City of Savannah
Housing & Community Development Program

Five Year (2018-2022) Consolidated
Housing and Community Development Plan
and
2018 One-Year Action Plan Recommendations

September 28, 2017
The City’s Five Year Housing and Community Development (HCD) Plan…

• Serves as the blueprint for how the City will assist low and moderate income persons and neighborhoods within the city limits of Savannah.

• Is developed every five years by the City’s Community Planning & Development Department through an extensive planning process involving residents, community groups, City departments, agencies, and the general public.

• Establishes community priorities and performance goals for eligible activities in the areas of: housing, economic development, neighborhood revitalization, homeless assistance and other human services.

• Meets federal comprehensive planning requirements and must be approved by the U.S. Department of Housing and Urban Development (HUD).
The One Year Action Plan…

- Is the City’s official proposal to HUD for use of federal funding received on an annual basis to assist the City in achieving its Five Year HCD Plan goals.

- Identifies the specific programs, service providers, performance goals and funding levels proposed to address the needs of low and moderate income residents and neighborhoods.

- Is the culmination of a planning and budget allocations process that must comply with the City’s HUD-approved public participation plan including:
  - Two public hearings
  - An open-competitive grant application process
  - Public advertisement
  - 30 day comment period

- Must be reviewed and approved by U.S. HUD.
Federal Entitlement Funds...

- Annual grants awarded directly to “Entitlement Communities”

- “Entitlement Communities” - metropolitan cities with populations of 50,000 or more. (Smaller cities receive funding through the state.)

- Grant amounts are determined by HUD using a statutory formula (Formula includes measures of community need, e.g. poverty, population, housing age/overcrowding, growth lag/rate, etc.)

- HUD Entitlement Grants include:
  - Community Development Block Grant (CDBG)
  - HOME Investment Partnership Grant (HOME)
  - Emergency Solutions Grant (ESG)
Five Year Consolidated Housing & Community Development (HCD) Plan

1. Community Needs

2. City Council Priorities (City Strategic Plan)

3. Local Housing & Community Development Goals & Objectives

Five Year Plan Development
Community Input Activities

- March 9th **First Public Hearing**

- **Needs Survey:** 231 responses
  - 28 neighborhood associations
  - 165 residents
  - 66 representatives of social service agencies

- **Consolidated Plan Work Sessions**
  - Quality and Affordable Housing
  - Economic/Workforce Development
  - Homelessness/Human Services
  - Fair Housing and Special Needs

**Contact with External Partners for Required Plan Components**
- Housing Authority of Savannah
- Chatham-Savannah Authority for the Homeless
- Metropolitan Planning Commission
- Fair Housing Council
- Non-profit & Other Service Providers
- Step Up Savannah
HCD Plan Overview

Community Needs Survey – Top 5 Needs

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

**Economic Development**
- Job training and employment assistance programs
- Job development/job creation
- Public transportation to job centers
- Small business training
- Small business loans
HCD Plan Overview

Community Needs Survey – Top 5 Needs

**Housing**
- Energy efficiency improvements
- Homebuyer education/credit counseling
- Housing repair and rehabilitation assistance
- Affordable housing for homebuyers
- Home modifications for persons with disabilities

**Neighborhoods**
- Public safety enforcement/awareness
- Blight reduction and neighborhood beautification
- Street and sidewalk improvements
- Community activities (recreation, senior programs, after school programs)
- Property code enforcement
**GOAL:** 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.

**5 YEAR OBJECTIVE(S)**

- Assist 7,500 residents in addressing individual and family needs and increasing capacity to become economically stable through educational advancement, job training, employment, financial education, and asset-building.

**STRATEGIES**

Fund and/or support activities that provide:

- Supportive services for the elderly and disabled.
- Supportive services for homeless youth and youth in crisis, including counseling and additional after school programs.
- Employable job skills training, job readiness and employment assistance.
- Training to increase basic competencies in reading, math, writing, computers and work ethics.
- Financial education (training, credit counseling, wills, estate & financial planning).
- Asset-building programs for low-income persons (Individual Development Accounts, Child Care Tax Credits, Earned Income Tax Credits, local banking initiatives, estate planning).
- Expanded pro bono legal services to assist with cases involving elder abuse and fraud, identification and other documentation, evictions and other tenant-landlord disputes, accommodations for persons with disabilities, etc.
HCD Plan Overview
Homelessness

**GOAL:** A community free of homelessness.

**5 YEAR OBJECTIVE(S)**
- Provide outreach services, sheltering or housing assistance to 5,000 persons who are homeless or at risk of homelessness.
- Provide supportive housing for 200 homeless persons with long-term problems or special needs annually.
- Assist 250 homeless persons in accessing permanent housing, increasing incomes and/or attaining self-sufficiency.
- Assist 300 low and moderate income households in retaining or securing affordable rental housing.

