-week motels/hotels are not counted by our CoC data, these families and children are counted by our public school system. These numbers are growing and for the 2016 school year we have information that the number is 800+ students.

Lack of an effective system to reduce evictions as well as lack of affordable housing continues to plague low and very low income individuals and families and limits their ability to provide life stability.

CoC service providers in our community have declined to access Rapid Re-Housing funding due to known inability to effectively meet contract requirements.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

An at-risk population can be defined as one that is housed but is in great need of assistance to remain housed. The loss of housing is imminent, no appropriate subsequent housing has been identified, and the household has no financial resources or support networks to assist with maintaining current housing or obtaining other housing. A person or household that experiences a sudden, unexpected, and significant loss in income, is within 14 days of eviction, or is living in housing that has been condemned by housing officials, is deemed to be at-risk. The methodologies used to generate estimates of the population include the number of individuals assisted by Continuum of Care programs, HAS housing wait lists, a history of living in local homeless camps, case manager reports and data reported via the CoC's Homeless Management Information System.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Although not all-inclusive, some of the housing characteristics that are linked to instability and an increased risk of homelessness include:

- excessively high eviction rates,
- substandard housing (housing that has been condemned or is in extreme disrepair),
- rental rates that are 50% or more of the occupants' household income,
- high utility costs often due to inadequate construction/lack of insulation,
- young heads of household,
- health crises,
- mental health and substance abuse issues,
- formerly homeless especially multiple times,
- poor credit scores that preclude obtaining housing, and
- housing that is overcrowded and can lead to eviction due to lease issues.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This assessment is addressed in the City of Savannah’s Assessment of Fair Housing, completed in May 2017.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,375	1,230	1,705
White	1,930	255	830
Black / African American	4,865	965	700
Asian	110	4	75
American Indian, Alaska Native	35	0	10
Pacific Islander	0	0	0
Hispanic	375	0	60

Table 5 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,270	1,520	0
White	1,615	510	0
Black / African American	4,310	965	0
Asian	90	25	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	200	10	0

Table 6 - Disproportionally Greater Need 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,120	3,755	0
White	2,255	1,245	0
Black / African American	3,415	2,165	0
Asian	120	165	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	25	0
Hispanic	279	145	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,684	3,265	0
White	779	1,375	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	830	1,730	0
Asian	45	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	85	0

Table 7 - Disproportionally Greater Need 80 - 100% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This assessment is addressed in the City of Savannah’s Assessment of Fair Housing, completed in May 2017.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,435	2,170	1,705
White	1,660	520	830
Black / African American	4,205	1,625	700
Asian	105	10	75
American Indian, Alaska Native	35	0	10
Pacific Islander	0	0	0
Hispanic	375	0	60

Table 8 – Severe Housing Problems 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,690	4,100	0
White	1,080	1,045	0
Black / African American	2,290	2,980	0
Asian	90	25	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	180	30	0

Table 9 – Severe Housing Problems 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,540	8,340	0
White	705	2,795	0
Black / African American	675	4,900	0
Asian	15	270	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	25	0
Hispanic	105	320	0

Table 10 – Severe Housing Problems 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than 1.5 persons per room
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	355	4,595	0
White	205	1,950	0
Black / African American	140	2,420	0
Asian	0	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	105	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This assessment is addressed in the City of Savannah’s Assessment of Fair Housing, completed in May 2017.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	27,165	11,434	11,414	1,765
White	13,275	4,055	3,700	845
Black / African American	12,260	6,634	6,855	735
Asian	535	210	185	75
American Indian, Alaska Native	50	15	50	10
Pacific Islander	25	0	0	0
Hispanic	770	465	490	60

Table 11 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

If they have needs not identified above, what are those needs?

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

These questions are addressed in the City of Savannah’s Assessment of Fair Housing, completed in May 2017.

NA-35 Public Housing – 91.205(b)

Introduction

Many of the public housing communities are located within the Census Tracts with the highest rates of poverty. Demographic data of Housing Authority of Savannah (HAS) public housing developments indicate a resident population that is low to extremely low income, including a high minority population and significant number of elderly residents and persons with disabilities.

The Housing Authority of Savannah offers many services to their residents, including home ownership promotion, job training, and head start programs. The Housing Authority partners with many agencies within the Savannah area to carry out these programs. Public housing residents are also eligible for various programs that the City of Savannah offers. The residents are encouraged to register or apply for all City programs.

Totals in Use – Alternate data

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	231	1,145	2,931	265	2,666	122	23	0

Table 12 - Public Housing by Program Type

Alternate Data Source Name:

PHA - Housing Authority of Savannah

Characteristics of Residents – Alternate Data Source

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
Average Annual Income	0	9,238	11,435	15,362	12,035	15,693	16,260	13,460	0
Average length of stay	0	7	3.79 years	8	5	8	3	9	0
Average Household size	0	1	2.5	3	1	3	2	3	0
# Homeless at admission	0	42	n/a	269	2	267	122	23	0
# of Elderly Program Participants (>62)	0	89	214	543	233	310	28	1	0
# of Disabled Families	0	179	292	712	65	647	74	6	0
# of Families requesting accessibility features	0	?	n/a	?	?	?	?	?	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	?	0	?	?	?	?	?	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name: PHA - Housing Authority of Savannah

Race of Residents – Alternate Data

Program Type			

Race	Certificate	Mod-Rehab	Public Housing HOH	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	50	3	145	33	112	19	3	0
Black/African American	0	180	96	2,775	231	2,544	101	20	0
Asian	0	1	0	4	1	3	1	0	0
American Indian/Alaska Native	0	0	0	3	1	3	0	0	0
Pacific Islander	0	0	0	4	0	4	1	0	0
Other	0	0	1	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Race of Public Housing Residents by Program Type

Alternate Data Source Name: PHA - Housing Authority of Savannah

Ethnicity of Residents – Alternate Data

Race	Certificate	Mod-Rehab	Public Housing HOH	Program Type					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	1	52	2	50	2	1	0
Not Hispanic	0	229	99	2,879	263	2,616	120	22	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 26 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name: PHA - Housing Authority of Savannah

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

According to the Housing Authority of Savannah there are currently 513 families with disabilities on the public housing waiting list. Their needs include wheelchair access and hearing/visual impairment assistance.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to the Housing Authority of Savannah the most immediate needs of public housing and housing choice voucher holders are job training, childcare and transportation.

How do these needs compare to the housing needs of the population at large

The needs of Public Housing residents and Housing Choice voucher holders are similar to those of the population at large in that the needs are associated with economic barriers that exacerbate the problem of housing affordability in Savannah. The challenge of paying for other critical needs such as childcare, transportation, job training and job readiness limit the dollars available for securing safe, decent and affordable housing in Savannah for low and moderate income persons and families. A significant difference in the needs of residents of Public Housing and Housing Choice voucher holders compared to the population at large is the assurance of safe and decent housing. Whereas public and voucher assisted housing have a certification process and oversight, there is not a comparable certification of market rate housing, particularly rental housing.

Additionally, the needs of the population at large are more likely to include one of the four housing problems of lacking complete kitchen facilities, lacking complete plumbing facilities, having more than 1.5 persons per room, and experiencing cost burden over 50%. The housing market analysis section will further detail the reasons that housing affordability issues in Savannah are experienced by the population at large.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

City staff consulted with the lead agency for the Continuum of Care, the Chatham-Savannah Authority for the Homeless (CSAH), in preparing the Homeless Needs Assessment of the Consolidated HCD Plan. Staff received updated information on the homeless count, and information on the changes in the provision of services to the homeless, chronic homeless and Housing Opportunities for Persons With AIDS (HOPWA).

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	175	0	179	75	50	90
Persons in Households with Only Children	9	1	9	7	7	60
Persons in Households with Only Adults	379	362	800	150	100	60
Chronically Homeless Individuals	62	167	152	20	10	365

Chronically Homeless Families	5	0	5	6	3	365
Veterans	11	27	240	11	11	60
Unaccompanied Child	9	1	7	3	3	60
Persons with HIV	20	5	15	5	5	90

Data Source: Chatham-Savannah Authority for the Homeless (2016 Annual Homeless Count)

Jurisdiction’s Rural Homeless Population

Population includes Rural Homeless: none

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

CSAH conducts the Annual Homeless Count as well as the Point in Time Count. CSAH's Annual Homeless Count is an unduplicated count of sheltered and unsheltered persons served. CSAH estimates the population experiencing homelessness each year, the population becoming homeless each year, and the population exiting homelessness each year. In 2016, CSAH estimated that 4,513 persons experienced homelessness in Savannah. Similarly, it was estimated that 286 veterans experienced homelessness in 2016.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2016 Annual Homeless Count shows that the largest percentage of the homeless population is African American at 68%; the next largest percentage is European American at 28%, with the lowest percentages being both the Hispanic at 2% and Other Races and Asian populations at 1% each. These percentages are typical of the annual Homeless Count.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As the Continuum of Care lead agency, CSAH compiles and completes the annual homeless count. Since 1992, the Authority has had 100% participation from agencies in the Continuum of Care that provide services to those experiencing homelessness. Each agency submits monthly homeless data; this gives CSAH an intimate knowledge of specific local conditions. In 2016, there were 6,616 (duplicated) documented and confirmed episodes of homelessness. The total non-duplicated community count states that there were 4,513 men, women and children who experienced homelessness in Savannah, Chatham County, Georgia. Of the 4,513 unduplicated persons served in shelters, there were approximately 52% men, 30% women, and 18% children. There were at least 21 additional persons who received some type of service, but remained living in places not meant for human habitation, i.e. under bridges, in the woods, in cars, etc. (Chatham-Savannah Authority for the Homeless 2016 Homeless Count). In 2016, the outreach manager made contact with 680 homeless

persons (174 single persons, 3 couples, and 95 families) and provided services and referrals in calendar year 2016. Of the 680 persons, 45% of individuals accepted referrals and went into emergency shelter, 52% enrolled in treatment programs for substance abuse, mental illness or accepted other social services, and 3% declined or refused services. A total of 97% received documented services of some type. Each person received services on the same day of contact with the outreach worker.

Discussion:

Numerous mainstream service providers directly partner to provide services targeted to meet the needs of persons experiencing homelessness. The Chatham-Savannah Authority for the Homeless manages the local Savannah/Chatham Continuum of Care as the Continuum of Care's lead agency. The agency coordinates the community's policies, strategies and activities toward ending homelessness. The process includes providing out-stationed case management and outreach services for families and individuals experiencing homelessness.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

Introduction:

Characteristics of Special Needs Populations

The City of Savannah has a substantial population of non-homeless, special needs individuals and families. As a medical and social services hub for the region, Savannah is the destination point for those in need of special treatment or assistance. While some of the populations in need of special assistance can be counted with a fair degree of accuracy, most population data is imputed from estimates and projections of known populations.

An estimated 17,449 individuals aged 65 or older reside in Savannah (2011-2015 ACS). Slightly more than 45% of the non-institutionalized elderly population are estimated to be living with 'some disability' and may be regarded as 'frail elderly' who are at increased risk of needing housing or supportive service assistance (2011-2015 ACS). An estimated 34% of the elderly population has an ambulatory difficulty, while 18% has an independent living difficulty, 14% has a hearing difficulty, 12% has a self-care difficulty, 14% has a cognitive difficulty, and 12% has a vision difficulty. The city's population of persons with disabilities for all ages is estimated at 14% of the non-institutionalized population.

According to the Georgia Department of Behavioral Health and Developmental Disabilities (DBHDD), an estimated 20,825 people in DBHDD Region Five have a developmental disability. Region Five includes 34 counties of southeast Georgia. Twenty-five percent of the Region Five population lives in the Savannah-Chatham County area. A significant challenge to providers of mental health, addictive disease and developmental disabilities services continues to be difficulties in recruiting and retaining licensed and credentialed professionals. Nearly all counties in Region Five are designated as Health Professional Shortage Areas for Mental Health Professionals and Medically Underserved Areas (residents have a shortage of personal health services) by the US Department of Health & Human Services, Health Resources & Services Administration (HRSA 2012). (Source: Georgia Department of Behavioral Health and Developmental Disabilities (DBHDD) Region Five Planning Board 2017 Annual Plan.) In its 2017 plan, the Region 5 Planning Board identified gaps in services needed for adults with serious mental illness, children and adolescents with serious emotional disturbance, individuals with developmental disabilities, adults and adolescents with addictive diseases, and substance abuse prevention. Priority needs include alternatives to hospitalization, in-home supports, peer and family support programs, jail diversion and community re-entry programs, trauma informed services, respite services, access to reimbursement for authorized goods and services, training and education for families on how to access needed services, supported employment opportunities, services for youth transitioning into adulthood, crisis intervention training for law enforcement, and substance abuse prevention services.

The population of individuals with HIV/AIDS can be difficult to ascertain with accuracy. Frequently, persons infected with HIV may not be aware of their condition and may not have sought treatment or been identified by a public health screening process. Most persons infected either do not seek assistance or seek assistance through private channels where their cases remain confidential. Also, as a regional healthcare hub, the impact of HIV/AIDS on Savannah is regional in scope. In summary, Coastal Health District HIV

populations exhibit much higher rates of being uninsured (up to 45.8% in one site) and living below the federal poverty line than the general population. HIV/AIDS data and program statistics also show a disproportionate representation of African-Americans in the HIV population, at 80% for the district. Data also reflect higher rates of females with HIV/AIDS than the state.

Like HIV/AIDS, domestic violence is a largely under-reported issue. SAFE Shelter, Inc. is the regional shelter for victims of domestic abuse. For 35 years, Safe Shelter has provided safe, temporary shelter for domestic violence victims and their children and is certified by the Criminal Justice Coordinating Council. No fees are charged for any services or programs provided. In 2015, SAFE Shelter received 1,800 crisis calls and sheltered more than 813 victims of domestic violence including 475 children. The Safe Shelter Outreach Program assisted clients with 95 temporary protective orders, provided services to 235 victims, including 74 children, and had 155 court appearances. During 2015, the Savannah-Chatham Metropolitan Police Department (SCMPD) responded to 3,920 domestic disturbance calls. Of those, 2,642 reports were written. SCMPD reports there were 116 domestic violence related aggravated assaults in 2015, up from the previous year's 64, and a total of 14 domestic homicides.

Housing and Supportive Service Needs and Determination

High rates of poverty in the HIV population have greatly increased the need for housing and supportive services. Ryan White funds are no longer available for most supportive services, and consumers of the Chatham CARE Center (HIV clinic) rely heavily on Union Mission for housing and supportive services. The City of Savannah's HOPWA grant is used to fund supportive housing for persons with HIV/AIDS. The HOPWA programs are sponsored by Union Mission, Inc. In addition to the HOPWA grant, Union Mission has been awarded other grants by the Georgia Department of Community Affairs (DCA) and other HUD programs to provide housing for this population. The DCA grant is tenant-based rental assistance and is a scattered site project throughout Savannah. A short-term mortgage rental utility assistance program is also available for persons with HIV/AIDS. The elderly in the community who can no longer care for themselves have many options within Savannah and Chatham County. These facilities vary in size and scope of services offered. Chatham County has a non-profit nursing center, Riverview Health and Rehabilitation Services, which offers services to those in need. Senior Citizens, Inc. offers Meals on Wheels and In-Home Care services to elderly individuals that qualify for this service.

Public Size and Characteristics of Population with HIV / AIDS

The HIV/AIDS data included in this narrative is for the Coastal Health District 9-1, which is made up of eight coastal counties in southeast Georgia. Savannah/Chatham County is the largest service area for the district, and the majority of cases are reported in the Savannah area. All data is from the Georgia Department of Public Health (DPH), HIV Epidemiology Section, Epidemiology Program, Division of Health Protection.

The Coastal Health District has consistently been one of the highest prevalence areas for HIV infection and Stage 3 (AIDS) in Georgia. Through the end of 2015, the district ranked third in the state for cumulative cases of HIV/AIDS, with 6,503 diagnoses. Only Fulton and DeKalb Counties (metro Atlanta) had higher numbers for total cumulative cases. In terms of rate per 100,000 population, the Coastal District ranked

fifth out of 18 health districts statewide in cumulative cases of HIV/AIDS. During 2015, there were 109 diagnoses of HIV and 56 diagnoses of Stage 3 AIDS in Coastal Health District 9-1. The number of persons living with HIV/AIDS at the end of 2015 was 3,963, compared with 2,241 in 2010, reflecting a 79% increase. According to the Georgia Department of Public Health, the number of persons living with HIV has steadily increased as a result of effective treatment.

The Chatham CARE Center, a public provider for HIV care, served 895 unduplicated HIV/AIDS clients in 2015. Of those, 116 received services for the first time that year; 66% of clients were males, 5% were age 13-24, 34% were age 25-44, 53% were age 45-64, and 7% were age 65 and older. The majority of clients receiving care in Savannah were African-American (80%), and 37.5% of clients are living below the federal poverty line. Data also indicate higher rates of females with HIV/AIDS in Savannah/Chatham County than in the state. High rates of substance abuse and mental health concerns exist in the HIV population of Chatham County.

Discussion

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facilities needs and planned investments are determined through the annual update to the City's five-year Capital Improvement Plan (CIP). Capital Improvement Program expenditures for the five-year period 2017- 2021 are projected to total \$190,979,162. Major Public Building Improvements include funding for renovations and improvements to existing buildings, including the Tompkins and Delaware Regional Centers, and construction funds for new fire stations. Improvements in this category will account for \$9,428,174 or 4.9% of planned capital spending. Park and Recreation Improvements, Cemetery Improvements, Square and Monument Improvements, and Community Development Improvements account for \$6,721,000 or 3.5% of capital spending. These improvements are primarily to provide maintenance and infrastructure upgrades to existing athletic facilities, parks, squares and cemeteries, and help create safe and stable neighborhoods, and spur economic development throughout the City. Civic Center Improvements account for \$2,602,625 or 1.4% of total planned expenditures and are primarily dedicated to replacement and renovation projects at the Civic Center. The Other Projects category accounts for \$7,245,763 or 3.8% and includes items such as wayfinding signage to assist visitors and residents and funds to be used towards the future construction of a new Critical Workforce Shelter.

How were these needs determined?

Needs were determined through capital improvement project planning and budgeting carried out by City of Savannah departments and bureaus as informed by community need, public input, and City Council priorities. Planned investments are determined by an annual five-year Capital Improvement Plan. The City updates a five-year Capital Improvement Program (CIP) annually for the acquisition, renovation or construction of new or existing capital facilities and infrastructure. Funding of capital projects in the five-year CIP plan is guided by the project's potential impact on the well-being of the community at large. Capital projects are intended to create the greatest good for the greatest number of Savannah residents. The capital program is funded using a combination of current revenues, special taxes, bonds, and contractual payments.

With this in mind, projects are guided by City Council strategic priorities as well as evaluation criteria including legal mandate, public health or safety, maintenance of a public asset/resiliency, economic vitality impact, operating budget impact, geographic equity, and resiliency. Many of the projects may relate to multiple priorities. For instance, a project that creates good health and environment may also spur economic development. The City Council priorities were developed to reflect citizen views regarding the services that government should provide. The priorities in place when the City's 2017 budget and 2017-2021 CIP were adopted focused on Culture and Recreation; Economic Growth, Health and Environment, High Performing Government, Neighborhood Vitality, Poverty Reduction, and Public Safety.

In 2017, the City of Savannah adopted a new strategic plan for the city's future called *Savannah Forward*. The City Council strategic priorities listed below were established after receiving input from hundreds of citizens through *Savannah Forward* meetings and focus groups regarding the services that government

should provide. The new Council priorities are:

- Public Safety
- Infrastructure
- Poverty Reduction/ Economic Strength
- Neighborhood Revitalization
- Good Government

The five-year plan strategies align with the City's strategic priorities in the areas of Neighborhood Revitalization, which focuses on access to quality, affordable housing, recreational facilities and programs and addressing the challenges of poverty and blight; and Poverty Reduction/Economic Strength, which is committed to raising residents out of poverty; preparing youth and adults to participate in the economy, improving commercial corridors, and creating a resilient, balanced economy for all.

Describe the jurisdiction's need for Public Improvements:

Public improvement needs and planned investments are determined by the annual update to the five-year Capital Improvement Plan. Capital Improvement Program expenditures for the five year period 2017-2021 are projected to total \$190,979,162. Water and sewer improvements account for \$111,376,000 or 58.3% of planned capital project spending. Many of these projects prepare the City for compliance with new federal and state regulations regarding groundwater use and BOD discharge, which will take effect in the coming years. Other projects address routine maintenance and infrastructure replacement. New drainage infrastructure will be installed to reduce flooding incidents as well as the continuation of ongoing rehabilitation of the City's storm sewers over the five-year period. These improvements account for \$4,350,000 or 2.3% of planned capital spending. Sanitation improvements account for \$8,000,000 or 4.2% of the plan. This amount is planned for funding of a new landfill cell which began in 2016. Street and traffic improvements which together account for 21.6% of planned capital spending at \$41,556,600, include traffic calming efforts, signal installation and streetscape projects in various locations, as well as ramp, street, bridge, and sidewalk repairs and maintenance. The streetscape projects are designed to encourage economic growth, and are focused on the Broughton, River, and Bay Street areas.

How were these needs determined?

Needs were determined through capital improvement project planning and budgeting carried out by City of Savannah departments and bureaus as informed by community need, public input, and City Council priorities. Planned investments are determined by an annual five-year Capital Improvement Plan. The City updates a five-year Capital Improvement Program (CIP) annually for the acquisition, renovation or construction of new or existing capital facilities and infrastructure. Funding of capital projects in the five-year CIP plan is guided by the project's potential impact on the well-being of the community at large. Capital projects are intended to create the greatest good for the greatest number of Savannah residents.

