

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

Community Needs



**City Council Priorities
(City Strategic Plan)**



**Local Housing & Community Development
Goals & Objectives**



**U.S. Housing & Urban Development
National 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



HCD Plan Overview

Public/Human Services

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.

HCD Plan Overview

Economic Development: Business Development

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.

HCD Plan Overview

Economic Development: Workforce Development

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.

HCD Plan Overview

Fair Housing and Special Needs

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.

HCD Plan Overview

Quality, Affordable Workforce Housing

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	2016	June 2017
Poverty Reduction: Programs must provide job training, GED education/GED and employment assistance.	121	88
Special Purpose: Homeless case management; fair housing education and advocacy; home buyer education; assistance to persons with disabilities.	175	90
TOTAL PERSONS SERVED	296	178
Economic Development		
2016	2016	June 2017
City-assisted loans, loan guarantees funded	18	6
Low-to-moderate income jobs created from business loans	25	15
Homeless Services Programs		
2016	2016	June 2017
Homeless Prevention: Short term rent and utility assistance to persons at risk of homelessness.	124	0
Emergency Shelter: Food, shelter, and clothing to persons experiencing homelessness.	1,295	227
TOTAL PERSONS SERVED	1,419	227



Entrepreneurial Center Classes



Youth Entrepreneurial Work Experience

Housing Programs	2016	June 2017
Home Buyers	79	14
Vacant/Infill Housing	11	11
Owner-Occupied Home Improvements	171	71
Rental Property Development	333	0*
Loans serviced	1,080	1,068
Housing Investment (Millions)		
	2016	June 2017
Public Investment	\$2.7	\$.7
Private/Other Investment	\$40.0	\$2.8*
Total Investment	\$42.7	\$3.5

*Construction of two tax credit projects including 100 apartments and \$15 million in private investment slated to begin Fall 2017.



Minor Home Repair Volunteers

HOUSING PRODUCTION SUMMARY (2006-2016)

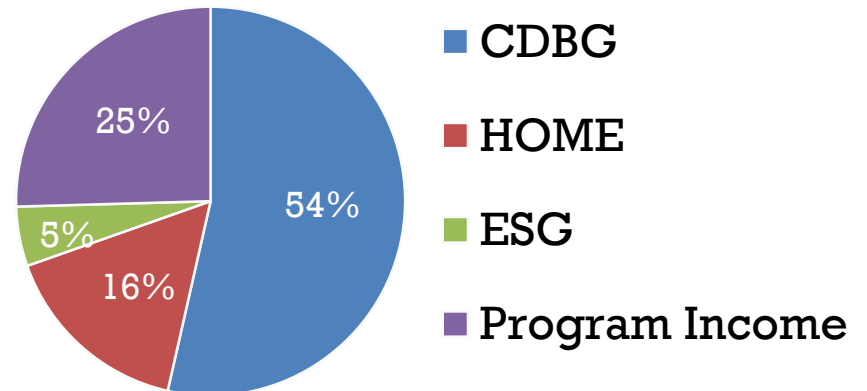
Activity	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Home Buyer Programs	83	100	98	90	97	72	85	71	70	79	79	924
Homeowner Program	320	294	224	203	220	126	139	140	163	143	171	2,143
Rental Programs	211	40	152	120	215	134	87	135	76	150	333	1,653
Vacant/Infill Housing	76	57	46	49	32	41	35	27	22	21	11	417
Total	690	491	520	462	564	373	346	373	331	393	594	5,137
Public Investment (Millions)	\$ 4.7	\$ 5.8	\$ 5.0	\$ 3.8	\$ 8.0	\$ 6.5	\$ 3.9	\$ 3.1	\$ 3.3	\$ 3.0	\$ 2.7	\$ 49.8
Private Investment (Millions)	\$23.8	\$21.0	\$ 26.6	\$10.8	\$38.7	\$24.6	\$12.1	\$21.1	\$17.4	\$33.6	\$40.0	\$269.7
Total Investment (Millions)	\$28.5	\$26.8	\$31.6	\$14.6	\$46.7	\$31.1	\$16.0	\$24.2	\$20.7	\$36.6	\$42.7	\$319.5