**STRATEGIES**
Fund and/or support activities that provide:
- Street outreach to non-sheltered homeless.
- Legal advocacy to obtain documents for the homeless (i.e., birth certificates, social security cards).
- Self-sufficiency skills (job training, employment, life skills, literacy, financial/credit counseling).
- General basic/emergency needs (food, clothing, showering, medical care, identification records).
- Emergency sheltering, supportive housing and pathways to permanent housing.
- Child care and transportation services to support job seeking and employment.
- Wrap-around services after housing is secured (i.e. team-based, collaborative case management with various organizations working together to provide a holistic program of supports).
- Coordinated entry into the homeless crisis response system and access to housing and mainstream services.
GOAL: A local business economy that is inclusive and provides opportunities for all enterprises.

5 YEAR OBJECTIVE(S)
- Facilitate the creation or expansion of at least 100 small businesses, inclusive of minority and women-owned businesses.
- Provide technical assistance, business development training, and referral services to 500 existing and prospective entrepreneurs.

STRATEGIES
Fund and/or support activities that provide:
- Business loans and other incentives to increase business development.
- Training and development support for small and micro-enterprises.
- Business incubator space with training and development for start-ups.
- Business retention, post-start-up training and support.
- Training and assistance to businesses to meet local, state and federal procurement requirements.
- Support to high-wage, high-growth target industries and align workforce development programs accordingly.
HCD Plan Overview
Economic Development: Corridor Revitalization

**GOAL:** A city with physically attractive and economically viable commercial corridors in targeted CDBG neighborhoods.

**5 YEAR OBJECTIVE(S)**
- Implement corridor improvement projects along at least 4 targeted commercial corridors.

**STRATEGIES**
Fund and/or support activities that:
- Facilitate blight reduction through property redevelopment and code compliance.
- Include targeted corridor development projects in applications for New Markets Tax Credits.
- Implement targeted corridor and streetscape revitalization plans, including Augusta Avenue Corridor and Waters Avenue improvements.
- Establish geographic incentives and designations to stimulate investments. (Enterprise Zones, Tax Allocation Districts, Business Improvement Districts)
- Establish a “success center” on Pennsylvania Avenue near Savannah Gardens.
**GOAL:** A city with a skilled workforce linked to a diverse group of industries.

**5 YEAR OBJECTIVE(S)**
- Develop job skills, work readiness and soft skills among 375 low and moderate income residents.
- Create 200 full-time jobs for low and moderate income persons through City-funded loan programs.
- Create traditional and non-traditional learning opportunities for 200 low and moderate income persons.

**STRATEGIES**
Fund and/or support activities that:
- Provide workforce training and apprenticeships for in-demand occupations.
- Provide temporary and permanent job placements for the unemployed/underemployed.
- Provide incentives to businesses to hire qualified low and moderate-income persons.
- Create or retain 1 full-time job for low and moderate income persons for every $35,000 in business loans funded.
- Create neighborhood-based job information and referral centers in targeted CDBG areas.
- Provide childcare subsidies to ensure employment sustainability.
**GOAL:** 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.

**5 YEAR OBJECTIVE(S)**
- Conduct 4 fair housing education workshops annually.
- Assist 100 households with housing discrimination claims.

**STRATEGIES**

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.
**GOAL:** A city with ample housing in good condition for low and moderate income households.

**5 YEAR OBJECTIVES (S)**
- Create 300 new, quality, affordable rental housing units.
- Create 100 new, quality, affordable owner-occupied single family housing.
- Improve habitability and accessibility of 500 owner-occupied dwellings.
- Assist 350 low and moderate income households in achieving home ownership.
- Assist 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.

**STRATEGIES**
Fund and/or support activities that:
- Redevelop vacant, blighted, and substandard property as affordable workforce housing.
- Repair substandard owner-occupied housing to maintain habitability and reduce blight.
- Expand partnerships to provide volunteer-based property improvement services year-round.
- 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.
- 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.
### Human Services Programs

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Poverty Reduction:</strong> Programs must provide job training, GED education/GED and employment assistance.</td>
<td>121</td>
<td>88</td>
</tr>
<tr>
<td><strong>Special Purpose:</strong>  Homeless case management; fair housing education and advocacy; home buyer education; assistance to persons with disabilities.</td>
<td>175</td>
<td>90</td>
</tr>
<tr>
<td><strong>TOTAL PERSONS SERVED</strong></td>
<td>296</td>
<td>178</td>
</tr>
</tbody>
</table>

### Economic Development

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>City-assisted loans, loan guarantees funded</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td>Low-to-moderate income jobs created from business loans</td>
<td>25</td>
<td>15</td>
</tr>
</tbody>
</table>