With this in mind, projects are guided by City Council priorities as well as evaluation criteria including legal mandate, public health or safety, maintenance of a public asset/resiliency, economic vitality impact,

operating budget impact, geographic equity, and resiliency. Many of the projects may relate to multiple priorities. For instance, a project that creates good health and environment may also spur economic development.

The capital program is funded using a combination of current revenues, special taxes, bonds, and contractual payments. Primary sources of funding for the CIP plan are Special Purpose Local Option Sales Tax (SPLOST) funds and City General funds. SPLOST will be used primarily to fund Public Building Improvements, Park and Recreation, Civic Center, Drainage, and Community Development Improvements.

Describe the jurisdiction's need for Public Services:

Housing issues are prevalent for low and moderate income homeowners as well as renters. Senior residents on fixed incomes are particularly vulnerable as they are often unable to keep up with needed exterior home maintenance, are dealing with outdated or dilapidated interiors, and often do not have a clearly defined estate plan. The most pressing home ownership needs identified were home repair and rehabilitation assistance, energy efficiency improvements, homebuyer education, housing counseling, and assistance with estate planning and will preparation.

Low and moderate income renters face the difficulty of finding safe, decent, accessible and affordable rental housing. The lack of affordable rentals and rental housing for persons with disabilities, presence of derelict rentals from negligent landlords, unfair treatment from landlords for Continuum of Care and Section 8 recipients, and lack of renters' knowledge about their rights and the responsibilities of landlords can lead to living in unsafe housing conditions or the threat and/or reality of eviction and homelessness. Among the top public service needs identified for these populations were tenant rights assistance, landlord-tenant mediation, a clearinghouse for rental housing availability, and home modifications for persons with disabilities.

Services for persons with special needs, including the elderly, persons with disabilities, veterans and others, are also in great demand. Service providers and community members cited the need for advocacy for persons with special needs, home modifications for persons with disabilities, assistance for persons with cognitive and mental health issues, intensive case management services for person living independently of a group home setting, and improved accessibility to transportation.

Many of the needs identified above related to quality and affordable housing and special needs services correlate to issues of fair housing (e.g., tenant rights assistance, advocacy and home modifications for persons with special needs, rental housing clearinghouse, etc.). Additional fair housing public service needs identified in the City's Assessment of Fair Housing and during the HCD Plan public engagement process include: enforcement of fair housing rights, a system to address fair housing complaints, neighborhood testing and training for testers, and education and outreach programs, including fair housing education for tenants, homebuyers, apartment owners/managers and code enforcement officials.

The top homeless and human service needs identified by service providers included assistance for homeless women with children, services for children (homelessness prevention, family outreach and intervention), assistance for victims of elder abuse, respite care for the elderly, transportation assistance, health services (including mental health and substance abuse), and coordinated and integrated client intake.

How were these needs determined?

Numerous public and human services needs were identified by staff, community partners, and residents for the primary issues of quality and affordable housing, homeless and human services, fair housing and special needs, and business and workforce development. Needs were determined through focus group meetings of and a survey of public service providers, resident input provided through a community needs survey, input from neighborhood service coordinators who work in CDBG target neighborhoods daily, and review of relevant data sources. Fair housing needs were determined through a comprehensive public input process, including numerous focus group meetings and a broadly distributed needs survey during the development of the City's 2017 Assessment of Fair Housing.

The needs of youth were raised by numerous service providers and community residents. Youth services for counseling, mentoring, after school programs, and academic assistance are some of the most needed services cited. Among working age adults, academic assistance and GED assistance are services needed to increase the employability of adults in the workforce. Other significant areas of need cited by residents and service providers are accessible job training, employment assistance programs, child care services and assistance, better transportation or transportation assistance to available jobs and job centers, and workforce development certification.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Existing conditions in the local and national housing market and financial lending industry continue to have a significant impact on the housing market in Savannah. The need for affordable housing units is growing as unemployment and lower income levels remain barriers for households. The growing need for affordable housing is true for both rental and ownership markets. Mortgage financing continues to be difficult to obtain for many households, contributing to increasing demand in the rental market and greater financial strain on households with low or moderate incomes.

While new housing development continues to trend towards new single family housing in suburban locations, there are an increasing number of rental units being developed in these same areas. However, for many low and moderate income households, these housing options often come with tradeoffs of higher expenses in other areas, such as transportation. Recent construction of affordable housing in accessible locations, such as Savannah Gardens and Sustainable Fellwood, are important contributions to the local housing market.

Another significant opportunity for the local affordable housing market is the need for rental and homeowner rehabilitation. The rehabilitation of substandard housing units can provide additional units of affordable housing for low and moderate income households, particularly for elderly home owners or homeowners with disabilities. This added focus on rehabilitation could also lessen the impact of rising rental housing costs due to demand caused by the mortgage crises.

Similarly, Housing Authority of Savannah renovation and redevelopment projects in highly accessible locations, such as the Robert Hitch Village redevelopment, are a crucial piece of the local affordable housing market. Continued support of these efforts is important for the City of Savannah. Low Income Housing Tax Credit projects are another important source of funding for the affordable housing market. Continued support and development of tax credit projects, and retention of existing tax credit projects as contracts expire, is critical to increasing availability of affordable housing units in Savannah.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units - Alternate Data

Property Type	Number	%
1-unit detached structure	34,871	56%
1-unit, attached structure	4,434	7%
2-4 units	9,753	16%
5-19 units	8,231	13%
20 or more units	3,916	6%
Mobile Home, boat, RV, van, etc	1,130	2%
Total	62,335	

Table 31 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure - Alternate Data

	Owners		Renters	
	Number	%	Number	%
No bedroom	5	0.02%	1,243	4.2%
1 bedroom	331	1.4%	6,381	21.6%
2 bedrooms	4,334	18.7%	12,439	42.0%
3 or more bedrooms	18,524	79.9%	9,541	32.2%
Total	23,194	100	29,604	100

Table 32 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Years	Total Units	Home Buyer	Owner Repair	Rental Repair	Single Family Infill	Multi Family LIHTC
2018-2022	1588	523	525	85	155	300

The City of Savannah expects approximately 1588 units of affordable housing to be developed, rehabilitated or preserved during the five year period from 2018 to 2022. The City's housing goals include new development of single family and multi-family housing, repairs to preserve owner-occupied and rental housing and down payment assistance. In addition to HUD entitlement funds, anticipated resources include the City's housing trust fund, a housing CDFI, Federal Home Loan Bank, Employer Assistance, waived development fees, Low Income Housing Tax Credits, and grant funds from local banks.

The City of Savannah will utilize HOME funds to enable affordable home ownership with 155 new single family homes developed on urban infill sites for households with incomes below 80% of the Area Median Income (AMI). Housing down payment programs are expected to assist 523 households attain home ownership over the next five years. Households under 80% of the AMI are funded with HOME, while Employer Assisted Home Purchase Programs are available for middle-income households and/or low income households.

Neighborhood Stabilization Program (NSP) program income may be used for infill development or down payment assistance for households below 50% of the AMI and households between 80% and 120% of the AMI. NSP program income may also be converted to CDBG funds if needed to increase program performance.

CDBG funding allocated to City of Savannah housing programs will target 525 single family dwellings owned and-occupied by low- and very low-income households, many of them elderly. These minor home repairs keep existing homes habitable by addressing critical components – such as roof replacement – or reducing neighborhood blight with exterior paint. The majority of these projects are completed with volunteer labor, maximizing the impact of limited program funds.

The City will continue assisting veteran households with funding through the Federal Home Loan Bank for interior and exterior home repairs and down payment assistance.

The Savannah Affordable Housing Fund (SAHF) is expected to play an expanded role in housing development as it continues to be capitalized through annual investments from the City's general fund. The non-profit administrator of the SAHF was certified as a Community Development Financial Institution (CDFI) in 2017 and now expects to expand the financial capability of the SAHF over the next five years with CDFI Fund Technical Assistance and Financial Assistance. Other housing trust funds managed by the CDFI are available for investment to repair and preserve 85 units of affordable rental housing for households with less than 80% of the AMI.

The City supports development of Low Income Housing Tax Credit (LIHTC) projects with local public investments in infrastructure and soft development costs and expects 300 new units of multi-family housing over the next five years for low- and moderate-income households.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Two thirds of the housing stock in the City of Savannah is over 50 years old and 15% of existing housing is vacant. The impact of the housing market bubble continues to have a lasting impact in Savannah's low income neighborhoods, with a substantial inventory of bank-owned housing. The housing market has recovered in the city's most desirable neighborhoods.

The City's historic character drives tourism, a major economic sector of the local economy. Historic homes in and adjacent to the downtown historic district are an attractive luxury good for visitors as second homes and investors as short term rentals. The growth of short term rental and second home markets removes housing inventory that would otherwise be available to households that live and work in Savannah.

Housing is typically lost in lower-income neighborhoods when an aging unit can no longer be affordably maintained in habitable condition. In many cases this due to cloudy title, which precludes securing a loan to repair or sell the property. In some low-income neighborhoods, the cost of repairs can exceed the market value of the home after improvement, which motivates owners to leave the property vacant until market conditions change.

Does the availability of housing units meet the needs of the population?

No. Household age and family status has a significant bearing on housing needs. Three demographic groups with unmet needs for housing are single person households, young families and aging baby boomers.

Describe the need for specific types of housing:

According to HUD's Picture of Subsidized Households (HUD, 2013), approximately 20% of households receiving assistance from HUD include persons with a disability. Among households with household heads aged 62 or older, this percentage is twice as high.

Nearly 85% of all residential housing in Savannah has two or more bedrooms. The 15% of housing with one bedroom or efficiency design (studio, no bedroom) falls far short of the current ratio of single people in the population; there is a substantial mismatch between housing product types and market need.

Housing designed for single person households is typically an efficiency or one bedroom unit. The available inventory of this type of housing is both expensive and in short supply in Savannah. Fair market rents for efficiency units increased by 7.5% from 2016 to 2017, nearly double the increase for two and three bedroom units.

Aging baby boomer households face difficulty staying in their homes. Aging in place often requires modifications for mobility, especially to bathrooms, which can require substantial upfront investment, but is much more cost effective than moving into an assisted living facility.

Young families face a shortage of starter houses for purchase due to low inventory and high cost. Many existing homes that would have been available in years past were acquired by investors as rental properties in the wake of the housing crisis. New production has not recovered since the crisis for all market segments. Fewer new starter units are being produced and fewer homeowners are "moving up" the housing ladder, so fewer existing homes are available for new household formations. Additional demand for single family housing comes from unrelated singles living as roommates because of a shortage in efficiency and one-bedroom housing.

Historically, Savannah has primarily preferred detached single family homes. More than half (56%) of all residential units are this type of home. Almost one in every four homes (23%) is attached housing of 1 to 4 units, including single unit attached, duplex and townhomes. Only about one in five dwellings are in multi-family development of five units or more.

Zoning laws also hinder the production of the right housing in the right place at the right time. An effort to update the codes for Savannah and Chatham County had been stalled, but now is moving forward for the City of Savannah. An effective zoning ordinance should facilitate efficient development of housing to cost-effectively meet market demand.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing – Alternate Data

	Base Year: 2010	Most Recent Year: 2015	% Change
Median Home Value	\$ 144,900	\$ 142,000	-2%
Median Contract Rent	\$ 641	\$ 709	+10.6%

Table 33 – Cost of Housing

Data Source: 2010 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Savannah Area Housing Market – Alternate Data

According to Zillow Research, the median estimated home values as of April 2017 were \$118,000 in the City of Savannah, a year-over-year increase of 3.5%, and \$162,800 for the Savannah MSA, with year over year increase of 1.6%. Area home prices are 5% below the pre-recession peak of \$171,500, and 13% of area households have negative equity in their homes. The median list price of homes for sale in Savannah in April 2017 was \$234,900.

Rent Paid	Number	%
Less than \$500	3,198	11.3%
\$500-999	14,097	49.9%
\$1,000-1,499	8,817	31.2%
\$1,500-1,999	1,447	5.1%
\$2,000 or more	685	2.4%
Total	28,244	

Table 34 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,975	No Data
50% HAMFI	5,435	1,895
80% HAMFI	16,265	5,924
100% HAMFI	No Data	8,704
Total	23,675	16,523

Table 35 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$853	\$926	\$1,063	\$1,453	\$1,697
High HOME Rent	\$773	\$829	\$997	\$1,143	\$1,255
Low HOME Rent	\$571	\$611	\$733	\$848	\$946

Table 13 – Monthly Rent

Data HUD Fair Market Rent Documentation System, www.huduser.gov
 Source:

Is there sufficient housing for households at all income levels?

Availability of Sufficient Housing

During the decade of the great recession (2005 to 2015) total occupied housing units in the City of Savannah increased by only 2,659 units (5%). The Savannah housing market rebounded in 2015 and 2016; however, infill development of new market-rate housing is targeted to higher income households over 120% of the area median income. The majority of new market rate housing under development in Savannah is in the downtown historic district and suburban areas.

Gaps in Supply

The private market is providing limited housing choices affordable to many of Savannah’s lower-income households in terms of home ownership and rental products. Housing demand exceeds supply in Areas of Opportunity in the City of Savannah for middle income, moderate income, and low-income households. The shortfall is particularly acute for extremely low-income renters (earning up to 30 percent of the area median), but also extends to very low income renters (earning up to 50 percent of the area median). When affordable market-rate housing is available, it is often occupied by higher income households (HJCS 2016).

Most of the market rate housing affordable to lower income households is developed in car-dependent locations, thereby increasing transportation costs for households. The demand for low-cost rentals in central Savannah is driven by large populations of college students—Savannah State, Armstrong State, and Savannah College of Art and Design (SCAD)—and low income households competing for the most affordable market rate housing. New housing for SCAD students has recently been completed and may help alleviate some student housing demand.

A large portion of Savannah’s most transit-accessible neighborhoods are areas of concentrated poverty. Thus, the supply of housing in neighborhoods where wealthier households choose to live—and areas of opportunity where lower income households would have better access to jobs, resources and needed services – is in extremely limited supply. Market forces in Savannah cause this limited supply of housing to be out of reach for even middle income households.

Rental Housing

The national rental vacancy rate has fallen for five consecutive years since 2010—the longest period of rental market tightening since the late 1960s—and is now at its lowest point since 1985. In Savannah, rental demand increased and owner-occupied housing decreased between 2005 and 2015 as a result of the recession: owner-occupied housing declined by 3,258 units, a 13% decrease; renter occupied housing

expanded by 5,917 units, a 24% increase; single-family housing stock absorbed 61% of growth in renter households; and multifamily rental stock increased by 2,463 units.

Housing Assistance

With demand far outstripping supply, competition for housing assistance is intense. Nationally, only 26 percent of 18.5 million eligible very low-income households received federal rental housing assistance in 2013 (HJCS 2016). Housing assistance demand also far exceeds available resources for Savannah's low income households. As of 2017, there were 1,249 public housing authority (PHA) units and 350 Rental Assistance Demonstration (RAD) units in the city. There were 5,631 households on the PHA waitlist. The Housing Authority of Savannah has allocated 3,186 Housing Choice Vouchers (HCV) and has 9,665 households on HCV waitlist.

How is affordability of housing likely to change considering changes to home values and/or rents?

The dream of home ownership is increasingly out of reach for Savannah households: middle income (median income) Savannah households are priced out of 64% of homes; moderate income (80% of median) households are priced out of 75% of homes; and low income households (50% of median) are priced out of 92% of all homes in Savannah.

In the rental market, half of all Savannah households cannot afford to rent a two-bedroom dwelling without cost burden: only one in five housing units is affordable to households earning 50% of the Area Median Income; nearly all (92%) of households with less than \$20,000 annual income are cost burdened; an average three-bedroom rental requires a household income of \$50,400 to pay the average \$1,260 monthly rent without cost burden; and a modest two-bedroom rental is not affordable to half of all Savannah households without spending more than 30% of income on housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent?

The Savannah, GA MSA is made up of the following: Bryan County, GA; Chatham County, GA; and Effingham County, GA. HUD 2018 Fair Market Rent (FMR) for a two bedroom dwelling in the Savannah MSA is \$1,063. The FMR is the 40th percentile rent for the market area is used for calculating housing assistance. The HUD 2018 Area Median Rent (50th percentile) for Savannah MSA is \$1,139.

Applying the rule of thumb for housing affordability at no more than 30% of household income to assess housing purchase power, an annual household income of \$42,520 is needed to afford the HUD Fair Market Rent (40th percentile) for Savannah MSA. An annual household income of \$45,550 is needed to afford Area Median Rent (50th percentile) for Savannah MSA. The median (50th percentile) household income in the City of Savannah of \$36,466.

Small Area Fair Market Rents - HUD also calculates Small Area Fair Market Rents by zip code within the market to assess housing costs within a community. Small Area FMRs in the Savannah MSA range from \$860 to \$1,590, while Small Area FMRs within the City of Savannah jurisdiction range from \$860 to \$1140.

Small Area Fair Market Rents below \$1000 - Three zip codes in the City of Savannah have FMR below \$1000. Zip code 31415 in west Savannah is the rent outlier with FMR of \$860, 20% below the average FMR for the Savannah MSA. This rent disparity is indicative of the concentrated poverty and older housing in substandard condition. FMR rents are \$910 in zip code 31408, which stretches west from Woodville/Bartow to Savannah International Airport. Also, suburban neighborhoods of Newton and New Hampstead, located about 10 miles from downtown, have Fair Market Rent of \$990.

Household Income and Small Area Rents - An annual household income of \$34,400 is needed to rent a two bedroom dwelling in a neighborhood with the lowest Small Area Fair Market Rent of (\$860), an area of concentrated poverty. An annual household income of \$44,800 is needed in an Area of Opportunity to afford HUD FMR of \$1,120 for a two bedroom unit.

How might this impact your strategy to produce or preserve affordable housing?

Affordable housing is in high demand in the City of Savannah because household incomes are lower than Chatham County and the three-county Savannah MSA. There are approximately 9,537 vacant housing units in the jurisdiction. In addition, one half of the existing housing stock in the City of Savannah is more than 50 years old and is often in disrepair. Preservation and rehabilitation of existing affordable housing can be a cost effective strategy for meeting housing demand for moderate and low income households.

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

The City of Savannah's Housing Department and Property Maintenance Department defines a dwelling that is in 'standard' condition as one that is above compliance and meets the requirements of the International Property Maintenance Code as adopted by the City of Savannah. Therefore, a 'substandard' dwelling is one that does not meet the requirements of the above referenced code. A dwelling that is in 'substandard condition but suitable for rehabilitation' is one in which at least 75% of the dwelling's building structure is intact.

However, any substandard building is capable of being rehabilitated providing there are enough funds available. This often is not the case for low income and moderate owner occupants. Similarly, low and moderate income tenants are typically unable to afford to pay a rent high enough to cover the debt load for such significant rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,833	33%	14,638	52%
With two selected Conditions	110	0%	686	2%
With three selected Conditions	0	0%	18	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	15,974	67%	12,905	46%
Total	23,917	100%	28,247	100%

Table 37 - Condition of Units

Data Source: 2008-2012 ACS

Year Unit Built– Alternate Data

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,201	14%	4,529	15%
1980-1999	3,804	16%	6,246	21%
1950-1979	10,274	44%	11,933	40%
Before 1950	5,937	26%	6,895	23%
Total	23,216	100%	29,603	99%

Table 38 – Year Unit Built

Data Source: 2011-2015 ACS Data

Risk of Lead-Based Paint Hazard – Alternate Data

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	16,215	70%	18,838	64%
Housing Units built before 1980 with children present	2,699	11%	760	3%

Table 14 – Risk of Lead-Based Paint

Data: 2011-2015 ACS (Total Units) 2008-2012 CHAS (Units with Children present)
Source:

Vacant Units – Alternate Data

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	8,531	1,006	9,537
Abandoned Vacant Units	74	667	741
REO Properties	1562	30	1592
Abandoned REO Properties	n/a	n/a	n/a

Table 40 - Vacant Units

Data: 2011-2015 ACS (Total Vacant Units); City of Savannah Property Maintenance Department (Abandoned Vacant Units); Realty Trac (REO Properties)
Source:

Need for Owner and Rental Rehabilitation

The City of Savannah dates to colonial times when James Oglethorpe established the settlement. Approximately 2/3 of the housing stock is over 50 years old and thus eligible for inclusion on the National Register of Historic Places. Most of the housing stock in Savannah’s local and national historic districts is wood frame construction with wood siding. Homes in historic districts are required to retain original features, which can be cost prohibitive for low- or moderate-income householders to maintain, repair, or replace with in-kind materials.

Throughout the City of Savannah, a significant number of low- and moderate-income households own their homes and are cost burdened. This includes seniors who may have paid off a mortgage, but now

live on limited retirement income. Other cost-burdened low-income households often acquired the home through inheritance. These homeowners often face housing cost burden because of maintenance and operation expenses. Low income homeowners are typically unable to access utility programs to lower energy consumption because they cannot afford the upfront costs or financing. Many are qualified for the Weatherization Assistance Program; however, funding for this highly effective program is very limited and few households are served. Moreover, this housing stock often has more urgent maintenance needs required to keep the home habitable, such as roof repairs.