2018 Estimated Revenue

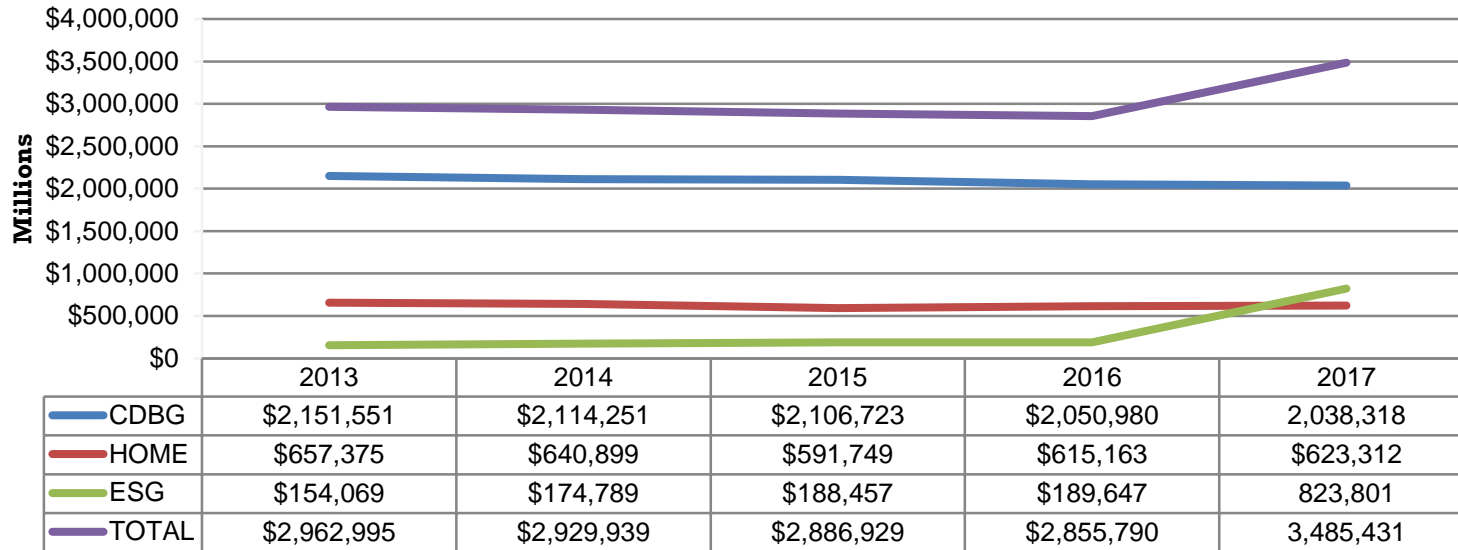
Funding Source	Estimated Revenue*
Community Development Block Grant (CDBG)	\$2,038,318
Emergency Solutions Grant	\$184,644
HOME Investment Partnership Grant	\$623,312
Estimated Program Income (CDBG, HOME)	<u>\$989,334</u>
Total 2018 Estimated Revenue	\$3,835,608

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

Estimated Revenue



Five Year Federal Allocations Trend (2013-2017)



Community Development Block Grant	-\$113,233
HOME Partnership Grant	-\$34,063
Emergency Shelter/Solutions Grant	669,732
NET LOSS (2013 to 2017)	\$522,436

Proposed 2018 One Year Action Plan			
REVENUE	2017 Actual	2018 Projected	Difference
Community Development Block Grant Allocation	\$ 2,038,318	\$ 2,038,318	\$ -
HOME Partnership Investment Grant Allocation	\$ 623,312	\$ 623,312	\$ -
Emergency Solutions Grant Allocation	\$ 823,801	\$ 184,644	\$ (639,157)
Estimated Program Income	\$ 1,044,239	\$ 989,334	\$ (54,905)
Total Estimated Revenue	\$ 4,529,670	\$ 3,835,608	\$ (694,062)
EXPENDITURES	2017 Actual	2018 Proposed	Difference
CDBG Human Services	\$ 332,566	\$ 332,216	\$ (350)
CDBG Housing Development	\$ 1,157,781	\$ 1,157,781	\$ -
CDBG Economic Development	\$ 456,480	\$ 409,135	\$ (47,345)
CDBG Program Administration	\$ 478,326	\$ 467,345	\$ (10,981)
CDBG Contingency Funds	\$ 85,404	\$ 89,175	\$ 3,771
HOME Housing Programs	\$ 1,195,312	\$ 1,195,312	\$ -
ESG Homeless Programs	\$ 823,801	\$ 184,644	\$ (639,157)
Total Estimated Expenditures	\$ 4,529,670	\$ 3,835,608	\$ (694,062)

Next Steps

September 29	Notification letters mailed to agencies
September 29	Proposed One Year Action Plan published & 30 Day Public Comment Period begins
October 29	30 Day Public Comment Period ends
November 9	Second Public Hearing & Adoption of the 5 Year HCD Plan and 2018 One Year Action Plan
November 15	Deadline to submit plans to U.S. HUD

Thank you for your consideration.