### Homeless Services Programs

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Homeless Prevention:</strong> Short term rent and utility assistance to persons at risk of homelessness.</td>
<td>124</td>
<td>0</td>
</tr>
<tr>
<td><strong>Emergency Shelter:</strong> Food, shelter, and clothing to persons experiencing homelessness.</td>
<td>1,295</td>
<td>227</td>
</tr>
<tr>
<td><strong>TOTAL PERSONS SERVED</strong></td>
<td>1,419</td>
<td>227</td>
</tr>
<tr>
<td>Housing Programs</td>
<td>2016</td>
<td>June 2017</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>------</td>
<td>-----------</td>
</tr>
<tr>
<td>Home Buyers</td>
<td>79</td>
<td>14</td>
</tr>
<tr>
<td>Vacant/Infill Housing</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Owner-Occupied Home Improvements</td>
<td>171</td>
<td>71</td>
</tr>
<tr>
<td>Rental Property Development</td>
<td>333</td>
<td>0*</td>
</tr>
<tr>
<td>Loans serviced</td>
<td>1,080</td>
<td>1,068</td>
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</table>

<table>
<thead>
<tr>
<th>Housing Investment (Millions)</th>
<th>2016</th>
<th>June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Investment</td>
<td>$2.7</td>
<td>$.7</td>
</tr>
<tr>
<td>Private/Other Investment</td>
<td>$40.0</td>
<td>$2.8*</td>
</tr>
<tr>
<td><strong>Total Investment</strong></td>
<td><strong>$42.7</strong></td>
<td><strong>$3.5</strong></td>
</tr>
</tbody>
</table>

*Construction of two tax credit projects including 100 apartments and $15 million in private investment slated to begin Fall 2017.
# HOUSING PRODUCTION SUMMARY (2006-2016)

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Home Buyer Programs</td>
<td>83</td>
<td>100</td>
<td>98</td>
<td>90</td>
<td>97</td>
<td>72</td>
<td>85</td>
<td>71</td>
<td>70</td>
<td>79</td>
<td>79</td>
<td>924</td>
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<tr>
<td>Homeowner Program</td>
<td>320</td>
<td>294</td>
<td>224</td>
<td>203</td>
<td>220</td>
<td>126</td>
<td>139</td>
<td>140</td>
<td>163</td>
<td>143</td>
<td>171</td>
<td>2,143</td>
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<tr>
<td>Rental Programs</td>
<td>211</td>
<td>40</td>
<td>182</td>
<td>120</td>
<td>215</td>
<td>134</td>
<td>87</td>
<td>135</td>
<td>76</td>
<td>150</td>
<td>333</td>
<td>1,653</td>
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<tr>
<td>Vacant/Infill Housing</td>
<td>76</td>
<td>57</td>
<td>46</td>
<td>49</td>
<td>32</td>
<td>41</td>
<td>35</td>
<td>27</td>
<td>22</td>
<td>21</td>
<td>11</td>
<td>417</td>
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<tr>
<td><strong>Total</strong></td>
<td>690</td>
<td>491</td>
<td>520</td>
<td>462</td>
<td>564</td>
<td>373</td>
<td>346</td>
<td>373</td>
<td>331</td>
<td>393</td>
<td>594</td>
<td>5,137</td>
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</thead>
<tbody>
<tr>
<td>Public Investment (Millions)</td>
<td>$ 4.7</td>
<td>$ 5.8</td>
<td>$ 5.0</td>
<td>$ 3.8</td>
<td>$ 8.0</td>
<td>$ 6.5</td>
<td>$ 3.9</td>
<td>$ 3.1</td>
<td>$ 3.3</td>
<td>$ 3.0</td>
<td>$ 2.7</td>
<td>$ 49.8</td>
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<tr>
<td>Private Investment (Millions)</td>
<td>$23.8</td>
<td>$21.0</td>
<td>$26.6</td>
<td>$10.8</td>
<td>$38.7</td>
<td>$24.6</td>
<td>$12.1</td>
<td>$21.1</td>
<td>$17.4</td>
<td>$33.6</td>
<td>$40.0</td>
<td>$269.7</td>
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<tr>
<td>Total Investment (Millions)</td>
<td>$28.5</td>
<td>$26.8</td>
<td>$31.6</td>
<td>$14.6</td>
<td>$46.7</td>
<td>$31.1</td>
<td>$16.0</td>
<td>$24.2</td>
<td>$20.7</td>
<td>$36.6</td>
<td>$42.7</td>
<td>$319.5</td>
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## 2018 Estimated Revenue

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Estimated Revenue*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Development Block Grant (CDBG)</td>
<td>$2,038,318</td>
</tr>
<tr>
<td>Emergency Solutions Grant</td>
<td>$184,644</td>
</tr>
<tr>
<td>HOME Investment Partnership Grant</td>
<td>$623,312</td>
</tr>
<tr>
<td>Estimated Program Income (CDBG, HOME)</td>
<td>$989,334</td>
</tr>
<tr>
<td>Total 2018 Estimated Revenue</td>
<td>$3,835,608</td>
</tr>
</tbody>
</table>

*Estimated grant revenue totals are based on current year federal allocations.