In 2016, the City of Savannah Property Maintenance Department received 7,318 property blight complaints related to 2,119 vacant or abandoned residential properties. Of these, 1,001 were vacant lots and 1,118 were vacant houses. The City subsequently convened a cross-departmental team to address these issues and identify key indicators related to neighborhood distress and blight. A report titled “Addressing Housing, Public Safety and Property Code Violations in Savannah” was produced in May, 2017. The citywide analysis of neighborhood conditions identified specific neighborhoods where targeted interventions are needed. The report also articulated a range of short term and long term strategies to address barriers to neighborhood improvement.

Chronic housing problems identified in the report include:

- Blighted and neglected properties falling into a condition of disrepair and eventually becoming uninhabitable. Properties in this condition have a blighting effect on the neighborhood, lowering nearby property values and inviting disorder. In many cases, the property lacks clear title, often because the owner died without a will, making it difficult for heirs to the estate and others to secure bank financing for property improvements, code compliance, and preventing sale of the property.
- Blighted properties often impose a cost on tax payers for enforcement of property maintenance codes and unpaid costs for securing vacant buildings, mowing neglected lots, and demolishing condemned properties. In 2016 these unreimbursed expenditures by the city totaled \$160,123. The annual average of 158 citations for unsafe building violations in 2015 and 2016 resulted in 16 demolitions and 142 boarded vacant buildings each year.
- City staff identified a strong correlation between chronic, unpaid property taxes or special assessments and blighted properties. The report found that 2,722 properties accounted for over \$2 million in unpaid real property taxes, 1,386 properties had delinquent property maintenance bills and special assessments, and 343 of these properties were chronically delinquent in both categories.

The summary of housing conditions estimates it would cost between \$75 million and \$300 million to address the chronically deteriorated condition of approximately 15,000 dwellings in the City of Savannah.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Two-thirds of Savannah’s housing stock (approximately 42,000 units) was built before 1978 and thus may contain lead based paint. Lead based paint is a serious hazard to children, especially in lower income households that occupy housing with deferred maintenance conditions that increase the risk of lead poisoning.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	237	1,319	2,949	271	2,678	132	25	0
# of accessible units	n/a	n/a	109	n/a	n/a	n/a	n/a	n/a	n/a
# of FSS participants	0	0	36	105	0	105	1	0	0
# of FSS completions	0	0	2	127	0	127	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 41 – Total Number of Units by Program Type

Data Source: Housing Authority of Savannah

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Housing Authority operates 1,319 of Annual Contributions Contract (ACC) Public Housing Units. These units are part of the following HAS neighborhoods [River Pointe I (formerly Fred Wessels Homes), River Pointe II (formerly Edgar Blackshear Homes), Herbert Kayton Homes, Simon Frazier Homes, Single Family Homes, Pickens Patterson Terrace, Horace Stillwell Towers, Yamacraw Village) and two mixed-finance properties managed by other development partners (Ashley Midtown and Sustainable Fellwood)].

HAS is a participant in the HUD Rental Assistance Demonstration (RAD). HAS has received Housing Assistance Payments Contracts (CHAPs) for all developments in its portfolio, with the exception of Simon Frazier Homes (GA002000002) and Yamacraw Village (GA002000006). Notwithstanding the foregoing, HAS will evaluate redevelopment and repositioning opportunities for Simon Frazier Homes and Yamacraw Village, including conversion to RAD. HAS will be converting to a mix of Project Based Rental Assistance (PBRA) and Project Based Vouchers (PBV) under the guidelines of PIH Notice 2012-32, Rev-1 and any successor notices.

The Rental Assistance Demonstration was created in order to give public housing authorities a powerful tool to preserve and improve public housing properties. RAD also gives owners of three HUD "legacy" program (Rent Supplement, Rental Assistance Payment, and Section 8 Moderate Rehabilitation) the opportunity to

enter into long-term contracts that facilitate the financing of improvements. These financing structures are enabling the large scale renovations of the former Fred Wessels Homes and Edgar Blackshear Homes.

This renovation work is taking place in conjunction with major redevelopment at the site of the former Robert Hitch Village. The new View at Oglethorpe, which will be adjacent to Savannah's historic district, is another mixed-finance affordable development in Savannah. The View at Oglethorpe development will include market, tax credit, and public housing units.

The first phase includes seventy-two (72) multifamily units with the following unit distribution: Six 1-BR; 42 2-BR; and 24 3-BR units. The first phase will include the extension of the current street grid from downtown Savannah to the new community. Laundry will be provided in all units and the community will feature street parking, a BBQ and covered patio area for entertaining, fitness center, community room and mail center.

Phase II will include 100+/- energy efficient units on 3.3 acres adjacent to Phase I. This phase will feature a community playground and picnic area, along with new community leasing and resident activity space. All buildings and structures on the site will mirror the character of historic downtown Savannah.

The Housing Authority of Savannah is committed to the ongoing improvement of Savannah's public housing supply and to the future development of affordable housing.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing Condition

Public Housing Development	Average Inspection Score
Ashley Midtown I	95
Ashley Midtown II	96
Edgar Blackshear Homes	83
Fred Wessels Homes	87
Horace Stillwell Towers	87
Pickens Patterson Terrace Single Family Homes	80
Simon Frazier Homes/Herbert Kayton Homes	77
Sustainable Fellwood I	96
Sustainable Fellwood II	96
Sustainable Fellwood III	50
Yamacraw Village	71

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Housing Authority of Savannah uses its Five Year Plan to identify needed capital improvements projects in each of the resident communities. The Resident Advisory Board is instrumental in identifying the restoration and revitalization needs of each development. Needs include: continued weatherization and energy efficiency improvements; plumbing, mechanical and electrical improvements for aged systems; and physical infrastructure improvements such as sidewalks and public spaces. As described, major restoration efforts are currently underway in two of Savannah’s public housing communities under the RAD program.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority of Savannah (HAS) is committed to the improvement and well-being of all families that it serves. HAS plans to continue to increase the availability of decent, safe and affordable housing in the Savannah area. The most important strategy the agency employs is to expand the current supply of affordable housing. This will be accomplished through securing additional rental vouchers as they become available and seeking to reduce the current number of public housing vacancies, while leveraging private and public funds for redevelopment. HAS continues to strive to improve the community and economic vitality of its portfolio by seeking to increase the number of working families that it assists and helping all families reach their personal and self-sufficiency goals.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

Emergency Shelter Beds		Transitional Housing Beds		Permanent Supportive Housing Beds	
Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development	
Households with Adult(s) and Child(ren)	103	40	82	281	0
Households with Only Adults	191	0	311	221	0
Chronically Homeless Households	0	0	0	55	0
Veterans	0	0	0	132	72
Unaccompanied Youth	12	0	0	0	0

Table 15 - Facilities and Housing Targeted to Homeless Households

Data Source: Chatham-Savannah Authority for the Homeless

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Numerous mainstream services directly partner with services targeted to homeless persons. The Chatham-Savannah Authority for the Homeless (CSAH) as the Continuum of Care's lead agency manages the local Savannah/Chatham Continuum of Care. CSAH coordinates the community's policies, strategies and activities toward ending homelessness, and the process includes providing out-stationed case management and outreach services for families and individuals experiencing homelessness. This process enables homeless families and individuals to exit the Continuum of Care to permanent housing and self-sufficiency. Planning and coordination by CSAH ensures that partner organizations and the community work effectively to address the issue of homelessness. Partnerships with service providers include the Social Apostolate, J.C. Lewis Health Center, the Savannah Chatham Metropolitan Police Department, Curtis V. Cooper Health Center, the Salvation Army, Union Mission, Inner City Night Shelter, Safe Shelter, Emmaus House, Savannah Baptist Center, Old Savannah City Mission, EOA Thomas Austin House, Interfaith Hospitality Network, and the Department of Family & Children Services.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

CSAH outreach and case management services are provided on a daily basis at multiple locations. The hours vary depending on the requirements of the service provider sites, but are typically 8:30am to 5:00pm four days per week and 12:00pm to 8:00pm one day per week. Outreach and coordinated case management are located at multiple sites in the community, and individuals and families experiencing homelessness are able to access services in a number of ways. Outreach services are available CSAH and in the community, including places not meant for human habitation. Case managers are out-stationed at SAFE SHELTER (a domestic violence shelter for women and children), the Salvation Army (an emergency and transitional shelter for men, women, and children), Old Savannah City Mission (a faith-based emergency and transitional shelter for men), Union Mission, Inc. (emergency shelter, transitional and permanent housing sites for individuals and families), and EOA Thomas Austin (transitional housing for families with children). All participants are residents of one of the facilities and are provided intake, assessment, basic shelter services, referrals and linkages to other needed community support services, life skills training, referral to the Employment and Training Center, and other case management services. Facilities that meet the needs of homeless persons include:

- Economic Opportunity Authority Austin House Transitional Shelter for Families
- Greenbriar Independent Living Transitional Housing
- Recovery Place of Savannah TANF Residential Transitional Housing
- Recovery Place of Savannah Men's Residential Transitional Housing
- Union Mission, Inc. Phoenix Project Permanent Supportive Housing
- Union Mission, Inc. Daniel Flagg Villas Permanent Supportive Housing
- Union Mission, Inc. Tenant Independence Program Transitional Housing

- Union Mission, Inc. Beyond Grace Transitional Housing
- Union Mission, Inc. Ben and Betty Barnes Center Permanent Supportive Housing
- Union Mission, Inc. Grace House Emergency Shelter
- Union Mission, Inc. Magdalene Project Emergency Shelter
- Union Mission, Inc. Dutchtown Permanent Supportive Housing
- Inner City Night Shelter Emergency Shelter
- S.A.F.E. Shelter Emergency Shelter
- Salvation Army Emergency Shelter
- J.C. Lewis Health Center
- Park Place Outreach, Inc. Emergency Shelter
- Family Promise of Greater Savannah
- Old Savannah City Mission Emergency Shelter
- Housing Authority of Savannah Permanent Supportive Housing

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

All groups noted above have need of housing within the jurisdiction. Specific groups receive assistance with housing and/or support services from the following providers:

- Elderly, frail elderly – Senior Citizens, Inc.
- Persons with disabilities – Georgia Regional Hospital (of Georgia Department of Behavioral Health)
- Persons with mental illness – Coastal Harbor Health System and Savannah Counseling Services
- Persons with alcohol/drug addiction – Recovery Place Inc.
- Public Housing Residents – Savannah Public Housing Authority

The New Options Waiver (NOW) and the Comprehensive Supports Waiver Program (COMP), administered by the Department of Behavioral Health and Developmental Disabilities (DBHDD), offer home- and community-based services for people with a developmental or intellectual disability. Persons served by DBHDD Region Five currently include: 528 individual receiving NOW services, 831 individuals receiving COMP services, 362 individuals in State Funded (GIA) services, 1550 individuals in Family Support Services. Services provided through DBHDD Intellectual/Developmental Disability services could include: Community Residential Alternative services, Community Living Support Services, Respite, Community Access Services, Supported Employment, Prevocational Services, Specialized Medical Supplies, Specialized Medical Equipment, Environmental Modification, and Behavior Support Consultation, etc. Region Five includes 34 counties of southeast Georgia. Twenty-five percent of the Region Five population lives in the Savannah-Chatham County area. (Source: Georgia Department of Behavioral Health and Developmental Disabilities (DBHDD) Region Five Planning Board 2017 Annual Plan.)

HIV/AIDS

For persons living with HIV or AIDS (PLWHA), there are 20 permanent supportive housing units available through the City of Savannah's Housing Opportunity for People Living with AIDS (HOPWA) Competitive Renewal grants. Additionally, Union Mission, Inc., the project sponsor, has 35 Tenant-Based Rental Assistance (TBRA) units for PLWHAs under their Tenant Independence Program (TIP) which is funded by a HOPWA grant from the Georgia Department of Community Affairs. All HOPWA eligible clients may access the following supportive services provided under the City's HOPWA grants: case management, healthy living support group and resource coordination, transportation, health care services, and individual or group substance abuse counseling for clients with a dual diagnosis of HIV-positive and substance abuse. Persons may also be referred to other supportive services based on need. There is a total unmet housing subsidy assistance need of 709 households, including the need for 569 Tenant-

Based Rental Assistance placements, and 140 Short Term Rent, Mortgage, and Utility assistance payments (HOPWA 2015-2016 APRs).

SUPPORTIVE HOUSING

For persons who are homeless and have serious mental health issues, HIV/AIDS, and/or chronic problems with substance abuse disorder, the City of Savannah as the grantee and the Chatham-Savannah Authority for the Homeless (CSAH) as the subrecipient provide Permanent Supportive Housing and Scattered Site Rental assistance through Continuum of Care (CoC) grants. CSAH's CoC grant program addresses both the residential and treatment needs of the homeless population. Through a partnership with the local CoC and other social and community-based agencies, the program also provides participants with a range of comprehensive services to address the needs of the homeless and indigent in Savannah. Participants also participate in a life skills training to either develop or redevelop the skills necessary to enhance the participant's ability to maintain a long-term stable housing placement and function independently in the community.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The SSI/SSDI Outreach, Access, and Recovery (SOAR) initiative is a State of Georgia program that helps the homeless sign up for social security benefits and is designed to increase access to SSI/SSDI benefits for individuals who are homeless and disabled due to mental illness/or co-occurring disorders. Having the income to pay for housing and Medicaid to pay for healthcare helps individuals who are homeless and mentally ill to live in Georgia's communities with far fewer hospitalizations and incarcerations.

The Georgia Department of Behavioral Health and Development Disabilities (DBHDD) has expanded the SOAR initiative statewide, training nearly 250 agencies and 679 individual case managers in Georgia. DBHDD has collected data on 425 cases that were submitted and of those, 322 were approved. The SOAR program has also improved the appeals process. The average wait time in Georgia for an administrative hearing when an applicant is appealing a SSI/SSDI claim that has been denied is two to three years. Applications submitted by SOAR are typically decided in an average of 83 days.

The Money Follows the Person Initiative (MFP) is an 11-year grant award designed to shift Medicaid Long-Term Care from its emphasis on institutional care to home and community-based services. MFP uses home and community-based Medicaid waiver services and one-time transition services to help people resettle in their homes and community. MFP is a joint effort between the Georgia Department of Community Health (DCH) and the Georgia Department of Human Resources (DHR) to transition 2,754 consumers from institutional settings to a community setting by the end of the grant term in 2020. Through MFP, the state will establish a seamless information and referral process, transition coordinators, support services to ease the transition, transition peer counseling and increased the availability of affordable housing and transportation. The target populations include older adults, adults, and children with physical disabilities and/or Traumatic Brain Injury, and adults or children with mental retardation and/or developmental disabilities. The goals are to transition individuals from nursing facilities, hospitals, and/ or Intermediate Care Facilities for Mental Retardation (ICF-MR) to qualified

community residences and rebalance the long-term care system by offering enhanced transition services for 12 months for qualified persons transitioning from a qualified institution to a qualified community setting.

The Continuity of Care Transition Planning Guidance is provided to all State of Georgia mental health hospitals. The hospitals are asked to develop a transition plan for all individuals being discharged, addressing multiple areas including housing and residential supports. Case Expeditors work with consumers who have support needs warranting additional resources. Staff conducts assessments to identify individuals at risk of readmission, whether or not they have been or may become homeless. Staff and community providers identify services that will address these needs and determine how services will be made available. Transition planning begins at admission, including connecting individuals with community-based service providers. Regional coordinators oversee the Continuity of Care planning and assure that collaboration is occurring between hospitals and community-based providers. The State of Georgia is also finalizing the Transition Planning Protocol for individuals on the Mental Health Olmstead List. Any individual that has been hospitalized more than 60 days and is considered appropriate for discharge is placed on the Mental Health Planning List. No person on this list is discharged without an appropriate Person-Centered Transition Plan that provides for the individual's receipt of appropriate community services. The State of Georgia monitors performance measures that track the quality and consistency of the transition planning process.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Savannah has funded housing programs that serve extremely low, very low, and low-income individuals, and will continue to do so during the 2017-2020 HOPWA grant cycle. For persons living with HIV or AIDS, the City of Savannah and the project sponsor, Union Mission, Inc. provides 20 permanent supportive housing units through the HOPWA Competitive Renewal grants. Additionally, there are 35 TBRA units under their Tenant Independence Program (TIP) Program funded by an HOPWA grant from the Georgia Department of Community Affairs. All HOPWA eligible clients may access the following supportive services provided under the City's two HOPWA grants: Case Management, Healthy Living Support Group and Resource Coordination, Transportation, Health Care Services, and individual or group substance abuse counseling for clients with a dual diagnosis of HIV-positive and substance abuse. Persons may also be referred to other supportive services based on need. The CoC Rental Assistance Grant will also continue to provide scattered-site rental assistance to eligible participants. Target populations include persons who have serious mental health issues, HIV/AIDS, and/or chronic problems with substance abuse disorders.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Savannah is not a consortia grantee.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The cost of housing and incentives to develop, maintain and improve affordable housing are all affected by public policies. The Mayor and Aldermen and City administration realize that public policies can sometimes contribute to increased housing costs and become barriers to affordable housing. The Mayor and Aldermen joined HUD's National Call to Action for Affordable Housing through Regulatory Reform by creating the Affordable Housing Task Force to identify local, state and federal regulatory barriers and solutions. Recommendations from the Task Force continue to guide the City's affordable housing strategy and include sustainable funding for the Savannah Affordable Housing Fund.

Other local barriers that may impact the development, retention and occupation of affordable housing include:

- Zoning and subdivision regulations – Savannah's suburban derived zoning and subdivision regulations have incentivized larger lots with larger public rights-of-way. This limits density and drives up the price of residential real estate. In addition, Savannah has not adopted a clear and objective process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements.
- Inclusionary zoning- No local policies exist that would mandate or provide incentives for affordable housing development alongside large-scale residential development projects.
- Multi-Family Housing Property taxes - Affordable housing developed with public subsidy is taxed at the market value rather than income. This creates a disproportionate tax to the actual value of the property and makes it harder for owners to maintain the property.
- Cloudy Title Heirs Property – Savannah's high rate of vacant, abandoned and blighted housing is related to cloudy title and inheritance issues preventing heirs from maintaining or selling a property. Prior to 2006, eminent domain was used to clear title and redevelop new single family homes on these parcels.
- Access to public transportation near job centers - Reasonable or subsidized fares, schedules that extend beyond a 9-5 workday, and routes that reach suburban and employment areas outside of the city would help to expand transit access for cost-burdened households.

The proposed update to the City of Savannah's Zoning Ordinance may assist with infill development and an increase in permitted density. Additionally, the current draft of the ordinance addresses affordable housing barriers to include group housing and residences where a growing percentage of the population can "age in place".

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity – Alternate Data

Business by Sector	Number of Workers	Number of Jobs	Total Workers	Total Jobs	Share of Workers	Share of Jobs	Jobs Less Workers
Agriculture, Mining, Oil & Gas Extraction	232	144	0	0	0%	0%	0%
Arts, Entertainment, Accommodations	11,292	16,795	0	0	17%	15%	-2%
Construction	4,043	5,150	0	0	6%	4%	-2%
Education and Health Care Services	15,836	20,340	0	0	24%	18%	-6%
Finance, Insurance, and Real Estate	1,907	5,192	0	0	3%	4%	1%
Information	914	1,348	0	0	1%	1%	0%
Manufacturing	3,739	4,975	0	0	6%	4%	-2%
Other Services	4,246	6,139	0	0	6%	5%	-1%
Professional, Scientific, Management	6,265	14,366	0	0	10%	12%	2%
Public Administration	2,564	14,888	0	0	4%	13%	9%
Retail Trade	9,019	13,227	0	0	14%	11%	-3%
Transportation and Warehousing	4,218	9,127	0	0	6%	8%	2%
Wholesale Trade	1,463	3,901	0	0	2%	3%	-1%
Grand Total	65,738	115,592	0	0	100%	100%	

Table 45 - Business Activity

Data Source: 2011-2015 ACS, 2016 Esri Data Package

Labor Force – Alternate Data

Total Population in the Civilian Labor Force	69,146
Civilian Employed Population 16 years and over	60,632
Unemployment Rate	12.3%
Unemployment Rate for Ages 16-24	58.7%
Unemployment Rate for Ages 25-65	53.6%

Table 46 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector – Alternate Data

Occupations by Sector	Number of People
Management, business and financial	7,022
Farming, fisheries and forestry occupations	139
Service	16,190
Sales and office	14,475
Construction, extraction, maintenance and repair	4,446
Production, transportation and material moving	6,983

Table 47 – Occupations by Sector

Data Source: 2011-2015 ACS Data

Travel Time – Alternate Data

Travel Time	Number	Percentage
< 30 Minutes	47,080	80%
30-59 Minutes	10,232	17%
60 or More Minutes	1,834	3%
Total	59,146	100%

Table 48 - Travel Time

Data Source: 2011-2015 ACS Data

Education: – Alternate Data

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,794	695	3,961
High school graduate (includes equivalency)	11,807	1,671	5,821
Some college or Associate's degree	15,577	1,671	5,277
Bachelor's degree or higher	16,268	972	2,744

Table 49 - Educational Attainment by Employment Status

Data 2011-2015 ACS Data
Source:

Educational Attainment by Age – Alternate Data

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	373	579	413	983	1,601
9th to 12th grade, no diploma	2,481	2,200	1,539	2,736	2,409
High school graduate, GED, or alternative	6,656	5,778	3,812	9,845	5,404
Some college, no degree	11,255	6,763	3,858	7,853	3,171
Associate's degree	834	1,683	847	1,992	565
Bachelor's degree	1,434	5,439	2,836	4,613	2,500
Graduate or professional degree	100	2,314	2,190	2,954	1,849

Table 50 - Educational Attainment by Age

Data 2011-2015 ACS Data
Source:

Educational Attainment – Median Earnings in the Past 12 Months – Alternate Data

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,674
High school graduate (includes equivalency)	21,969
Some college or Associate's degree	27,233
Bachelor's degree	39,786
Graduate or professional degree	46,826

Table 51 – Median Earnings in the Past 12 Months

Data 2011-2015 ACS
Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Savannah and its surrounding metropolitan area benefit from a diverse and well-balanced economy. The city's strategic geographic location, unique natural and cultural assets, and strong institutions including local colleges, hospitals, and military bases have contributed to a healthy economy with steady growth in a variety of sectors. The largest employment sector in Savannah is Education and Health Care Services, accounting for just under a quarter (24%) of the city's workforce. The sector's largest employers are Memorial University Medical Center, St. Josephs/Candler Hospital, the Savannah-Chatham Public School System, and the Savannah College of Art and Design. Arts, Entertainment and Accommodations (17% of workers) is the second largest employment sector in Savannah thanks to the city's coastal location, historic character, and southern climate. The large employment numbers in the industry do not rely on one or two large employers but rather on a wide array of jobs based in hospitality, hotels, food service, tourism and other services. This employment sector provides a significant number of jobs in the historic core of Savannah. Retail Trade is the third largest employment sector in Savannah (14% of workers). Similar to the Arts, Entertainment and Accommodations sector, Retail Trade includes a large number of businesses ranging in size and employment. While several major retail corporations including Wal-Mart, Kroger and Target provide significant employment in this sector, the majority of job creation can be attributed to small businesses. The fourth largest employment sector in Savannah is Professional, Scientific, and Management Services (10% of workers). The strength of this sector speaks to the city's role as a regional hub of business, government, and education. Finally, the Construction, Manufacturing, and Transportation and Warehousing sectors each account for 6% of workers in Savannah. Major manufacturers in the region include Gulfstream, International Paper, and JCB Americas, Inc.

Describe the workforce and infrastructure needs of the business community:

Targeted Corridor Infrastructure

There is a significant need to improve infrastructure along targeted commercial corridors within the city of Savannah and its CDBG Local Target Area. These targeted commercial corridors include: Augusta Avenue from East Lathrop Avenue to Interstate 516; Bull Street from Henry Street to Victory Drive; Martin Luther King, Jr. Boulevard and Montgomery Street from River Street to West 52nd and Exchange Streets; Ogeechee Road from Anderson Street to Victory Drive; Pennsylvania Avenue from President Street to Skidaway Road; Waters Avenue from Wheaton Street to Victory Drive; West Bay Street from East Lathrop Avenue to Interstate 516; and, Wheaton Street from Randolph Street to the Truman Parkway. Despite continued challenges along targeted corridors, there are numerous opportunities for redevelopment thanks to strong cultural and physical attributes of surrounding neighborhoods. These corridors continue to provide economic activity for nearby communities as well as for large segments of the city's low income residents. However, more planning and redevelopment is needed to increase economic activities based on demand, renewed interest among investors, and the potential collaboration between the public and private sectors.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

A significant impact to the local economy will come from the recently completed expansion of the Savannah harbor. Currently, the Port of Savannah is the fourth largest and fastest growing container port in the United States. The harbor expansion effort makes the Savannah River accessible to post-Panamax ocean vessels that carry larger container loads to and from the Georgia Ports Authority terminals in Savannah and Chatham County. The impact of this development will contribute to growth in the transport, logistics, warehousing, and manufacturing sectors of the local economy. This will, in turn, impact workforce needs in those fields while also requiring greater investment in transportation and other infrastructure.

Several large scale development projects in and around the city's downtown historic district have the potential to impact the local economy over the next five years. The \$270 million, 670,000 square-foot Plant Riverside development will extend Savannah's downtown to the west, adding hotel and event space, restaurants, retail activity, additional parking, and an estimated 700 jobs. East of downtown, development will soon start on the 54-acre Savannah River Landings Tax Allocation District site. Originally designed as an \$800 million dollar expansion of Savannah's historic street grid, the site has infrastructure and a prepared road system but construction was delayed due to the economic recession. The City of Savannah is in the process of planning and collecting community feedback for a new SPLOST-funded civic center or arena complex in an underdeveloped area on the west side of the city. Hutchinson Island, which sits on the north side of the Savannah River just opposite Savannah's historic district, may be impacted by proposed developments including an expansion of the International Trade and Convention Center and potential hotel and retail development. The Housing Authority of Savannah's East Savannah Gateway initiative will help to redevelop Savannah neighborhoods on the eastside. There are several large scale projects in western Chatham County and Savannah that will continue to impact the local economy. The 'mega-site' in West Chatham is a large scale industrial site intended to draw large manufacturers and other industries to Chatham County and Savannah. The site currently is home to Mitsubishi Power Systems and continues to attract attention. As this site is built out, it has the potential to add hundreds, if not thousands of jobs, to the local economy. Similarly, major expansions are occurring at Gulfstream Aerospace and Savannah-Hilton Head International Airport that will add to the increasing number of manufacturing and related jobs in the local economy.

Large scale transportation improvements with the potential to impact the local economy in the next five years include: widening of I-16 from I-516 to I-95 in west Chatham County to support continued residential and industrial growth in the region; extension of the Jimmy DeLoach Parkway; construction of Effingham Parkway in adjacent Effingham County; construction of the Brampton Road Connector; Phase 2 construction of the Truman Linear Park; and the redesign/reconstruction of President Street and General McIntosh Boulevard to make this eastern gateway into the city safer and more attractive, facilitate development along the corridor, and improve drainage throughout downtown.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Savannah will continue to see significant growth in the Hospitality Sector with the development of several large hotels, restaurants, event centers and a planned new arena for conferences, concerts and sports events. Savannah added approximately 4,092 jobs from 2011-2016, an increase of 23.2%. It is predicted that an additional 3,000 jobs will be added by 2021, and the sector will continue to show a growth rate of 10.3%. The supply for talent is higher than average for the sector, but the current workforce may lack the experience, soft skills and education needed to fill job openings.

Employers have stated that the current workforce has a poor work ethic (45%) and lacks dependability (20%). Education is not a factor in the hiring decision. Work experience, computer skills and business etiquette are the most significant factors. The perception of employers is that job seekers lack the basic skills (e.g., literacy, numeracy, and an ability to read information clearly), soft skills (e.g., motivation, dependability, communication, time-management, teamwork, and leadership), and occupational skills (e.g., technical and know-how) required in job-specific high-demand occupations. (Source: WorkSource Coastal)

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Coastal Career Initiative (CCI) powered by the Governor's High Demand Career Initiative (HDCI) will use outreach, information, technology and public events to educate the region on the in demand jobs in specific industries, the skills and education needed to obtain and retain those jobs, and the resources available to them. The goal of the initiative is to integrate all its resources into a comprehensive electronic presence that seamlessly provides current information on in demand occupations and identifies the pathways to obtain the needed skills and abilities. The system will also offer employers a full range of services to assist them in acquiring, developing, and retaining a quality workforce.

The Fast Track Program is an 8-Week Training Program taught on the campus of Savannah Technical College. This program is designed to give students advanced knowledge of the Warehouse & Distribution industry, which will allow them to earn two certificates: Certified Logistics Associate and Certified Logistics Technician, developed by the nationally recognized Manufacturing Skills & Standards Council.

The Out-of-School (OOS) Jobs for Georgia's Graduates Program operated by the Jobs for America's Graduates (JAG) National Network, serves youth, ages 16-24, who have left the traditional school system and are interested in completing requirements for a high school diploma or attain a GED. The primary mission of this JGG Model program is to recover dropouts and provide an array of counseling, employability and technical skills development, professional association, job development, and job placement services that will result in either a quality job leading to a career after graduation and/or enrollment in a postsecondary education and training program.

YouthBuild Savannah is a comprehensive employment and training program that promotes affordable housing in Savannah communities. Eligible young men and women, ages 16-24, who have left public or private school without a diploma will spend nine months participating in activities such as: GED Instruction, Construction Training, Leadership Training, Community Involvement and Guidance Counseling Services.

The Coastal Georgia Indicators Coalition represents community members and advocates working together through a comprehensive, coordinated approach for planning and accountability and serves as a resource for agencies addressing overall health and well-being while leveraging resources for community initiatives. The purpose of the Coalition is to improve community well-being by engaging and leading the community to work collectively in its development of strategic priorities that guide policy, programs and resource allocation.

WorkSource Coastal will work with the Center of Innovation for Logistics to create a Logistics Task Force in the Savannah MSA. There are currently several factors affecting the Logistics workforce including the inability to find qualified workers, retention and soft skill issues. The CCI and Center of Innovation will identify a facilitator to convene and lead meetings to develop a sub-regional strategic plan to support the employers and port. This model can be duplicated or changed to include additional sub-regions or industries.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes. The current CEDS covers the years 2017-2022.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The goals and strategies of the Comprehensive Economic Development Strategy (2012) were identified to guide economic development activity in the coastal Georgia region and correspond closely with the goals, objectives and strategies in Savannah's Consolidated HCD Plan, particularly the economic development goals, objectives and strategies. Goal 1: Collaborate and develop, where necessary, opportunities to provide workforce training programs to sustain a globally competitive workforce with current and appropriate skill sets; Goal 2: Identify and develop long-term plans to encourage growth and adequate infrastructure to ensure industries' ability to expand or locate in the Coastal Region; Goal 3: Stimulate economic growth with the development of incubators throughout the Coastal Region that will advance entrepreneurship and provide space for start-up manufacturing; Goal 4: Support and assist regional economic development entities to market the Coastal Region on a national and global basis; Goal 5: Identify and develop opportunities that provide access to capital to facilitate and expedite economic growth in the Coastal Region; Goal 6: Community safety is essential to economic development.

Discussion

The above initiatives and programs support the City of Savannah's Consolidated Plan and its goal of increased economic self-sufficiency and poverty reduction through small business development and workforce education and training. Each of the initiatives provides opportunities to individuals to receive financial understanding, job readiness skills, employable workforce skills, small business training, and other skills or services. These initiatives and their participants serve to fulfill the targeted goals and outcomes found in the Consolidated Plan and Annual Action Plan.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Yes, areas of concentrated poverty with high rates of low income households are correlated with neighborhoods with high levels of blighted and vacant housing and have the highest rates of one or more of the following factors: 1) Housing with 1 of 4 housing problems and severe housing problems; 2) High rates of properties subject to tax sale; and 3) High rates of Part 1 and/or Part 2 crime.

The City of Savannah's Assessment of Fair Housing (AFH), completed in May 2017, identified areas experiencing the greatest housing burdens and indicated how these areas aligned with Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs). In the City of Savannah, there are no census tracts where more than 50.38% of households have a cost burden. In fifteen tracts, between 41.14% and 50.38% of households are cost burdened. These include contiguous tracts from the Hunter Army Airfield to downtown Savannah that include portions of the Liberty/Summerside/Southover/Richfield, Cuyler-Brownville, Hillcrest, Blackshear, Eastside, and Midtown neighborhoods. Another set of tracts surrounding the Memorial University Medical Center includes the South Garden, Sackville, and Edgemere neighborhoods. One additional tract west of downtown has a housing need rate within this range and covers the Yamacraw Village, Carver Heights, and West Savannah neighborhoods. Other than these 15 tracts in Savannah, there are no other areas in the three-county region where more than 41.13% of households have a cost burden.

Of Savannah's tracts where cost burdens are most concentrated, four are within a R/ECAP. They include parts of the Cuyler-Brownville, Metropolitan, Dixon Park, East Victorian District, and South Historic District neighborhoods. By definition, these R/ECAP tracts have a minority population of at least 50% and, as the R/ECAP analysis showed, are majority African American. Of the remaining eleven tracts with high rates of housing need, Black residents comprise a majority in eight. The Hunter Army Airfield tract is relatively diverse, as is one tract in the Victorian district; the last tract – in the South Historic District – is predominately White.

Foreign-born persons tend to be concentrated in southeast Savannah, and not in census tracts with a high share of housing problems. Two tracts that have a high rate of housing needs and a cluster of foreign-born persons include the Liberty City/Summerside/ Southover/Richfield area (where over 150 people born in Mexico reside) and the West Savannah, Carver Heights, and Yamacraw Village neighborhoods, where more than 40 residents were born in India.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Attach Minority Concentration Map

The City's AFH identified areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group. The AFH showed that segregation occurs in Savannah primarily along Black/White lines. Liberty City, Cuyler-Brownville, Eastside, Fellwood, and the Augusta Avenue corridors all showed high concentrations of primarily Black residents. White residents were segregated in the North Historic District, Ardsley Park, and Ardmore neighborhoods. The areas of greatest racial

integration were surrounding Oglethorpe Mall and the Highland Park area. Non-native populations tend to cluster in an area near Hunter Army Airfield in the Wilshire Estates and Leeds Gate neighborhoods. These groups primarily include Mexican, Indian, and Filipino residents. Relatedly, Spanish speakers with limited English proficiency are also clustered in this area and constitute the largest share of persons with limited English proficiency in the city.

The AFH also identified Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) within the jurisdiction using a methodology developed by HUD that combines demographic and economic indicators. These areas are defined as census tracts that have an individual poverty rate of 40% or more (or an individual poverty rate at least three times that of the tract average for the metropolitan area, whichever is lower) and a non-White population of 50% or more. As of the 2010 Census, Savannah contains six R/ECAP census tracts, all in or adjacent to the downtown and midtown areas (see Figure 6). Specifically, they include:

- Tract 101.01, which includes the Hitch Village/Fred Wessels Homes neighborhood, along with a large area of primarily non-residential land to the west of the city, in unincorporated Chatham County;
- Adjoining Tracts 15 and 20, which cover portions of the Eastside, Midtown, Dixon Park, East Victorian District, and South Historic District neighborhoods;
- Tract 1, where residential development is concentrated in Yamacraw Village and commercial and industrial uses in the Bay Street Viaduct area; and
- Adjoining Tracts 12 and 23, which include the Cuyler-Brownville, Kayton/Frazier, Metropolitan, and Thomas Square neighborhoods, along with the non-residential Laurel Grove/Railroad area.

American Community Survey 2011-2015 estimates show that this pattern remains largely the same but with some shifting. Census Tracts 1, 12, 15 and 20 still qualify as Extreme Poverty tracts—those with more than 40% of the population living below the poverty line. Additional Extreme Poverty tracts are Census Tract 113, which includes portions of the West and East Victorian, Metropolitan and Thomas Square neighborhoods, and Census Tract 105.01, a large tract that includes the Chatham Parkway area on the city's west side and portions of Chatham County. Overall, historical data indicates that concentrations of poverty have existed in several neighborhoods in and around Savannah's downtown for at least 20 years. While some R/ECAP pockets changed over time as households moved in and out, in other areas – Yamacraw Village, Hitch Village/Fred Wessels Homes, and Cuyler-Brownville – poverty has been persistent. The former two neighborhoods include concentrations of public housing, a major contributing factor to the areas' elevated poverty rates. At present, Hitch Village and Fred Wessels Homes are poised for redevelopment as mixed-income properties.

What are the characteristics of the market in these areas/neighborhoods?

According to the City's AFH, areas where White residents are segregated (Chatham Crescent, Ardsley Park) are also some of the neighborhoods with the highest rates of owner-occupied housing units. Rental units were more common in areas of racial integration and places where Black residents were segregated, but this correlation is not as strong as that between White segregation and owner-occupied housing.

Are there any community assets in these areas/neighborhoods?

Assets in areas of the city where racial and ethnic minorities and low-income families are concentrated include a strong sense of community among neighborhood residents and active, organized neighborhood associations. Many of these areas are located near Savannah's historic core with good access to public transit and job centers in the city's business district and along the Savannah River. Chatham Area Transit (CAT) operates 16 bus routes that provide service to downtown and the Joe Murray Rivers, Jr. Intermodal Transit Center. Four routes serve neighborhoods west of Martin Luther King, Jr. Boulevard, and five routes provide service to neighborhoods east of Broad Street. Suburban employment centers are served by several routes originating from the Transit Center.

The homes in these neighborhoods include housing stock with significant architectural character that is ready for rehabilitation and may be eligible for various incentives. The neighborhoods also typically have compact, walkable street layouts with all the necessary infrastructure in place including sidewalks, water, sewer, electric and access to public transportation. Many of the neighborhoods are listed, or eligible to be listed, in the National Register of Historic Places, which may allow property owners to qualify for state and federal tax incentives on substantial rehabilitation projects.

Other community assets in these areas include the Moses Jackson Advancement Center, which offers ongoing job training, academic assistance, business and career development, and financial education to neighborhood residents on the city's westside; numerous neighborhood parks and community centers across the city; and recent corridor improvements on Augusta Avenue in the West Savannah neighborhood and Waters Avenue on the city's eastside.

Are there other strategic opportunities in any of these areas?

Most high poverty neighborhoods in Savannah have a substantial percentage of vacant land and buildings suitable for redevelopment. However, market conditions in these areas discourage substantial private investment. Tax delinquent properties in these areas often do not sell when offered at county tax sales. Many of these blighted properties have cloudy title or absentee landlords. In the past, eminent domain was often used to clear title or force irresponsible owners to give up blighted property for sale to responsible owners for rehabilitation or redevelopment with affordable housing. Changes to Georgia eminent domain law disabled this housing strategy in 2006. A 2017 change to state law provides flexibility for local governments to use their power of eminent domain to transfer blighted properties to the private sector for redevelopment, which will enable the City of Savannah to resume using this tool to increase the supply of safe, decent and affordable housing. The City is also implementing revisions to the municipal code related to property maintenance, vacant, and abandoned properties.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Savannah's Consolidated Housing and Community Development Plan (HCD) is a comprehensive plan addressing the City's housing, homelessness, and non-housing community development needs for the five-year period 2018-2022. The strategic plan highlights two targeted geographic areas including the CDBG Local Target Area and the Neighborhood Revitalization Strategy Area. The strategic plan addresses four broad areas: Housing, Homelessness, Economic Development, and Public/Human Services. Anticipated resources include CDBG, HOME, and ESG entitlement funds as well as other federal non-entitlement funds, private investments, City general funds, and other funds to achieve the goals stated in the Consolidated Plan. The City of Savannah will implement its Consolidated Plan through various partners. These partners include several City departments, non-profit agencies, and other governmental agencies. The lead department within the City of Savannah is the Human Services Department. The strategic plan contains goals with performance outcome measures as well as implementation strategies for achieving each of the plan goals within the plan areas of Housing, Homelessness, Economic Development, and Public/Human Services.

Strategic Plan Goals

In the area of quality, affordable workforce housing, Housing goals are to seek a city with ample housing in good condition for low-and-moderate income households by: creating 350 units of new, quality, affordable housing through infill construction, vacant property renovation, and/or adaptive reuse; improving 518 existing, occupied housing units; assisting 350 low and moderate income households in achieving home ownership; and assisting 500 low and moderate income households in addressing financial, credit, debt load or legal issues affecting their ability to, purchase, rent or retain a home.

Housing goals in the areas of fair housing and special needs housing are to seek a city in which housing is accessible and available to all persons, including those with special needs, and is compliant with the Fair Housing Act by: conducting 4 fair housing workshops annually; assisting households with housing discrimination claims, performing 100 home modifications to increase accessibility for the elderly and persons living with disabilities; and providing supportive or assisted housing services to 250 persons living with HIV or AIDS over a 3-year period (2017-2020).

Goals in the area of Homelessness are to achieve a community free of homelessness by: providing outreach services, sheltering and housing assistance to 5,000 person who are homeless or at risk of homelessness; providing supportive housing for 200 homeless persons with long-term problems or special needs annually; assisting 250 homeless persons access permanent housing, increase incomes and/or attain self-sufficiency; and assisting 300 low and moderate income households in retaining or securing affordable rental housing.

Public/Human Services goals seek a city with public and human services that meet the needs of the community, assist families in becoming economically stable, and enhance the quality of life for all citizens by: assisting 670 residents in addressing individual or family needs and/or increasing capacity to become economically stable through educational advancement, job training, employment, financial education, and asset-building.

In the area of business development, Economic Development goals are to foster a local business economy that is inclusive and provides opportunities for all enterprises by: facilitating the creation or expansion of at least 100 small businesses, inclusive of minority and women-owned businesses; and providing technical assistance, business development training assistance and referral services to 500 existing and prospective entrepreneurs.

In the area of corridor revitalization, Economic Development goals are to establish physically attractive and economically viable commercial corridors in targeted CDBG neighborhoods by implementing corridor improvement projects along at least 4 targeted commercial corridors.

In the area of workforce development, Economic Development goals are to develop and sustain a skilled workforce linked to a diverse group of industries by: developing job skills, work readiness and soft skills among 375 low and moderate income residents; creating 200 full-time jobs for low-and-moderate income persons through City-funded loan programs; and creating traditional and non-traditional learning opportunities for 200 low-and-moderate income persons.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 16 - Geographic Priority Areas

1. CDBG TARGET AREA

The CDBG Local Target Area constitutes the Census Tracts that have at least 51% of households earning less than 80% of the Area Median Income. The Savannah Metropolitan Statistical Area (MSA) median household income according to the 2011-2015 American Community Survey 5-Year Estimates, Selected Economic Characteristics, is \$50,618; 80% of this total is \$40,494. Within the CDBG Target Area, at least 51% of households are making less than \$40,494. The plan identifies 34 Census Tracts within the CDBG Target Area, including tracts 1, 6.01, 11, 12, 15, 20, 21, 22, 23, 26, 27, 28, 33.01, 33.02, 35.01, 35.02, 36.01, 36.02, 37, 38, 39, 40.02, 42.07, 42.08, 42.09, 42.1, 44, 45, 101.01, 105.01, 112, 113, 114 and 116.