### Estimated Revenue

- **CDBG**: 54%
- **HOME**: 16%
- **ESG**: 5%
- **Program Income**: 25%

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
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<tbody>
<tr>
<td>CDBG</td>
<td>$2,151,551</td>
<td>$2,114,251</td>
<td>$2,106,723</td>
<td>$2,050,980</td>
<td>$2,038,318</td>
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<tr>
<td>HOME</td>
<td>$657,375</td>
<td>$640,899</td>
<td>$591,749</td>
<td>$615,163</td>
<td>$623,312</td>
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<tr>
<td>ESG</td>
<td>$154,069</td>
<td>$174,789</td>
<td>$188,457</td>
<td>$189,647</td>
<td>$823,801</td>
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<tr>
<td>TOTAL</td>
<td>$2,962,995</td>
<td>$2,929,939</td>
<td>$2,886,929</td>
<td>$2,855,790</td>
<td>$3,485,431</td>
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</table>

<table>
<thead>
<tr>
<th>Grant Type</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Community Development Block Grant</td>
<td>-$113,233</td>
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<tr>
<td>HOME Partnership Grant</td>
<td>-$34,063</td>
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<tr>
<td>Emergency Shelter/Solutions Grant</td>
<td>669,732</td>
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<tr>
<td><strong>NET LOSS (2013 to 2017)</strong></td>
<td><strong>$522,436</strong></td>
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## Proposed 2018 One Year Action Plan

<table>
<thead>
<tr>
<th>REVENUE</th>
<th>2017 Actual</th>
<th>2018 Projected</th>
<th>Difference</th>
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</thead>
<tbody>
<tr>
<td>Community Development Block Grant Allocation</td>
<td>$2,038,318</td>
<td>$2,038,318</td>
<td>$0</td>
</tr>
<tr>
<td>HOME Partnership Investment Grant Allocation</td>
<td>$623,312</td>
<td>$623,312</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency Solutions Grant Allocation</td>
<td>$823,801</td>
<td>$184,644</td>
<td>$(639,157)</td>
</tr>
<tr>
<td>Estimated Program Income</td>
<td>$1,044,239</td>
<td>$989,334</td>
<td>$(54,905)</td>
</tr>
<tr>
<td><strong>Total Estimated Revenue</strong></td>
<td><strong>$4,529,670</strong></td>
<td><strong>$3,835,608</strong></td>
<td><strong>$(694,062)</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENDITURES</th>
<th>2017 Actual</th>
<th>2018 Proposed</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG Human Services</td>
<td>$332,566</td>
<td>$332,216</td>
<td>$(350)</td>
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<tr>
<td>CDBG Housing Development</td>
<td>$1,157,781</td>
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<tr>
<td>CDBG Economic Development</td>
<td>$456,480</td>
<td>$409,135</td>
<td>$(47,345)</td>
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<tr>
<td>CDBG Program Administration</td>
<td>$478,326</td>
<td>$467,345</td>
<td>$(10,981)</td>
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<td>CDBG Contingency Funds</td>
<td>$85,404</td>
<td>$89,175</td>
<td>$3,771</td>
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<tr>
<td>HOME Housing Programs</td>
<td>$1,195,312</td>
<td>$1,195,312</td>
<td>$0</td>
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<tr>
<td>ESG Homeless Programs</td>
<td>$823,801</td>
<td>$184,644</td>
<td>$(639,157)</td>
</tr>
<tr>
<td><strong>Total Estimated Expenditures</strong></td>
<td><strong>$4,529,670</strong></td>
<td><strong>$3,835,608</strong></td>
<td><strong>$(694,062)</strong></td>
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## Next Steps

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 29</td>
<td>Notification letters mailed to agencies</td>
</tr>
<tr>
<td>September 29</td>
<td>Proposed One Year Action Plan published &amp; 30 Day Public Comment Period begins</td>
</tr>
<tr>
<td>October 29</td>
<td>30 Day Public Comment Period ends</td>
</tr>
<tr>
<td>November 9</td>
<td>Second Public Hearing &amp; Adoption of the 5 Year HCD Plan and 2018 One Year Action Plan</td>
</tr>
<tr>
<td>November 15</td>
<td>Deadline to submit plans to U.S. HUD</td>
</tr>
</tbody>
</table>

Thank you for your consideration.