The population of the CDBG Local Target Area as a whole is 70% minority, and 32% of the population is living below the poverty level, with much higher poverty rates in some individual tracts. Among the local target area tracts are the six census tracts identified in the City's Assessment of Fair Housing as racially or ethnically concentrated areas of poverty (R/ECAPs). These R/ECAPs have higher levels of poverty and disproportionate housing needs, lower school proficiency, and lower labor market engagement than other areas of the city. Historical data indicates that concentrations of poverty have existed in several neighborhoods in these R/ECAPs for at least 20 years.

Compared with the city as a whole the local target area has a significantly older housing stock, a greater population of renter households, a higher percentage of low to moderate income households, generally low adult education levels, and higher proportions of non-family households or individuals living alone. This local target area also contains a majority of the substandard, renter-occupied housing in the City. As such, the area's needs include residential rehabilitation including lead paint abatement, access to education, workforce training initiatives and jobs, access to public services, and reliable transportation to area job centers outside of the target area.

The target area has a high level of opportunity for rental rehabilitation, infill housing development on vacant lots, small business development serving new and existing residents, and infrastructure and community facility improvements designed to retain investment and attract new investment in the target area. Consultation with area residents and service providers is consistent with the available data for the target area and confirms that this is a high need area.

Sufficient funding is the greatest barrier to potential improvements in housing and economic development in the target area. Other barriers include regulatory barriers to new development, the cost of land for development, the cost of updating antiquated infrastructure, and ongoing development trends along city and region's periphery.

2. CITY OF SAVANNAH NRSA Neighborhood Revitalization Strategy Area (NRSA)

The City is proposing a Neighborhood Revitalization Strategy Area in accordance with the terms of 24 CFR 91.215(g) and CPD Notice 16-16. This area comprises census tracts and neighborhoods where measures of income, employment, housing standards, education levels, and other neighborhood quality benchmarks lag furthest behind city-wide averages and where significant opportunities for revitalization exist. It is within this area that the City is most actively engaged in creating partnerships with residents and other stakeholders in an attempt to create the conditions needed for comprehensive neighborhood revitalization. The City affirms that the boundaries will not change for the next five years. The proposed NRSA comprises Census Tracts 1, 6.01, 11, 12, 20-23, 26-Block Group 1, 27, 28, 33.01, 33.05, 37-Block Group 1, 113, 114 and 116.

The identified NRSA includes 15 Census Tracts and portions of two other tracts. The NRSA tracts constitute an area where over 70% of the households qualify as low or moderate income households in the Savannah Metropolitan Area. The NRSA has a minority concentration of 84%, and more than 20% of homes within the NRSA are vacant. More than 35% of the area residents live below poverty, more than 1 in 5 adults have less than a high school education, and nearly 1 in 12 civilian adults are unemployed, compared with 1 in 20 citywide. Within the NRSA, some Census tracts have significantly higher numbers than those of the area as a whole.

NRSA Conditions:

Total Population: 38,659

White: 6,334

Black or African American: 28,695

American Indian & Alaska Native: 53

Asian and Pacific Islander: 525

Some Other Race: 250

Two or More Races: 503

Hispanic or Latino (any race): 1,102

Persons living below the poverty line: 12,978

Persons with Less than High School Education: 4,834

Number of Unemployed: 2,458

Housing Units: 18,263

Vacant Housing Units: 3,874

Source: 2011-2015 American Community Survey 5-Year Estimates;

Georgia Department of Labor, Workforce Statistics and Economic Research (unemployment data)

Consultation with area residents, businesses, and service providers is consistent with the available data for the NRSA and confirms that this is a high need area. The community needs survey conducted as part of the HCD Consolidated Plan process included neighborhoods within the designated NRSA.

Residents, property owners, business owners, social service providers, and other agency staff

identified the following needs as the highest priorities.

Housing

- Quality, affordable housing
- Homebuyer education/housing counseling
- Home repair and rehabilitation
- Home modifications for persons with special needs

Neighborhoods

- Blight reduction
- Property/building code enforcement
- Crime Prevention/public safety enforcement/awareness
- Street and sidewalk improvements

Human Services

- Youth Services (mentoring, tutoring, counseling)
- Senior/special needs services
- Health services (physical, mental, substance)
- Adult education (tutoring, assistance)
- Financial training/counseling

Fair Housing

- Landlord/tenant education and mediation
- Fair housing enforcement
- Accessibility modifications

Economic Development

- Job training/job creation/employment assistance
- Small business assistance and loans
- Public transportation to job centers
- Commercial corridor improvements

Priority needs identified through data analysis, consultation and the citizen participation process was instrumental in creating goals and strategies found within the five year Consolidated Plan.

Compared with the city as a whole the Neighborhood Revitalization Strategy Area has a significantly older housing stock, a greater population of renter households, and a higher percentage of low to moderate income households, generally low adult education levels and higher proportions of non-family households or individuals living alone. As such, the area's needs include residential rehabilitation including lead paint abatement; access to education; workforce training initiatives and jobs; access to public services; and reliable transportation to area job centers outside of the target area. Several traditional neighborhood commercial corridors are located in the revitalization area. These corridors provide local commercial options and employment opportunities. However, significant and ongoing disinvestment along these corridors has led to a high level of blight. Commercial buildings within these areas are often in an advanced state of neglect and disrepair. Further, many structures are vacant or underutilized and do not provide viable commercial or service options for the residents of the area.

The NRSA has a high level of opportunity for home repair and rehabilitation, infill housing development on vacant lots, blight reduction, small business development serving new and existing residents, and infrastructure and community facility improvements designed to retain investment and attract new investment in the target area. Targeted corridor improvements have the potential to increase area investment, economic development, and resident quality of life. Several ongoing revitalization projects within the NRSA have the potential to serve as a catalyst for further improvement in the area. These include the Augusta Avenue and Waters Avenue corridors and the Savannah Gardens community.

Sufficient funding is the greatest barrier to potential improvements in housing and economic development in the target area. Other barriers include regulatory barriers to affordable housing development, the cost of land for development, the cost of updating antiquated infrastructure, and ongoing development trends along the city and region's periphery. Further, public perception of new housing styles, neighborhood densities, and past neighborhood conditions also may be a barrier to revitalization of the area.

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Savannah has identified its local target area and strategy area based on the most recent Census and American Community Survey data available. Compared with the city as a whole these areas have a significantly older housing stock, a greater population of renter households, a higher percentage of low to moderate income households, generally low adult education levels, higher poverty rates, more racially or ethnically concentrated areas of poverty, and higher proportions of non-family households or individuals living alone. The area's needs include residential rehabilitation including lead paint abatement, access to education, workforce training initiatives and jobs, access to public services, and reliable transportation to area job centers outside of the target area.

The target areas have a high level of identified need and a high level of opportunity for rehabilitation, reinvestment, and revitalization. As such, the CDBG Local Target Area and the Neighborhood Revitalization Priority Area the priority areas for the allocation of investments.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Public/Human Services	High	Extremely Low Low Moderate Middle	Public/Human Services
Homelessness	High	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth	Homelessness
Quality Housing	High	Extremely Low Low Moderate	Quality Housing
Affordable Housing	High	Extremely Low Low Moderate	Affordable Housing
Fair Housing and Special Needs	High	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities	Fair Housing & Special Needs

Table 17 – Priority Needs Summary

Narrative (Optional)

Existing needs in Savannah are largely driven by current difficulties in the housing market, limited opportunities in employment sectors, aging housing and infrastructure, and shifting population trends. While the City of Savannah’s population grew 6% from 2010 to 2015, its growth rate continues to be outpaced by regional population growth, which saw an increase of 9% in the same period. While growth continues the poverty rate has stayed over or around 20% for several consecutive decades. In 2015, the poverty rate increased by 11% over the 2010 rate, to 26.5%, evidence of a growing need for sufficient and sustainable household income.

Affordability of housing continues to be a major issue in Savannah, especially for minority households, special needs populations, and female headed households. Increasing numbers of households are cost burdened, meaning they pay greater than 30% of income on housing expenses. Within the housing market the age of available homes, and more significantly the high level of deferred maintenance, often leaves only substandard housing available for low and moderate income households. This is particularly true within the rental housing market and for elderly home owners or homeowners with disabilities.

The needs of Public Housing residents and Housing Choice voucher holders include the challenge of paying for other critical needs such as childcare, transportation, job training and job readiness limit the dollars available to securing safe, decent and affordable housing in Savannah for low and moderate income persons and families.

There were 6,813 documented and confirmed episodes of homelessness in 2015. Of the 4,224 unduplicated persons served in shelters, there were approximately 54% men, 28% women, and 18% children. There were at least 39 additional persons who received some type of service, but remained living in places not meant for human habitation, i.e., under bridges, in the woods, in cars, etc. (CSAH 2015 Homeless Count). In 2016, the outreach manager had contact with 712 homeless persons (174 single persons, 3 couples, and 95 families) and provided services and referrals in calendar year 2016. Of the 712 persons, 53% of individuals accepted referrals and went into emergency shelter, 29% enrolled in treatment programs for substance abuse, mental illness or accepted other social services, and 18% declined or refused services. A total of 82% received documented services of some type. Each person received services on the same day of contact with the outreach worker.

Labor market difficulties have led to increasing unemployment as well as underemployment for many skilled workers. Along with increased unemployment and greater competition for jobs, there has also been an increase in individuals leaving the labor force altogether, particularly low and moderate income workers. At the same time, many individuals in the local labor force are under skilled for the available jobs in local manufacturing and other knowledge based jobs.

Numerous public and human services needs were identified by staff, community partners, and residents. The needs of youth and persons with special needs are issues raised by numerous service providers and community residents. Youth services for counseling, mentoring, after-school programs, and academic assistance are some of the most cited services needed. Services for persons with special needs, including the elderly, persons with disabilities, veterans and others, are also services that are in great need. Access to home based services, transportation, food programs, and recreation services are in high demand. Among working age adults, adult academic assistance and GED assistance are services needed to increase the employability of adults in the workforce.

Additional areas of economic need cited by residents and service providers are financial literacy and money management education, accessible job training, employment assistance programs, and better transportation or transportation assistance to available jobs and job centers. Long term economic trends are changing the types of jobs available and the skills necessary to compete for them.

Other needs impacting the local community include the continued waiting lists for public housing, increasing demand for housing assistance and homelessness prevention, growing needs for improved public infrastructure including water, sewer and transportation infrastructure, and the continued need to reduce the negative impact of blighted conditions on low and moderate income communities.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Limited supply of housing subsidy assistance. The total unmet housing subsidy assistance need is 709 households, including the need for 569 Tenant-Based Rental Assistance placements (HOPWA 2015-2016 APRs).
TBRA for Non-Homeless Special Needs	Limited supply of Short Term Rent, Mortgage, and Utility assistance payments (STRMU). The total unmet need is 140 (HOPWA 2015-2016 APRs).
New Unit Production	Limited supply of vacant lots available for infill construction; Housing market rebound has created construction contractor and labor shortage to build affordable homes.
Rehabilitation	Limited opportunity for volunteers to install roofing; Lead based paint testing and lead safe protocols required on most homes; High demand for affordable rental housing is a disincentive for property owners to invest in capital improvements; State law prohibits licensing and inspection of rental housing.
Acquisition, including preservation	Access to credit for low-income homebuyers; Increasing real estate prices for new and existing homes in areas of opportunity as the housing market nears full recovery; Housing investment is needed in areas of concentrated poverty and disinvestment to combat blight and spur private market development.

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The table below shows funds the City expects to have available for housing and community development activities during the plan period, including capital expenditures, grants to other agencies, housing and economic development. It does not include the City's annual costs for maintaining personnel and overhead that are vital to the plan goals. The City of Savannah housing programs leverage matching funds from diverse sources, including City-funded staff and indirect costs, in-kind donations, waived fees, infrastructure, employer contributions, bank loans and grants. On average, each dollar of CDBG and HOME funding leverages four additional dollars of public and private investment.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,265,982	298,405 +200,000 (CHSA PI)	0	2,564,387 +200,000 (CHSA PI)	9,063,928 +200,000 (CHSA PI)	Funds will be used for Housing activities to include rental improvements, home owner repairs, and code-compliance for single and multi-family housing, Non-federal resources include SAHF, volunteer labor, Federal HOME Loan Bank (FHLB) veteran assistance, and community

								foundation grants. Activities also include Public service Programs, and Economic Development activities.
HOME	public - federal	Down payment assistance, affordable single family housing development	890,611	572,000	0	1,462,611	3,562,444	HOME funding supports home-buyer down payment assistance; affordable single family housing development; CHDO set aside activities. Non-federal funds include SAHF, in-kind contributions, volunteer labor, waived utility fees, utility incentives, FHLB veteran assistance, and commercial mortgages.

ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight Shelter Homeless Prevention Rental Assistance Services	183,495	0	0	183,495	733,980	Homeless sheltering, street outreach, homeless prevention, HMIS, and administration
LIHTC	public - federal	Other	0	0	0	0	0	City housing activities will support development of approximately 6- LIHTC units per year, valued at approximately \$150,000 per unit. Non- federal resources include public infrastructure development, city-owned land, CDFI and commercial bank loans.

Table 55 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In 2011, the City of Savannah established the Savannah Affordable Housing Fund (SAHF), a revolving loan fund, to provide short-term financing for development and rehabilitation of workforce and low-income housing. Other sources of leveraged funds for City of Savannah Housing Programs include commercial banks, housing foundations, CDFIs and the Federal Home Loan Bank.

- Down payment assistance: HOME funds for down payment assistance to low-income households are leveraged with permanent mortgages and employer grants to homeowners.
- Infill construction for home ownership: HOME funds are leveraged with construction financing from the SAHF and commercial bank financing for new housing development. Additional resources qualified as matching funds for housing programs include in-kind contributions of labor, materials and professional services. The City of Savannah waived fees for water and sewer taps for HOME eligible infill construction of single-family dwellings, in addition to municipal infrastructure investment for housing development.
- Owner occupied home repair and rental improvement programs: CDBG funds are leveraged with substantial volunteer labor, SAHF, and private grants for critical repairs to maintain housing in safe, habitable condition.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Chatham County/City of Savannah Land Bank Authority acquires vacant, blighted and tax delinquent properties directly in support of community housing and neighborhood revitalization goals identified during the urban redevelopment plan process. CHSA Development, Inc., a community development organization, provides prepared sites for infill development of affordable housing as an equity investment.

Discussion

Emergency Solutions Grant Subrecipients are required to match 100 percent of their grant requests, which can include cash resources provided any time after the start date of the contract. Match contribution must meet all requirements that apply to ESG funds, and must be expended in accordance with the regulatory guidance. Matching requirements must be documented and reviewed by City staff during financial monitoring visits.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Chatham Savannah Authority for the Homeless	Non-profit organizations	Homelessness	Jurisdiction
Housing and Neighborhood Services Department City of Savannah	Government	Ownership	Jurisdiction
Housing and Neighborhood Services Department City of Savannah	Government	Rental	Jurisdiction
Housing Authority of Savannah	PHA	Public Housing	Jurisdiction
Human Services Department - City of Savannah	Government	Non-homeless special needs	Jurisdiction
Housing and Neighborhood Services Department - City of Savannah	Government	Neighborhood Improvements	Jurisdiction
Human Services Department - City of Savannah	Government	Public Services	Jurisdiction
Human Services Department - City of Savannah Office of Business Opportunity – City of Savannah WorkSource Coastal	Government	Economic Development	Jurisdiction
Housing and Neighborhood Services Department - City of Savannah	Government	Planning	Jurisdiction
WorkSource Coastal	Government	Workforce Development	Jurisdiction

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X		
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	Street Outreach	
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	S	
Mental Health Counseling	X	X	X
Transportation	X		X
Other			

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Through the Chatham-Savannah Continuum of Care’s (CoC) existing collaborative and partnerships, homeless persons are connected to a range of service options spread throughout the

community, primarily in the City of Savannah. Services do change and shift dependent on funding availability, cooperation among service providers and changing priorities, particularly in the case of HUD priority shifts.

1. A Coordinated Entry System that will be effective late January 2018 will have two primary entry points for referrals and services for the homeless population. This new system will also prioritize those individuals most difficult to serve as the top priority. The CoC service provider members are in the process of preparing for this change as the current system is based on first come, first served.
2. Referrals continue to local emergency shelters including the Salvation Army, Union Mission, and Inner City Night Shelter to reduce the number of applicants sleeping on the street. Current emergency shelter capacity does not meet the need.
3. Specialty shelters including Park Place Outreach (youth), Family Promise (families) and SAFE Shelter (domestic violence victims) provide needed services for these populations. Current specialty population shelter capacity does not meet the need.
4. Hotel/motel vouchers are utilized when necessary, especially for intact households with two- parents or a female with sons who are above the age limit to be accommodated in a women's dorm.
5. Referrals to congregate feeding sites such as the Salvation Army, Social Apostolate and the Emmaus House address hunger issues in the homeless population.
6. Referrals are made to Wesley Community Center, EOA, and the Social Apostolate for grocery assistance.
7. Case managers connect families to Wesley Community Center and DFCS for child care assistance.
8. Persons in need are enrolled in Life Skills training through Chatham Savannah Authority for the Homeless (CSAH) or for job training at various community sites dependent on availability and client interest/needs.
9. Persons in need can receive clothing vouchers to be used at the Salvation Army or options to 'shop' at Clothes Closets at Social Apostolate or the Savannah Baptist Center.
10. CSAH and a few other agencies (until funds are exhausted) make available bus tickets for local transportation and for some, bus tickets to return home to family members or friends willing to take the individual in.
11. Participants are guided to DFCS, the Social Security Administration, and DOL so that they may be processed for eligible services (mainstream benefits) including food stamps, TANF, childcare, social security benefits, unemployment benefits, etc.
12. One day per week CSAH holds a Legal Clinic that aids homeless individuals in securing accepted identification documents at no cost.
13. CoC participants are referred to the Housing Authority of Savannah (HAS) to enter the housing wait list. At present this list is problematic with 15,000 persons on the list (Public Housing/Choice Vouchers).
14. CoC participants work a by-name list to prioritize veterans for eligible services. A substantial number do not qualify for such services due to discharge status. CSAH is partially addressing this problem through the development of a 72-unit housing project for veterans and removing

discharge exclusion barriers to allow for housing access.

15. CoC participants refer homeless clients to JC Lewis Health Center for medical and dental concerns.
16. CSAH works with JC Lewis and Memorial Hospital to address the medical needs of homeless persons in our large 20+ homeless camp system.
17. CoC participants refer homeless persons to four primary behavioral health providers including Gateway, Savannah Counseling, Recovery Place, and American Work.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strength of the service delivery system is its wide reach into the homeless community and a long history of service provision. This service provision primarily offers food, clothing, treatment, medical care and case management. The most problematic gap is the shortage of affordable housing in the community which is exacerbated by a significant eviction rate, rising rents and the need for housing policies to address the short and long-term affordable housing needs of residents. Limited homeless service provider collaboration and cash flow concerns continue to impact the nonprofit sector.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Savannah in partnership with CSAH continues to implement strategies that build community momentum on the affordable housing issue. Last year, Chatham County was engaged for the first time and coordinated a Housing Symposium that built awareness and had good attendance of elected officials. CSAH continues to meet with nonprofit service providers, provide training/encourage collaboration and ensure their work goes beyond direct service to include an external view of needed change. Primary strategies implemented by CSAH include groundwork on development of a Housing Advocacy Coalition, a housing development project for veterans (Tiny House Project/Cove at Dundee), City leadership agreement to pull together all the municipalities to address housing/homelessness needs, and via a coming report, understanding the role of evictions in the affordable housing crisis.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Public/Human Services	2018	2022	Non-Housing Community Development	CDBG TARGET AREA	Public/Human Services	CDBG: \$1,321,830	Public service activities other than Low/Moderate Income Housing Benefit: 670 Persons Assisted
Homelessness	2018	2022	Homeless	CDBG TARGET AREA	Homelessness	CDBG: ESG: \$917,475	Homeless Person Overnight Shelter: 4,000 Persons Assisted Homelessness Prevention: 775 Persons Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Quality Housing	2018	2022	Affordable Housing	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	CDBG: \$7,120,115 HOME: \$3,647,195	Rental Units Constructed: 300 Household Housing Units Homeowner Housing Added: 50 Household Housing Units Homeowner Housing Rehabilitated: 500 Household Housing Units
Affordable Housing	2018	2022	Affordable Housing	CITY OF SAVANNAH NRSA and CDBG TARGET AREA	Affordable Housing	CDBG: \$158,000 HOME: \$3,665,860	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Direct Financial Assistance to Homebuyers: 300 Households Assisted
Business Development	2018	2022	Non-Housing Community Development	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Business Development	CDBG: \$827,500	Businesses assisted: 75 Businesses Jobs created/retained: 125 Jobs

Table 58 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

- 300 Rental units constructed for households with 80% AMI or less.
- 50 New single family homes constructed for households with 80% AMI or less.
- 500 Households with 80% AMI or less to be assisted with housing repairs.
- 300 households with 80% AMI or less to be assisted with down payment for acquisition of existing single family homes.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of Savannah maintains the number of handicap accessible units at 5% and the number of hearing and visually-impaired units at 2% of its total housing inventory.

Activities to Increase Resident Involvements

The Housing Authority has active Residents Associations in all of its neighborhoods, and an impressive community resident organization, Neighborhood Residents at Work, Inc., that participates and organizes resident events and fundraisers throughout the year. All associations meet on a monthly basis. The Family Self-Sufficiency Program also maintains an active calendar of job training and educational activities for residents. The Neighborhood Resource Center, named after former Executive Director Richard W. Collins (1944-2009), is a state of the art facility dedicated to providing educational opportunities for the adult life-long learner in literacy, job training, and enrichment. All programs in the Housing Authority of Savannah Neighborhood Resource Center are free to the public. There are training rooms, conference rooms, and small group meeting rooms. The space includes a computer lab with free internet access that is available to the public for workforce and education purposes only, Monday thru Friday 8:00 am- 4:00 pm. Although the center was specifically designed to address the needs of adult residents, HAS does offer opportunities for youth ages 12-18 to utilize the computer lab for homework assistance and enrichment, from 3:00-4:30 pm daily. Savannah Technical College also provides GED classes throughout the week, with a permanent dedicated classroom onsite.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The cost of housing and incentives to develop, maintain and improve affordable housing are all affected by public policies. The Mayor and Aldermen and City administration realize that public policies can sometimes contribute to increased housing costs and become barriers to affordable housing. The Mayor and Aldermen joined HUD's National Call to Action for Affordable Housing through Regulatory Reform by creating the Affordable Housing Task Force to identify local, state and federal regulatory barriers and solutions. Recommendations from the Task Force continue to guide the City's affordable housing strategy and include sustainable funding for the Savannah Affordable Housing Fund.

Other local barriers that impact the development, retention and occupation of affordable housing include:

- Zoning and subdivision regulations - Suburban derived zoning and subdivision regulations have incentivized larger lots with larger public rights-of-way. This limits density and drives up the price of developed residential real estate.
- Inclusionary zoning- No local policies exist that would mandate or provide incentives for affordable housing development alongside large-scale residential development projects.
- Multi-Family Housing Property taxes - Affordable housing developed with public subsidy is taxed at the market value rather than income. This creates a disproportionate tax to the actual value of the property and makes it harder for owners to maintain the property.
- Cloudy Title Heirs Property – Savannah's high rate of vacant, abandoned and blighted housing is related to cloudy title and inheritance issues preventing heirs from maintaining or selling a property. Prior to 2006, eminent domain was used to clear title and redevelop new single family homes on these parcels.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Consolidated Plan outlines several goals in the areas of quality, affordable housing and fair housing and special needs. Strategies to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing are listed below.

Quality, Affordable Workforce Housing

The City of Savannah will fund and/or support the following strategies to provide ample housing that is in good condition for low-and-moderate income households:

- Redevelop vacant, blighted, and substandard property as affordable workforce housing.
- Repair substandard owner occupied workforce and housing to maintain habitability and reduce blight.
- Expand partnerships to provide volunteer-based property improvement services year-round.
- Install/Improve public infrastructure necessary to support new affordable housing development.

- Support housing code and property maintenance code enforcement.
- Support quality housing development in proximity to transit and employment.
- Support housing development and retrofits with accessible features for seniors and the disabled.
- Support non-profit housing developers and work with for-profit developers to increase the supply of affordable housing.
- Provide grants and/or loans to help maintain rental properties in safe, habitable condition.
- Assist qualified home buyers with down payment and closing cost assistance.
- Increase and diversify investment in the Savannah Affordable Housing Fund.
- Expand employer assisted home purchase programs with area employers.
- Work with banks to increase financing for affordable rental and homeowner housing.
- Leverage significant private investment with federal, state and local housing funds.
- Support Low Income Housing Tax Credit applications for affordable rental housing development.
- Increase financial capacity for affordable housing by assisting a local non-profit housing organization gain CDFI designation from the Treasury Department.
- Assist low/moderate income households in addressing financial, credit, debt load or legal issues affecting their ability to purchase, rent or retain a home.
- Support pre- and post-purchase education and counseling that enables renters to successfully purchase and retain their homes.
- Provide low-income property owners with affordable estate planning and legal services to resolve cloudy title issues.
- Support the development of a comprehensive regional affordable and workforce housing strategy.

Fair Housing

In addition to the strategies for addressing quality and affordable housing listed above, the City will fund and/or support the following strategies outlined in the 2017 Assessment of Fair Housing to ensure housing is accessible and available to all persons, including those with special needs, and is compliant with the Fair Housing Act:

- Educate landlords and property managers on the benefits of the Housing Choice Voucher program and the obligations and responsibilities of tenants, landlords and the public housing authority.
- Provide fair housing enforcement services.
- Establish a portal on the City's website for registration of fair housing discrimination complaints.
- Incorporate fair housing education into first time homebuyer education sessions, including information on how to identify and avoid predatory loan products.
- Support research and training for landlords and tenants concerning respective rights and responsibilities.
- Conduct an informational forum on housing and accessibility modifications in partnership with local organizations that provide services to persons with disabilities.

- Provide training on fair housing accessibility issues to local code enforcement officials, design professionals and property owners.
- Monitor fair housing legislation at the state level for potential impacts on the City's fair housing activities.
- Explore opportunities with school system staff to improve school proficiency in revitalization areas.
- Review and amend City ordinances as appropriate to further fair housing choice, including the Crime-Free Housing Ordinance, Derelict Property Ordinance and New Zoning Ordinance.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Outreach and coordinated case management is located at multiple community sites. All sites are nonprofits and agencies are members of the homeless Continuum of Care. Individuals and families experiencing homelessness can access services multiple ways. Street outreach service is provided via CSAH at homeless camps and places not meant for human habitation. Additionally, CSAH funded case managers support a variety of direct service and referrals. These case managers are out-stationed at:

- SAFE SHELTER (a domestic violence shelter for women and children),
- The Salvation Army (an emergency and transitional shelter for men, women, and children),
- Dutchtown at Union Mission, Inc. (emergency shelter, transitional and permanent housing sites for individuals and families),
- EOA Thomas Austin (transitional housing for families with children),
- Inner City Night Shelter (wet shelter that does not exclude due to using behaviors).

A case manager is also available within the City 54 scattered site housing project. The Continuum of Care program is funded by the City of Savannah and direct service to clients is provided by CSAH.

Services and/or referrals provided by the above programs include intake, assessment, basic shelter, transitional shelter, long-term housing, mental health and substance abuse counseling, child care, life skills training, referral to job training, motel vouchers, bus passes locally, bus tickets for re-location, homeless camp medical service and other case management services.

Three Census tracts, CT 20, CT 114, and CT 28, house the majority of homeless shelters. Each is included within the CDBG Local Target Area. Staff stationed on-site at each facility have 'captive' participants as each homeless resident is required to work with case managers to comply with residency requirements. The CSAH Program Director makes referrals to case managers from contacts made while in the field. Flyers are distributed describing available services and are also outlined on CSAH website in summary and specifically on each CoC agency's website.

Additional referrals are made to service providers located in the targeted Census tracts, including the Social Apostolate, J.C. Lewis Health Center, the Savannah/Chatham Police Department, Curtis V. Cooper Health Center, and the Department of Family & Children Services. CSAH is proactive and utilizes assertive community outreach to reach those normally resistant to seeking services. An annual resource fair (The Stand Down) is coordinated by CSAH in collaboration with CoC members. The two-day event offers a one-stop-shop for homeless persons and homeless veterans to access services as well as needed items such as clothing, personal care items and haircuts.

Addressing the emergency and transitional housing needs of homeless persons

The move to a Coordinated Entry system in 2018 causes some shift in how services are provided and prioritized. As mentioned, now homeless persons will be prioritized and those 'hardest to serve' will receive service first. A new Homeless Management Information Systems (HMIS) was implemented in January 2017 (Client Track). The new HMIS will aid in tracking homeless persons, services provided, numbers served, numbers of persons served over time (annual counts), beds available (or gained/lost) and other trends. This new approach is designed to help those most in need and if housing is secured for these persons, should reduce the cost of serving each person.

Funding support for transitional housing is waning and is no longer a priority in the Chatham-Savannah Continuum of Care. The CoC is focusing on affordable housing advocacy approaches with the goal of policy change on affordable housing and ultimately a significant increase in new units available for those in need. Providers with transitional housing units are encouraged to shift them to permanent affordable housing.

In general, Chatham-Savannah CoC emergency shelters share in common significant facility capital needs, design challenges, overcrowding, and other challenges. Our community has a critical need for a new larger comprehensive facility that allows for sharing of space among key service providers selected to provide emergency shelter. Two emergency shelters have been working on space acquisition for more than two years without success. The City can provide ESG support to eligible agencies for renovations; however, the matching requirement is a challenge for area agencies.

For now, homeless residents will continue to move in and out of emergency shelter (given stay limitations) and the homeless camp system or for the lucky ones, doubled up with friends or family.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Over the past two years the CoC has put a significant emphasis on 'Housing First' best practice. For our community (at present), this means a primary emphasis on keeping individuals in their current housing. Or, if they must move, not moving until another unit has been fully secured.

Use of Rapid Re-Housing funds by our community is problematic given lack of housing options. However, a small number of current Continuum of Care clients have outgrown their need for service and the CSAH is working with them to rent on the open market or for a very few, consider home purchase. These supports are cost effective because they keep individuals and families in housing and out of the shelter system. Once in this system, months can pass before housing is secured.

The City of Savannah provides Emergency Solutions Grant funds (ESG) funding to Continuum of Care partner agencies and registered users of the Homeless Management Information System (HMIS) to reduce housing turnover including:

- Housing relocation and stabilization services.
- Short-and/or medium-term rental assistance as necessary to move individuals or families into permanent housing and achieve stability in that housing.
- Utilities, rental application fees, security deposits, last month's rent, utility deposits and payments, moving costs, housing search and placement, housing stability case management, landlord-tenant mediation, tenant legal services, and credit repair.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

CSAH works with local medical, therapeutic and substance abuse providers to support homeless clients in accessing shelter. As often mentioned, accessing housing immediately is often not an option. At present we are working with local medical providers on discharge concerns related to homeless persons discharged to the street due to lack of community respite beds.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Savannah partnered with the Georgia Department of Public Health in implementing the Georgia Lead Hazard Control Program from 2011 to 2013 to identify and abate lead hazards in approximately 120 units of owner-occupied and rental housing for low-to-moderate income households with children under the age of six. The City of Savannah supports the development of new housing affordable to moderate and low income households. New housing constructed with Low Income Housing Tax Credits and HOME funding is free of lead paint and includes healthy home strategies.

How are the actions listed above related to the extent of lead poisoning and hazards?

Most housing in the City of Savannah was built before 1978 and may have lead based paint (LBP). Savannah's housing stock is more prone to LBP hazards because of the following conditions – older units built before 1960, in poor condition, or unsafe renovation or maintenance. An estimated 7,178 households with children occupy dwellings that were built before 1978. The actions associated with the Georgia Lead Hazard Control Program implementation represent the largest single source of funding and therefore remediation of lead-based paint hazards to which the City has had access to date.

How are the actions listed above integrated into housing policies and procedures?

The City of Savannah Housing Department programs have integrated compliance with HUD Lead Safe Housing Rule 24 CFR 35 in department policies and procedures. Application materials distributed to the public include lead safety information and each applicant for assistance acknowledges reading an EPA document titled "Protect Your Family from Lead in Your Home," LBP warning statement in contracts, testing for LBP on all homes built before 1978, and disclosure of known LBP hazards. Housing Department rehabilitation specialists are trained and maintain certification for Lead-based Paint inspection and clearance. Lead Safe Work Practices are required for all paint-disturbing repair and rehabilitation activities to housing built before 1978 where LBP is present or has not been tested.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Goals and strategies aimed at reducing poverty through public/human services and economic development activities include:

To have a city with superior public and human services that meet the needs of the community, assist families in becoming economically stable, and enhance the quality of life for all citizens, over the next five years the City of Savannah will fund and/or support the following six strategies:

- Supportive services to youths, the elderly, veterans, and the disabled.
- Jobs training (including employable job skills, job readiness and work ethics) and employment assistance.
- Literacy and numeracy assessments.
- Training to increase basic competencies in reading, math, writing, information technology and computers.
- Financial Education (training, credit counseling, wills, estate & personal planning).
- Asset-building programs for low-income persons (Individual Development Accounts, Child Care Tax Credits, Earned Income Tax Credits, local banking initiatives, estate planning).

To have a local business economy that is inclusive and provides opportunities for all enterprises, over the next five years the City of Savannah will fund and/or support the following six strategies:

- Business loans and other incentives to increase business development.
- Training and development support for small and micro-enterprises.
- Foster a resilient economy, diversified among key business sectors.
- Implement proven strategies to attract fresh food retailers to Savannah's food deserts.
- Business retention, post-start up training and support.
- Training and assistance to businesses to meet local, state and federal procurement requirements.

To have a city with physically attractive and economically viable commercial corridors in targeted CDBG neighborhoods, over the next five years the City of Savannah will fund and/or support the following five strategies:

- Facilitate blight reduction through property redevelopment and code compliance.
- Conduct assessment of target commercial corridors.
- Include targeted corridor development projects in applications for New Market Tax Credits.
- Develop/Implement targeted corridor and streetscape revitalization plans.
- Establish geographic incentives and designations to stimulate investment (Enterprise Zones, Tax Allocation Districts (TAD), Business Improvement Districts (BID), etc.).

To have a city with a skilled workforce linked to a diverse group of industries, over the next five years the City of Savannah will fund and/or support the following seven strategies:

- Provide workforce training and apprenticeships in high growth industries.

- Provide temporary and permanent job placements for the unemployed/ underemployed.
- Provide incentives to businesses to hire qualified low/moderate-income persons.
- Create or retain 1 full-time job for low/moderate income persons for every \$35,000 loaned.
- Create neighborhood-based job information and referral centers in targeted CDBG areas.
- Provide childcare subsidies to ensure employment sustainability.
- Advocate to expand public transportation to job centers.

How are the Jurisdiction’s poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Savannah has as its long-range goal, the elimination of poverty in all areas of the city. The reduction of poverty levels in the city, and particularly in the CDBG target census tracts will be the paramount focus of all HCD-related programs for this year.

Since 2007, public services CDBG funding has been targeted towards poverty reduction in the Community Development Block Grant target Census Tracts. Under the City of Savannah’s Poverty Reduction Initiative, all agencies seeking funding through the CDBG program under the Public Services category are required to undertake comprehensive efforts aimed at removing the barriers to economic sustainability faced by their clients.

Those barriers were identified as follows: employment, education/literacy, transportation, and housing, access to public assistance, criminal history, substance abuse, and access to child care. In order to qualify for CDBG funding, agencies are required to undertake the role of case managers for their clients, providing referrals and tracking their progress in removing the barriers they individually face.

Step Up Savannah, Inc. works in a variety of ways to encourage all sectors of the community to engage in reducing poverty. The organization acts as a convener, leverages outside resources, adapts effective programs and products, trains neighborhood and nonprofit leaders, and advocates for policies that will improve the lives of low-income families. Step Up uses a participative process that relies upon its diverse board of directors and a network of partners to seek out lasting solutions that enable low-income families to work toward economic self-sufficiency.

Step Up runs an intensive job-readiness training program called Chatham Apprentice Program, which integrates financial literacy and behavioral coaching with employability skills, connecting more than 100 adults a year to jobs and education. It also offers hard-skills classes through Savannah Technical College, as well as encourages adults without a high school diploma to work to obtain a GED. Step Up will find the resources necessary to pay for GED test fees for those who cannot afford the examination.

Step Up partners with Consumer Credit Counseling Service to provide financial education workshops and coaching at worksites, public libraries and in workforce development programs. It combines that work with a “Bank On Savannah” campaign (10 bank partners) that seeks to bring the nearly 20% of Savannah residents that are unbanked into the traditional banking system. In the area of public benefits, it manages a citywide campaign to get uninsured children enrolled in healthcare programs so they are not totally

reliant upon local hospitals' emergency rooms for primary care, as well as assists eligible families in successfully applying for SNAP and CAPS. Finally, in the realm of financial inclusion, Step Up has launched a small-dollar credit-building loan with a local credit union that is offered through employers and competes directly with the car title loan to ensure lower-income residents have access to loans.

The Neighborhood Leadership Academy is offered once a year at Savannah State University, training adults in leadership and policy skills to better advocate for positive change in their neighborhoods.

Individuals who understand how to advocate for their communities contribute to creating a healthier civic dialogue and deeper engagement.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City's Human Services Department (HS) has written guidelines for monitoring sub-recipients to ensure uniform and comprehensive reviews. The following processes and procedures are used for monitoring projects receiving HUD funds:

- Evaluation of program progress
- Compliance monitoring (financial/programmatic)
- Technical assistance
- Project status reports
- Monitoring/technical assistance visits
- Special visits and continued contact with the Subrecipient by the Grants Analyst

Desk Monitoring

Department Analysts are to regularly review each project to verify that it is proceeding in the manner set forth in the grant agreement and in accordance with applicable laws and regulations. The "Risk Analysis" determines if the HS analyst will perform additional technical assistance visits during the program year.

Desk Monitoring Review Process. Desk monitoring is an ongoing process in which the Analyst responsible for overseeing the project uses all available information on hand to review the subrecipient performance in carrying out the approved project. Desk monitoring generally occurs on a monthly basis but at a minimum it should occur at each performance report submittal and fund drawdown request.

The desk monitoring review process enables HS analyst to identify problems requiring immediate attention and to schedule projects for on-site monitoring. Materials used for this review include but are not limited to:

- Amendments/extensions to the grant agreement
- Project Status Reports
- Requests for Reimbursement/Draw-down of Funds Forms; and other supporting documents

On-Site Monitoring

Human Services staff will conduct at least two on-site monitoring of agencies receiving Federal funds which cover the grant period (or more during the grant period for new sub-recipients if needed). Additional visits and technical assistance may be given as needed to address administrative, program or financial management concerns identified during these monitoring visits.

On-Site Review Process. On-site monitoring is a structured review conducted by HS Analysts at the locations where project activities are carried out or project records are maintained. The on-site monitoring visit is normally conducted during the course of a project. The review considers all available evidence of conforming to the approved program, substantial progress toward program goals, compliance with laws, and continued capacity to carry out the approved program. For each sub-recipient, program files are maintained which consist of the following:

- Basic program information
- Onsite programmatic monitoring documentation and reports
- Onsite financial monitoring documentation and reports
- Review of the agency's annual CPA audit
- Monthly financial reports and draw requests for the sub-recipient
- Monthly programmatic reports
- Correspondence and notes of significant telephone conversations

Long-term Compliance

Activities involving real property acquisition or improvement require long-term compliance with the original purpose of the federal assistance. The City of Savannah's department of Real Estate Services maintains a CDBG Real Property Inventory that is updated annually, and confirms that such property is still being used for the intended purpose. The City also carries out an annual review of HOME-assisted rental units, to ensure compliance with the Housing Quality Standards, tenant eligibility, and rent ceilings. City-established poverty reduction performance measures ensure sub- recipients are following the contracts established between the City and the specific agency.

City departments receiving Federal funds will monitor their programs and submit year-end performance data to HS for inclusion into the CAPER.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The table below shows other sources of funds that the City expects to have available and administer for housing and community development activities in 2018. It includes capital expenditures, grants to other agencies, housing rehabilitation, and economic development. It does not include funds shown in prior years' HCD Plans, although several multi-year grants awarded in previous years are still being drawn down. Nor does it show the City's annual operating costs for maintaining services that are vital to the Plan, such as Leisure Services and Community Services.

CDBG, ESG, and HOME funds play a vital role in leveraging these funds, including private funding for housing rehabilitation. CDBG and HOME funds are used to leverage large amounts of volunteer efforts in housing repair and construction programs carried out in partnership with organizations such as World Changers, Group Work Camp, and Habitat for Humanity.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements	2,265,982	298,405	0	2,564,387	10,257,548	Funds will be used for Housing activities, Public Service Programs and Economic Development activities.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	890,611	572,000	0	1,462,611	5,850,444	Down payment assistance, construction financing

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re- housing (rental assistance) Rental Assistance Services Transitional housing	183,495			183,495	733,980	Homeless sheltering, street outreach, homeless prevention, HMIS, and administration
LIHTC	public - federal	Other	0	0	0	0	0	City housing activities will support development of approximately 6- LIHTC units per year, valued at approximately \$150,000 per unit. Non-federal resources include public infrastructure development, city-owned land, CDFI and commercial bank loans.

Table 18 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In 2011, the City of Savannah established the Savannah Affordable Housing Fund (SAHF), a revolving loan fund, to provide short-term financing for development and rehabilitation of workforce and low-income housing. Other sources of leveraged funds for City of Savannah Housing Programs include commercial banks, housing foundations, CDFIs and the Federal Home Loan Bank.

- Down payment assistance: HOME funds for down payment assistance to low-income households are leveraged with permanent mortgages and employer grants to homeowners.
- Infill construction for home ownership: HOME funds are leveraged with construction financing from the SAHF and commercial bank financing for new housing development. Additional resources qualified as matching funds for housing programs include in-kind contributions of labor, materials and professional services. The City of Savannah waived fees for water and sewer taps for HOME eligible infill construction of single-family dwellings, in addition to municipal infrastructure investment for housing development.
- Owner occupied home repair and rental improvement programs: CDBG funds are leveraged with substantial volunteer labor, SAHF, and private grants for critical repairs to maintain housing in safe, habitable condition.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Chatham County/City of Savannah Land Bank Authority acquires vacant, blighted and tax delinquent properties directly in support of community housing and neighborhood revitalization goals identified during the urban redevelopment plan process. CHSA Development, Inc., a community development organization, provides prepared sites for infill development of affordable housing as an equity investment.

Discussion

Emergency Solutions Grant Subrecipients are required to match 100 percent of their grant requests, which can include cash resources provided any time after the start date of the contract. Match contribution must meet all requirements that apply to ESG funds, and must be expended in accordance with the regulatory guidance. Matching requirements must be documented and reviewed by City staff during financial monitoring visits.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Public/Human Services	2018	2022	Non-Housing Community Development	CDBG TARGET AREA	Public/Human Services	CDBG: \$264,366	Public service activities other than Low/Moderate Income Housing Benefit: 134 Persons Assisted
Homelessness	2018	2022	Homeless	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Homelessness	CDBG: ESG: \$183,495	Persons Assisted Homeless Person Overnight Shelter: 800 Persons Assisted Homelessness Prevention: 155 Persons Assisted
Quality Housing	2018	2022	Affordable Housing	CDBG TARGET AREA	Quality Housing	CDBG: \$1,424,023 HOME: \$729,439	Rental units constructed: 60 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Affordable Housing	2018	2022	Affordable Housing	CDBG TARGET AREA	Affordable Housing	CDBG: \$31,600 HOME: \$733,172	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Direct Financial Assistance to Homebuyers: 60 Households Assisted
Business Development	2018	2022	Non-Housing Community Development	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Business Development	CDBG: \$165,500	Businesses assisted: 15 Businesses Jobs created/retained: 25 Jobs

Table 19 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

- 60 Rental units constructed for households with 80% AMI or less.
- 10 New single family homes constructed for households with 80% AMI or less.
- 100 Households with 80% AMI or less to be assisted with housing repairs.
- 60 households with 80% AMI or less to be assisted with down payment for acquisition of existing single family homes.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following chart lists the projects to be funded in 2018 and shows how they address City and HUD defined objectives, and whether they will impact the Neighborhood Revitalization Strategy Area. A key to the objectives is given at the end of the table.

The majority of the federal funds (CDBG and HOME) will be spent on housing programs to foster and maintain an adequate supply of affordable housing in standard condition. This is one of the City’s primary community development goals. Home improvement grants and loans for homeowners will continue to be available through the City’s Housing Department. The City will continue to provide emergency repairs for very low income home owners, both directly and through volunteer programs such as World Changers, Group Work Camp, YouthWorks, Mission Serve, and Rebuilding Together Savannah. These volunteer and owner occupied home improvement programs are administered directly by the City of Savannah.

Projects

#	Project Name
1	Moses Jackson Advancement Center
2	Small Business Assistance Corporation
3	Section 108 Loan Repayment
4	Planning and Grants Administration
5	Property Management
6	Code Compliance and Safety Improvements Program
7	Loan Processing
8	Volunteer and Special Purpose Improvements
9	Community Housing Services Agency (CHSA)
10	Contingency
11	Housing Project Delivery
12	HOME - Dream Maker-Down Payment/Closing Cost Assistance
13	HOME - Development of Vacant/Infill Housing
14	HOME - Non-profit Projects
15	HOME-CHDO Operations
16	HOME-CHDO Reserve-Development Projects
17	City HSG: Home Program Administration
18	ESG18_Savannah

Table 20 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Savannah HCD Plan builds upon existing priorities approved by local authorities which include Public Safety, Infrastructure, neighborhood revitalization, and economic strength and poverty reduction.

Since 2007, public services CDBG funding has been targeted towards poverty reduction in the Community Development Block Grant target Census Tracts. Under the City of Savannah's Poverty Reduction Initiative, all agencies seeking funding through the CDBG program under the Public Services category are required to undertake comprehensive efforts aimed at removing the barriers to economic sustainability faced by their clients.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Moses Jackson Advancement Center	CDBG TARGET AREA	Public/Human Services	Public/Human Services	CDBG: \$186,256
Chatham-Savannah Homeless Authority	CDBG TARGET AREA	Homelessness	Homelessness	CDBG: \$78,110
Small Business Assistance Corporation	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Business Development Workforce Development	Business Development	CDBG: \$165,500
Section 108 Loan Repayment	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Business Development	Business Development	CDBG: \$109,230
Code Compliance and Safety Improvements Program	CDBG TARGET AREA	Quality Housing	Quality Housing	CDBG: \$86,212

Planning and Grants Administration	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Public/Human Services Homelessness Fair Housing & Special Needs Business Development	Public/Human Services Homelessness Fair Housing and Special Needs Business Development	CDBG: \$467,345
Loan Processing	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Affordable Housing	Affordable Housing	CDBG: \$31,600
VOLUNTEER AND SPECIAL PURPOSE IMPROVEMENTS	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	Quality Housing	CDBG: \$488,598
COMMUNITY HOUSING SERVICES AUTHORITY (CHSA)	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	Quality Housing	CDBG: \$49,749
HOUSING PROJECT DELIVERY	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	Quality Housing	CDBG: \$635,464

HOME-Dream Maker - Down Payment/Closing Cost Assistance	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Affordable Housing	Affordable Housing	HOME: \$400,775
HOME - Vacant/Infill Housing Program	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	Quality Housing	HOME: \$178,121
HOME - Non Profit Projects	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	Quality Housing	HOME: \$44,531
HOME -CHDO Operations	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	Quality Housing	HOME: \$44,531
HOME-CHDO Reserve- Development Projects	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	Quality Housing	HOME: \$133,592

CITY HSG: HOME Program Administration	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Quality Housing	Quality Housing	HOME: \$89,061
ESG18_Savannah	CDBG TARGET AREA	Homelessness	Homelessness	ESG: \$183,495
Community Development Block Grant Contingency Funds	CITY OF SAVANNAH NRSA CDBG TARGET AREA	Workforce Development	Workforce Development	CDBG: \$89,175

Table 55 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Nearly all planned activities are located within and targeted to residents of the City’s predominantly low-and-moderate income census tracts. Compared with the city as a whole, the local target area has a significantly older housing stock, a greater population of renter households, a higher percentage of low to moderate income households, generally low adult education levels, more racially or ethnically concentrated areas of poverty, higher poverty rates and disproportionate housing needs, and higher percentages of non-family households or individuals living alone. In addition to a high level of identified need, these areas have a high level of opportunity for rehabilitation, reinvestment, and revitalization.

Geographic Distribution

Target Area	Percentage of Funds
CITY OF SAVANNAH NRSA	86
CDBG TARGET AREA	14

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Savannah strives to improve its use of CDBG, HOME and ESG housing and community development funding to ensure both short-term and long-term improvement within the city and in compliance with HUD regulations.

The basis for allocating funding is to address and, if possible, permanently alleviate dire economic need within the poorest areas of the city. The City of Savannah focuses its CDBG and HOME program funds on programs within our CDBG Local Target Area. The Local Target Area consists of Census Tracts in which 51% of the households are of low income (80% or below Area Median Income). The Local Target Area was developed using 2011-2015 American Community Survey (ACS) income data. In this data set, 80% of the Savannah MSA median household income was \$40,494. The city will continue to use the ACS 5-Year Estimates for determining inclusion in the target area. All money expended outside of the target area conforms to all HUD regulations.

Investments within the geographical area are aligned with housing, homelessness, and economic development needs, and blight reduction. Fifteen percent of HUD funds are directed towards human services that address poverty elimination. In 2017, the Mayor and Aldermen of Savannah established Economic Strength and Poverty Reduction as a strategic priority. The five Census Tracts with the highest concentration of poverty in the 2015 ACS data (CTs 1, 12, 15, 101.01 and 113) have been made the focus area for the 15% human services funding. Only programs that assist families in moving out of poverty may receive allocations from this funding source. In order to receive funding for public service projects, agencies must enter into a competitive process scored by Human Services Department staff. Applicants with the highest point total, as scored by staff, are recommended for funds. Final awards

are determined by City Council.

Sixty-five percent (65%) of HUD funding is dedicated to providing services in the areas of Housing, Economic Development, Neighborhood Improvement, and Public Services. Administration costs receive the remaining 20% of HUD funding.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	134
Special-Needs	
Total	134

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	48
Rehab of Existing Units	80
Acquisition of Existing Units	60
Total	188

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

HOME Homeownership Value Limits

In lieu of the limits provided by HUD, Savannah will use 95 percent of the median area purchase price for single family housing in the jurisdiction annually in accordance with procedures established at § 92.254(a)(2)(iii) which states “If a participating jurisdiction intends to use HOME funds for homebuyers assistance or for rehabilitation of owner-occupied single family properties, the participating jurisdiction may use the Single Family Mortgage Limits under Section 203(b) of the National Housing Act (12 U.S.C. 1709(b).”

AP-60 Public Housing – 91.220(h)

Introduction

Actions planned and included in the City's Consolidated Plan are the actions planned by the Housing Authority of Savannah.

Actions planned during the next year to address the needs to public housing

The implementation of the housing strategies developed in the East Savannah Gateway Transformation Plan continues to move forward. The Housing Authority and East Savannah Gateway development team partner Hunt Companies, are swiftly moving forward with the mixed finance development of The View at Oglethorpe. The first phase of the project is currently leasing. This new community that includes affordable and market rate units is the cornerstone of the transformation of the East Savannah Gateway and replaces the demolished Robert Hitch Village public housing community.

HAS is also revitalizing a large portion of its public housing real estate portfolio under HUD's new national Rental Assistance Demonstration Program (RAD). RAD is a central part of HUD's rental housing preservation strategy, which works to preserve the nation's stock of deeply affordable rental housing. RAD will allow public housing authorities to convert the existing public housing ACC-based subsidy stream, operating and capital funding to a new subsidy stream.

The first RAD redevelopment efforts began in 2017 with the new River Pointe I (formerly Fred Wessels Homes and River Pointe II (formerly Edgar Blackshear Homes) as part of the total redevelopment of the Hitch Village site and the surrounding area. Herbert Kayton Homes is the next public housing community slated for RAD renovation work, after upgrades to the community in 2016.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

In 2003, HAS initiated its homeownership program under its HOPE VI grant and added a Homeownership Specialist to the staff to work with individuals who met certain eligibility requirements and were interested in purchasing a home.

HAS staff works to promote the Family Self-Sufficiency (FSS) Program to public housing and voucher participants. The FSS Program allows participants to establish an interest-bearing escrow account during the five-year program which includes job training, employment counseling, case management services, household skill training, and homeownership counseling. Upon fulfillment of the program, families receive the funds in the escrow account which may be used to purchase housing through the Homeownership Program.

The Homeownership Program is a federally funded program that allows families with a Housing Choice Voucher to use the voucher as part of their monthly mortgage payment to purchase a home rather than rent. The Homeownership Program is for first time homebuyers, a person who does not own a home or has not owned a home during the past three years.

Since the inception of the program in May 2003, 122 families have purchased homes. To date, no homebuyer has defaulted on their mortgage. The program's success is due to the homeownership specialist who works closely with the prospective homebuyer through every step of the process and provides post-counseling to ensure the homebuyer remains in good standards with their mortgage lenders and maintains their homes. This program will continue to guide prospective homebuyers towards homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

HAS does not have a troubled designation; therefore, it is not necessary to provide financial or other assistance to remove such a designation during the next year.

Discussion

The Housing Authority of Savannah will continue to conduct five year planning and annual planning to meet the needs of HAS residents.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Savannah and the Homeless Continuum of Care (CoC) through various contracts support efforts to address homelessness and special needs populations. The most effective CoC programs include City 54, a 54-unit scattered site program, Dutchtown, a single site project managed by Union Mission with 48 units, and a tenant-based rental voucher program managed by the Housing Authority of Savannah.

Youth are served for short-term periods by Park Place Outreach and for longer periods by Greenbriar Children’s Center. Transitional programs are now less supported by the CoC due to the critical need for long term affordable housing. Discussions are now in process to encourage transitional programs to consider morphing into permanent housing.

The Chatham Savannah Authority for the Homeless (CSAH) is the lead agency for the homeless Continuum of Care in Chatham County, Georgia. The mission of CSAH is ‘To lead the effort to build and sustain community practices to end homelessness.’ An essential element of this work is to ensure appropriate and accurate data collection of homeless counts and services within the CoC. The Chatham Savannah CoC partners with the Department of Community Affairs (DCA) to ensure this data collection occurs via the Homeless Management Information System (HMIS) called Client Track. This new system was implemented in 2017.

CSAH HMIS data collection/reporting/training responsibilities include:

- Ensuring direct service providers in the CoC consistently use the HMIS (Client Track),
- Ensuring member CoC agencies collect a range of required data such as case management, food options, shelter options, mental health and substance abuse services and other referrals,
- Providing training and support of CoC member agency staff using the HMIS system to ensure quality of data,
- Partnering with DCA to ensure changes/upgrades to the HMIS system does not negatively impact the data collection system, and
- Ensuring agencies have the capacity to collect data including staffing and equipment capacity.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

1. Provide outreach services, sheltering and housing assistance to persons who are homeless or at

- risk of homelessness,
2. Provide supportive housing annually for homeless persons with long-term problems or special needs,
 3. Assist homeless persons in accessing permanent housing, increase incomes and/or attaining self-sufficiency,
 4. Assist low and moderate income households in retaining or securing affordable rental housing.

The City of Savannah provides critical annual financial support to the CSAH to ensure operations are sustained and other homeless service providers receive adequate support.

A substantial system of street outreach, emergency shelter, feeding sites, clothing distribution sites and to a lesser degree mental health and substance abuse services exist. The ACT (Assertive Community Treatment) program targets the chronically hard to serve mentally ill population. It is an available option to homeless program staff to address emergency mental health cases. The most consistent component of the system for homeless individuals is access to food. Other services mentioned are based on availability and are not guaranteed given substantial and growing numbers of homeless persons in the community. An increase of 289 persons certified as homeless occurred between 2015 and 2016. The annual count of homeless persons served in 2016 is 4,513 persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City's Emergency Solutions Grant funds are used to assist emergency shelters and/or transitional housing programs. Transitional housing options are available at Union Mission (Grace House), Economic Opportunity Authority (EOA) (Austin House) and Old Savannah City Mission. The ultimate goal of these programs is to move persons into permanent housing. Additional funding sources are being sought to develop permanent housing for persons transitioning out of shelters or transitional housing. Many agencies receiving CDBG and/or ESG funds provide the needed support services to assist these persons to maintain their independence after they have moved into permanent housing.

The following elements are in process to address the emergency shelter needs of homeless persons:

- The CoC supports the Housing First Model to ensure individuals are quickly housed.
- Effective January, 2018 the CoC engaged in a Coordinated Entry System that prioritizes those hardest to serve as first recipients of resources (including housing, if available).
- Housing development planned to provide homeless veterans access to affordable permanent housing.
- Housing eviction data will be made public to support needed change with respect to affordable housing policy and practice.
- CSAH will continue to work with CoC nonprofit agencies via a Consultant, to drive deep collaboration to strengthen outcomes for the homeless population.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Limited success with respect to making the transition to permanent housing as well as limiting shelter stay time is the norm in our community due to lack of affordable housing. To aid homeless agency staff to best utilize limited access to housing, the following supports are in place:

- CSAH has staff available Monday-Friday all day to meet with walk-in clients at their office. Individuals receive available services and are encouraged to get on the housing wait list. Other CoC agencies also take walk-ins including Union Mission, Salvation Army, Inner City Night Shelter and Old Savannah City Mission.
- CSAH holds monthly 'Case Conference' meetings for Continuum of Care (CoC) organizations. Case Conference is attended by all CSAH case managers (most who are outplaced at agencies). Other CoC agency case managers also attend. The purpose of Case Conference is to allow for sharing of ideas, problem solving of challenging cases and resource sharing of options related to housing access. Participants also address strategies for keeping individuals in their current housing.
- CSAH holds quarterly CoC Provider Leadership meetings (attended by agency Executive Directors) to address larger policy issues and concerns. Recent work has included problem solving around medically fragile homeless persons in shelters who are discharged from local hospitals, and the need for respite beds.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City uses a portion of its ESG funds for homeless prevention programs. ESG is intended to target persons facing housing instability to include individuals and families who are currently in housing but are at risk of becoming homeless and need temporary rent or utility assistance to prevent them from becoming homeless or assistance to move to another unit (prevention). ESG funds are to help program participants pay for rent, utilities, security deposits and rent in a new unit, and other financial costs or services as described in the ESG Notice.

CSAH staff work with hospital and jail personnel on discharge planning for individuals who are homeless. A big emphasis is to help personnel understand the affordable housing market and the high likelihood of the client remaining homeless upon release. We address the importance of first exhausting family and friend options for housing for these individuals.

Discussion

The City of Savannah and its partners will continue to provide services for its homeless and other special needs populations.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The cost of housing and incentives to develop, maintain and improve affordable housing are all affected by market conditions, housing finance, and public policies. The City's Housing Department created an Affordable Housing Task Force which identified barriers to and solutions for affordable and workforce housing in the City of Savannah. The Task Force published its report in the summer of 2008. The report addressed possible solutions to regulatory barriers in the community—as well as at the state and federal levels. Specific barriers and needs identified in the Affordable Housing Task Force report include:

- Financing for affordable housing.
- Zoning and subdivision regulations.
- A shortage of safe, decent rental property for moderate and low income households.
- Affordable Multi-Family Housing Property tax rates disproportionately burden owners of affordable rental property. Affordable housing developed with public subsidy is taxed at the market rate values. This creates a disproportionate tax compared to the property income.
- Cloudy Title Heirs Property – Savannah's high rate of vacant, abandoned and blighted housing is related to cloudy title and inheritance issues preventing heirs from maintaining or selling a property.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The 2018-2022 Consolidated Plan outlines several goals in the areas of quality housing, affordable housing, and fair housing and special needs housing.

Quality, Affordable Housing

To have a city with ample housing in good condition for low-and-moderate income households, over the next five years the City of Savannah will fund and/or support the following strategies that:

- Redevelop vacant, blighted, and substandard property as affordable workforce housing.
- Repair substandard owner-occupied workforce and housing to maintain habitability and reduce blight.
- Expand partnerships to provide volunteer-based property improvement services year-round.
- Install/Improve public infrastructure necessary to support new affordable housing development.
- Support housing code and property maintenance code enforcement.
- Support quality housing development in proximity to transit and employment.
- Support housing development and retrofits with accessible features for seniors and the disabled.
- Support non-profit housing developers and work with for-profit developers to increase the supply of affordable housing.

- Support the development of a comprehensive regional affordable and workforce housing strategy.
- Provide grants and/or loans to help maintain rental properties in safe, habitable condition.
- Assist qualified home buyers with down payment and closing cost assistance.
- Increase and diversify investment in the Savannah Affordable Housing Fund.
- Expand employer assisted home purchase programs with area employers.
- Work with banks to increase financing for affordable rental and homeowner housing.
- Leverage significant private investment with federal, state and local housing funds.
- Support Low Income Housing Tax Credit applications for affordable rental housing development.
- Increase financial capacity for affordable housing by assisting a local non-profit housing organization gain CDFI designation from the Treasury Department.
- Assist low and moderate income households in addressing financial and legal issues negatively affecting their housing opportunities.
- Support pre- and post-purchase housing education and counseling that enables households to successfully purchase and retain their homes.
- Provide low-income property owners with affordable estate planning and legal services to resolve cloudy title issues.

Discussion:

Recommendations from the City of Savannah’s 2017 Strategic Plan and from the Affordable Housing Task Force continue to guide the City’s affordable housing strategy for development, retention and occupation of affordable housing, including growth of the Savannah Affordable Housing Fund (SAHF) with a sustainable funding source recommended by the SAHF Advisory Committee. Since 2012, the city invested \$1,100,000 in the SAHF. The SAHF also seeks to leverage private investments from banks, employers and others—including \$84,000 in 2017. In addition, CHSA, Inc., a non-profit housing organization that manages the SAHF, was certified as a Community Development Financial Institution (CDFI) in 2017 and will seek to leverage new CDFI investments for the SAHF. SAHF and other funds the City receives from HUD will be used, whenever possible, to leverage additional private and public investment.

Cloudy Title Heirs Property – The Georgia State Legislature revised the eminent domain law in 2017, once again enabling use of eminent domain as a tool for clearing cloudy title. The City began testing the use of eminent domain in 2017, and it will also continue to explore other options including working with Georgia Legal services to help heirs clear title and to help living property owners prepare wills. The City will also work with the local Land Bank Authority to clear title and sell tax delinquent property. Cloudy title and heirs property “owners” are unable to secure financing to improve or sell their property. As a result, the property too often becomes vacant and blighted—hurting property values in neighborhoods and making it hard for property owners with clear title to improve their property, attract renters and attract buyers. This, in turn, can lead to criminal behavior, serious crime, arson, and widespread blight

and disinvestment that makes neighborhoods unsafe and costly for local government, and tax payers, to maintain.

Fair Housing and Special Needs Housing

Housing goals in the areas of fair housing and special needs housing are to seek a city in which housing is accessible and available to all persons, including those with special needs, and is compliant with the Fair Housing Act

The City will fund and/or support activities that:

- Educate landlords, tenants, and property managers on the benefits of the Housing Choice Voucher program and the obligations and responsibilities of tenants, landlords and the public housing authority.
- Provide fair housing enforcement services.
- Establish a portal on the City's website for registration of fair housing discrimination complaints.
- Incorporate fair housing education into first time homebuyer education sessions, including information on how to identify and avoid predatory loan products.
- Conduct an informational forum on housing and accessibility modifications in partnership with local organizations that provide services to persons with disabilities.
- Provide training on fair housing accessibility issues to local code enforcement officials, design professionals and property owners.
- Monitor fair housing legislation at the state level for potential impacts on the City's fair housing activities.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs –

Meeting the needs of those in poverty remains a City Council priority as evidenced by the development of the City of Savannah’s 2018-2025 Strategic Plan, Savannah Forward. Economic Strength and Poverty Reduction is identified as one of five Council priorities in the plan which addresses the needs of underserved residents [to] break the intergenerational cycle of poverty...”

Job training and better employment opportunities for underserved populations is a need in our community. Poverty reduction programs such as the Moses Jackson Advancement Center (MJAC), and Step Ups’ Chatham Apprentice Program (CAP) are being funded by the City’s general fund, which provide employment services, life skills training, work training, and job placement services to low-moderate income persons.

MJAC is a multi-purpose training and development facility designed to assist individuals in improving their opportunities for advancement through ongoing training and development. MJAC’s programs and services are made available on-site through partnerships with multiple local educational institutions, business partners, and area non-profits. Partners such as Step Up Savannah provides services at MJAC alleviating several obstacles for underserved populations by bringing the services to their community.

Step Up Savannah’s Chatham Apprentice Program (CAP) is a workforce training program which partners with employers, government leaders, and social services providers to provide a holistic approach to employability training. The class consists of an intensive four-week training that includes individual and facilitated group work covering topics such as effective communication, interview skills, conflict resolution, and professionalism. All participants receive one-on-one coaching which includes working with both the employee and the employer to ensure long-term success after employment. CAP partners with Consumer Credit Counseling Services for financial education, Heads Up Guidance Services for behavior counseling, and Georgia Legal Services Program for record restriction assistance.

In addition to the employability training, Step Up Savannah CAP matches eligible participants with hard skills training (forklift safety, customer service) to provide entry into career fields with higher starting wages, an opportunity for career advancement and to be more competitive in the workforce. In addition to the Transportation Worker Identification Credentials card, forklift safety training and jockey truck training certifications, Step Up Savannah CAP will incorporate a customer service training and work with local unions in 2018 to increase participant’s skills. The program also offers these additional trainings in partnership with Savannah Technical College and the Department of Labor.

Actions planned to foster and maintain affordable housing

Recent legislation on eminent domain now enables the city to obtain clear titles on “heirs properties” that are blighted, abandoned or vacant and return it to productive use with new or rehabilitated single family housing.

The City has initiated a neighborhood revitalization program to target distressed areas with a comprehensive effort to address crime, blight, and disinvestment. Agencies from all city departments work collaboratively with neighborhood leaders and each other to target cost-effective measures at neighborhood problems.

Actions planned to reduce lead-based paint hazards

The City of Savannah supports the development of new housing affordable to moderate and low income households. New housing constructed with Low Income Housing Tax Credits and HOME funding is free of lead paint and includes healthy home strategies.

Most housing in the City of Savannah was built before 1978 and may have lead based paint (LBP). Savannah's housing stock is more prone to LBP hazards because of the following conditions – older units built before 1960, in poor condition, or unsafe renovation or maintenance.

The actions associated with the Georgia Lead Hazard Control Program implementation represent the largest single source of funding and therefore remediation of lead-based paint hazards to which the City has had access, to date. Housing with children identified as having Elevated Blood Levels of lead (EBLs) were prioritized in the program. However, an estimated 7,178 households with children occupy dwellings built before 1978.

The City of Savannah Housing Department programs have integrated compliance with HUD Lead Safe Housing Rule 24 CFR 35 in department policies and procedures. Application materials distributed to the public include lead safety information and each applicant for assistance acknowledges reading an EPA document titled "Protect Your Family from Lead in Your Home," LBP warning statement in contracts, testing for Lead Based Paint on all homes built before 1978, and disclosure of known LBP hazards.

Housing Department rehabilitation specialists are trained and maintain certification for Lead-based Paint inspection and clearance. Lead Safe Work Practices are required for all paint-disturbing repair and rehabilitation activities to housing built before 1978 where LBP is present or has not been tested.

In 2011, the Housing Department and the State of Georgia was awarded a \$2.1 million dollar grant for 2011-2013 to assist Savannah in alleviating Lead-Based Paint Issues. With this grant, the city hopes to implement lead hazard controls in 120 housing units in the City of Savannah using \$1,128,000 in implementation funding.

Actions planned to reduce the number of poverty-level families

Community Development Block Grant (CDBG) public service dollar have, since 2007, been designated for programs which undertake comprehensive efforts at removing the barriers to economic sustainability faced by residents. The City of Savannah has as its long-range goal, the elimination of poverty in all areas of the city. The reduction of poverty levels in the city, and particularly in the CDBG target census tracts will be the paramount focus of all HCD-related programs for this year.

In 2018, the City of Savannah will undertake comprehensive efforts to address the barriers to economic sustainability faced by its residents which have been identified as follows: employment, education/literacy, transportation, and housing, access to public assistance, criminal history, substance abuse, and access to child care by implementing “Connecting the Dots”, a three-phased local approach to meeting the needs of those in poverty by identifying barriers, increasing awareness of services and connecting those in needs with resources and jobs. The first phase, a Conversation on Poverty, will bring together service providers, government & public institutions, private sector employers, faith-based and community organizations in an intense work session focused on increasing awareness about local services to assist families in poverty; identifying and understanding barriers to reaching and connecting families in poverty to services and share best practices. The second phase, A Day of Services, mobilizes local partners to provide a Day of Service to local families and individuals seeking to advance out of poverty. The third phase, a Job Fair and Hiring Event, connects employers with job seekers in an informal setting. The Job Fair also gives job seekers the opportunity to learn more about potential employers and the opportunities available in the Savannah area. The City of Savannah will partners with the Chamber of Commerce to recruit employers with job openings and WorkSource Coastal to provide soft skills training and onsite resume development assistance to ensure applicants are better prepared for work.

The City of Savannah’s general fund contribution to social service agencies, Community Partnership program strives to align local resources with strategic priorities to support a variety of programs that meet the needs of youth, seniors, families and special populations such as those living in homelessness or with special needs. The Chatham Apprentice Program (CAP), operated by Step Up Savannah, is one such program available to persons living in poverty to improve their living conditions. The Neighborhood Improvement Association and Step Up Savannah, with the City, promote the use of the federal Earned Income Tax Credit through its VITA program.

The City of Savannah will continue to support and fund initiatives which address barriers faced by low-income individuals as well as provides options for individuals, organizations, and businesses to improve the economic mobility of all of Savannah’s residents.

Actions planned to develop institutional structure

There are no anticipated changes to the institutional structure planned in 2018.

Actions planned to enhance coordination between public and private housing and social service agencies

As grantee and recipient of Emergency Solution Grant funds, the City of Savannah, through its sub-recipients assists individuals at risk of homelessness by providing financial assistance for rent, moving expenses and utility assistance. The City also coordinates its efforts with the local Public Housing Authority and social service agencies to provide services that allow individuals access to permanent housing and the assistance they need to achieve self-sufficiency.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	298,405
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	
3. The amount of surplus funds from urban renewal settlements	
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	
5. The amount of income from float-funded activities	
Total Program Income	298,405

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	
	97.88% 2015, 2016, 2017

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will use its HOME funds as prescribed in 24 CFR 92.205(b) to increase the supply of quality, affordable housing and down payment assistance to income-qualified households, including:

1. Infill Development of Affordable Housing – HOME funds for development financing for the construction of affordable owner occupied housing and, if necessary, development subsidies where development costs exceed market value of the completed housing.
2. Down Payment Assistance to income-qualified, HOME eligible households for acquisition.
3. CHDO Operating Assistance, Capacity Building, and/or Project Pre-development Loans.

The City will not use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds and will not use HOME funds for Tenant Based Rental Assistance.

City of Savannah HOME Down Payment Assistance Process

1. **Eligibility:** Client submits completed application package to Housing Dept. Loan Officer (LO) who determines program eligibility in compliance with all HUD and Dept. of Housing policies.
2. **Participant Intake:** client submitted application package for income from the household in accordance with 24 CFR 92.203(a)(2) and 24 CFR 92.203(b) and the “Technical Guide for Determining Income and Allowances for the HOME Program.” The client must provide a copy of the Homebuyer Education Course Certificate to verify attendance.
3. **Income Eligibility Determination:** Program officer calculates Annual Income from source documentation through the use of the “Computing Gross Annual Income Form” and applies the most current HUD guideline for AMI in the Savannah MSA to determine eligibility, in accordance with 24 CFR 92.2 and 24 CFR 92.254(a)(3)
4. **Mortgage Underwriting and Subsidy Layering:** Dept. of Housing Programs require homebuyers to obtain a written commitment for a first mortgage and sales contract on a home, meeting DOH criteria as listed in the Housing Program Guidelines, and HUD HOME requirements before down payment assistance can be committed.
5. **First Mortgage Pre-Approval:** Client in contacts a lender of their choice to receive approval for a First Mortgage Loan (DM assistance comes in the form of a second mortgage loan) to acquire fee simple title.
6. **Property Identification:** Initial review of the client identified potential property for program compliance with to ensure value of home will not exceed 95% of area median purchase price (24 CFR 92.254(a)(2) and 24 CFR 612(c)
7. **Environmental Review** is completed for specified property. LO reviews lender loan package and good faith estimate to verify the terms of the loan financing are within the parameters of the lending guidelines.
8. **Re-verification of Income:** LO sends source income/asset documentation to another Lending Services staff for re-verification of income in accordance with 24 CFR 92.203 and the “Technical Guide for Determining Income and Allowances for the HOME Program.”
9. **Underwriting and Subsidy Layering:** All documents from “DM Loan Checklist” must now be submitted by lender and client and LO underwrites the loan by completing the underwriting procedure to determine direct assistance loan amount using Housing Program Guidelines
10. **Loan Committee:** LO meets with the DOH Loan Committee to present completed loan documentation and loan package for approval. Loan Committee reviews presentation and makes approval decision based upon program compliance.
11. **Preliminary Approval:** LO sends Preliminary Commitment Letter to lender and initiates HQS inspection of the unit.

12. **Commitment/Closing:** After HQS inspection complete and approved, LO issues a Commitment Letter to Lender, prepares and delivers closing instruction to closing attorney, prepares Promissory Note(s), Occupancy rider, Real Property Purchase Addendum, the Truth-in-Lending Disclosure Statement.
13. **Record Keeping:** All submitted documentation is retained in an activity-specific client folder on site.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Savannah will use the recapture option for homebuyer activities. The requirements below are included in the City's Single-Family House Purchase Loan Agreement.

Repayment Triggered by a Transfer of Title During Affordability Period:

The Shared Net Proceeds model is used when determining the amount of the HOME funds, if any, that are subject to recapture during the Affordability Period when title to the house is transferred as the result of a sale, foreclosure, transfer in lieu of foreclosure, assignment of an FHA insured mortgage to HUD, or other approved and legal method of title transfer.

Positive Net Proceeds:

If upon title transfer during the Affordability Period there are Net Proceeds but the Net Proceeds are not sufficient to recapture the entire HOME funds provided plus enable the homebuyer to recover their down payment and any documented, City approved, investment in the form of capital improvements made by the homebuyer to the property since purchase, the City and homebuyer may share the Net Proceeds.

Net Proceeds are funds available, if any, after subtracting the repayment of loans superior to HOME loans and associated legal, closing, and/or realtor costs from the sale price of the property at the time of title transfer. Net Proceeds, if any, will be divided proportionately as set forth in the following mathematical formulas:

$$\text{HOME Investment} / (\text{HOME Investment} + \text{Homeowner Investment}) \times \text{Net Proceeds} = \text{HOME amount to be recaptured}$$

$$\text{Homeowner Investment} / (\text{HOME Investment} + \text{Homeowner Investment}) \times \text{Net Proceeds} = \text{Amount due Homeowner}$$

If there are positive Net Proceeds the HOME loan(s) will be repaid in accordance with the Promissory Note. HOME funds recaptured along with associated interest and penalties, if any, will not exceed those amounts outlined in the Promissory Note.

Zero or Negative Net Proceeds:

If there are zero or negative Net Proceeds, and the homebuyer has complied with the terms of their HOME loan and this Agreement, the homebuyer will not have to repay any of their HOME loan.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The requirements below concerning affordability of units acquired with HOME funds are included in the City's Single-Family House Purchase Loan Agreement.

The homebuyer must maintain ownership and reside in this property as the homebuyer's primary residence from the date of the recording of the deed until the end of the Affordability Period.

Direct HOME Subsidy and Affordability Period

<\$15,000 - 5 Years

\$15,000 to \$40,000 - 10 Years

>\$40,000 - 15 Years

Noncompliance with Residency Requirement:

Noncompliance by the homebuyer with regard to the principal residency provision of the HOME program during the Affordability Period may constitute a default in the HOME mortgage and may nullify any HOME loan forgiveness unless the default is corrected in a timely manner under a plan approved by the City. In the event a principal residency default is not satisfactorily cured in a timely manner, the City will hold the homebuyer responsible for repayment of all HOME loans and associated penalties. To ensure that homebuyers do not default on principal residency requirements, homebuyers must not permanently move from or lease their principal residence purchased with the assistance of HOME loans during the Affordability Period.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City will not use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The Emergency Solutions Grant (ESG) is designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly gain stability in permanent housing after experiencing a housing crisis and/or homelessness. The City of Savannah's written standards are included in the 2018-2022 HCD Plan as an attachment.

2. If the Continuum of Care has established centralized or coordinated assessment system that

meets HUD requirements, describe that centralized or coordinated assessment system.

The Savannah-Chatham County area is currently serviced by the United Way of the Coastal Empire's 211 Information and Referral line which offers information about food, housing, employment, childcare, transportation, health services, senior services and more. Effective January 20, 2018 the CoC will engage a Coordinated Entry System that will prioritize the hardest to serve as first recipients of resources, (including housing, if available).

Although the Savannah-Chatham County CoC does not yet have a fully operational Coordinated Entry process, members of the CoC have met, established community priorities and have agreed upon a number of items. There are several components in place, including the type of coordinated entry model the CoC will use, who will be the lead implementer for the process, the focus population, the referral process, the data system to be used, and the staffing model. Also, a flow chart of services (which includes all homeless service providers in the CoC) has been developed. The Barriers to Housing Stability Assessment, which is a simple tool to rapidly assess participants' needs, will be utilized as a pre-screening tool. The Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) is a triage tool which will also be used to quickly assess the health and social needs of homeless persons and match them with the most appropriate support and housing interventions that are available. The CoC will be working with the new Georgia HMIS system, ClientTrack, which is intended to provide the community with an accurate count of its homeless population, deliver a comprehensive client history, provide a mechanism for more efficient referrals, and prevent the duplication of services. The system is used to capture services provided to individuals that are homeless or at risk of homelessness. Approximately 450 agencies and 1,350 end users will be on the new system. The VI-SPDAT tool will be configured in the Management Information system to meet the needs of the local community. Community agencies continue to work together to further develop and implement this process.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Savannah is the recipient of an annual allocation of ESG funding from the United States Department of Housing and Urban Development. As grantee, the City issues notices of funding availability/requests for proposals as part of its annual Housing and Community Development One Year Action Plan process for awarding ESG funds to eligible sub-recipients. Agencies will provide assistance related to the housing of persons at risk of becoming homeless and housing persons that are currently homeless, as well as provide housing relocation and stabilization services. All funded agencies are required to follow federal guidelines in the implementation of their ESG programs.

Grant Applications. Requests for funding are made on a standard application form and are carefully reviewed and evaluated. Points are given for 15 criteria, covering community need, program effectiveness, agency capacity, and track record. Staff recommendations for funding are based on the resulting scores. Ineligible projects are screened out prior to the start of the evaluation process.

Applications must include a detailed description of an agency's qualifications for managing the proposed program. There must be program staff that has experience managing a program similar to that for which ESG funds are being requested. There must also be experience on staff or on the board for providing financial management of grant funds as required by the City in its reporting to HUD.

Proposed Performance Objectives. Applications must list proposed service goals and objectives. Objectives must be measurable, with outcome indicators that directly affect the problem that the service was designed to address; not simply a count of numbers served. Each proposed objective should have at least one measurable indicator. Applications must address at least one City Council Priority. Evaluation results or the success in meeting goals and measures will be a key determinant when considering renewal of funding for the next ESG funding cycle.

Contractual Agreements. The City enters into a two-part contractual grant agreement with each sub-recipient. Part I of the agreement describes the tasks to be performed with the grant funds, the results to be achieved, and other conditions specific to the project. Part II lists all federal standards with which the agency must comply. Each funded activity is assigned to city staff to ensure compliance.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The local CoC bylaws states, at least one of the members, appointed under paragraph (8) of subsection (a) shall be a homeless person or a person who has been homeless. The Board of Directors of each participating agency in the CoC is also required to have homeless participation. Therefore, the City will disseminate an annual survey to the appointed homeless representative on each partner agency's Board of Directors. A summary of the survey results will be provided to each respondent and provided to the CoC and the results will be taken into consideration as priorities are established for the planned use of ESG funds.

The local Continuum of Care Board of Directors also has a formerly homeless individual on its board.

- 5. Describe performance standards for evaluating ESG.**

Program performance for the Emergency Solutions Grant Program will be evaluated annually for each sub-recipient program approved in the Annual Action plan. Department Analysts regularly review each project to verify that it is proceeding in the manner set forth in the grant agreement and in accordance with applicable laws and regulations.

On-Site Performance Evaluations. On-site Performance evaluations or monitoring visits are a structured review conducted by HS Analysts at the locations where project activities are carried out or project records are maintained. The on-site monitoring visit is normally conducted during

the course of a project. The review considers all available evidence of conforming to the approved program, substantial progress toward program goals, compliance with laws, and continued capacity to carry out the approved program. For each sub-recipient, program files are maintained which consist of the following:

- Basic program information.
- Onsite programmatic monitoring documentation and reports.
- Onsite financial monitoring documentation and reports.
- Review of the agency's annual CPA audit.
- Monthly financial reports and draw requests for the sub-recipient.
- Monthly programmatic reports.
- Correspondence and notes of significant telephone conversations.

Each program will receive two formal onsite monitoring visits per year. A monitoring visit will consist of a single programmatic or financial visit. Technical assistance visits will be conducted separately or in conjunction with a programmatic or financial visit based on the results of the initial risk determination.

Desk Performance Evaluation

Desk monitoring is an ongoing process in which the Analyst responsible for overseeing the project uses all available information on hand to review the subrecipient's performance in carrying out the approved project. Desk monitoring is generally to occur on a monthly basis but at a minimum it should occur at each performance report submittal and fund drawdown request.

The desk monitoring review process enables the Human Services Analyst to identify problems requiring immediate attention and to schedule projects for on-site monitoring. Materials used for this review include but are not limited to:

- Amendments/extensions to the grant agreement;
- Project Status Reports;
- Requests for Reimbursement/Draw-down of Funds Forms;
- Other supporting documents.

Discussion:

Appendix - Alternate/Local Data Sources

1	Data Source Name 2010 Census
	List the name of the organization or individual who originated the data set. Data correction from 2000 Census
	Provide a brief summary of the data set. Data correction from 2000 Census
	What was the purpose for developing this data set? Data correction from 2000 Census
	Provide the year (and optionally month, or month and day) for when the data was collected. Data correction from 2000 Census
	Briefly describe the methodology for the data collection. Data correction from 2000 Census
	Describe the total population from which the sample was taken. Data correction from 2000 Census
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Data correction from 2000 Census
	Data Source Name ACS 2011-2015
	List the name of the organization or individual who originated the data set. Data correction from ACS 2008-2012
Provide a brief summary of the data set. Data correction from ACS 2008-2012	
What was the purpose for developing this data set? Data correction from ACS 2008-2012	
Provide the year (and optionally month, or month and day) for when the data was collected. Data correction from ACS 2008-2012	
Briefly describe the methodology for the data collection. Data correction from ACS 2008-2012	

	<p>Describe the total population from which the sample was taken.</p> <p>Data correction from ACS 2008-2012</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Data correction from ACS 2008-2012</p>
3	<p>Data Source Name</p> <p>PHA - Housing Authority of Savannah</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Data updates from Housing Authority of Savannah</p>
	<p>Provide a brief summary of the data set.</p> <p>Data updates from Housing Authority of Savannah</p>
	<p>What was the purpose for developing this data set?</p> <p>Data updates from Housing Authority of Savannah</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Data updates from Housing Authority of Savannah</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Data updates from Housing Authority of Savannah</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Data updates from Housing Authority of Savannah</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Data updates from Housing Authority of Savannah</p>
4	<p>Data Source Name</p> <p>Homeless Authority 2016 Annual Homeless Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Data updates from Chatham-Savannah Authority for the Homeless</p>
	<p>Provide a brief summary of the data set.</p> <p>Data updates from Chatham-Savannah Authority for the Homeless</p>
	<p>What was the purpose for developing this data set?</p> <p>Data updates from Chatham-Savannah Authority for the Homeless</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Data updates from Chatham-Savannah Authority for the Homeless</p>

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	<p>Describe the total population from which the sample was taken.</p> <p>Data updates from Chatham-Savannah Authority for the Homeless</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Data updates from Chatham-Savannah Authority for the Homeless</p>