

# Amendment #1

to the

# Thomas Square

# Neighborhood Redevelopment Plan

City of Savannah  
April 28, 2022

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**Amendment #1**  
to the  
**Thomas Square Neighborhood Redevelopment Plan**  
**April 2022**

**Summary**

Amendment #1 to the Thomas Square Neighborhood Redevelopment Plan (the “Plan”) continues efforts begun in 1995 to address the need for quality, affordable, housing within the neighborhood. This Amendment is also consistent with and can be aided by the Housing Savannah Action Plan adopted by the Mayor and Aldermen of the City of Savannah (the “City”) on October 14, 2021.

Amendment #1 to the Thomas Square Neighborhood Redevelopment Plan updates and establishes new housing goals and strategies. It calls for:

1. Increasing and supporting housing investments, incentives, and policies that benefit low- and moderate-income persons including renters, homeowners and homebuyers.
2. Increasing and supporting housing investments, incentives, and policies that encourage resident diversity.
3. Extending the date of the Thomas Square Neighborhood Redevelopment Plan through December 31, 2031 so it coincides with the date of the 10 year Housing Savannah Action Plan.

Background information along with implementation goals and strategies are described below.

**Background**

The Thomas Square Neighborhood Redevelopment Plan was adopted by the Mayor and Aldermen of the City of Savannah on January 19, 1995. The primary focus of the Plan is the revitalization of the Thomas Square Neighborhood for the benefit of its residents.

Chapter 3 of the 1995 Plan lists nine overall goals for the neighborhood and Chapter 4 sets forth a 5-Year work program to take place between 1995 and the end of 1999. Two of the nine goals, Goal 5 Housing Rehabilitation and Occupancy and Goal 6 Homeowner and Renter Assistance, focused primarily on housing activities. Each had objectives and strategies. Housing activity consistent with the Plan has continued to take place beyond 1999. Amendment #1 establishes new housing goals and strategies for the next 10 years through the end of 2031.

While significant investment in the neighborhood has helped physically revitalize Thomas Square, the neighborhood has seen a large change in residents since 1995. The 2019 American Communities Survey indicates that approximately 94% of households moved into their present home since the 1995 Plan was adopted. While this may include persons moving from one home to another within the neighborhood, it is likely that the majority of households are new to the neighborhood since 1995. This may be due, in part, to older residents passing away, children of older residents moving away, and a resurgence in property values that make it possible for long-time property owners and heirs to sell their property to

new persons moving into and/or investing in the neighborhood. In other instances, low-income renters are likely to have moved away from the neighborhood when they were no longer able to afford housing cost increases resulting from the neighborhood's revitalization.

As shown in the table on page 5, persons most impacted by this change in residency has been the neighborhood's African American population. In 1995 the neighborhood included 1,667 (78%) African American residents. By 2019 African American residents had decreased to 788 (40%). In contrast, the neighborhood's white population had increased to 1,151 (56%) in 2019. This was up from 440 (20%) in 1995.

While the boundaries of the Thomas Square neighborhood used in the 1995 Plan and in Amendment #1 are the same, two notable changes have occurred over the years. First, part of the Thomas Square neighborhood is now included in the Historic Streetcar District—as are parts of the Metropolitan neighborhood to the west and Midtown neighborhood to the east. Second, the neighborhood association representing the Thomas Square neighborhood changed its name to the Thomas Square Historic Streetcar Neighborhood Association and now represents both the Thomas Square and Metropolitan neighborhoods. Map #1 on page 20 shows the boundaries of the Thomas Square neighborhood, the Historic Streetcar District, and the Metropolitan neighborhood.

Thomas Square benefits from a new zoning ordinance and map amendments that reflect and sustain the historic development patterns of the neighborhood and area. Map #2 on page 21 shows zoning while Map #3 on page 22 shows current property uses.

## **Neighborhood Housing**

Since Plan passage, many improvements and investments have occurred in the Thomas Square neighborhood. This includes significant additions and improvements to the neighborhood's historic housing stock. The resulting change has required significant investment often leading to increased housing costs. As a result, neighborhood housing has become increasing less affordable and unavailable to persons with low- and moderate-incomes. This presents the neighborhood with new housing challenges—some of which can be addressed through new goals and strategies established in Amendment #1.

The 1995 Plan called to reduce the number of vacant residential properties from 52 to 27 within five years. A windshield survey of the neighborhood in April 2022 revealed that there appear to be fewer than 10 significantly blighted, vacant, residential structures in the neighborhood. Many once vacant residential properties have been renovated. Others have been demolished and become the sites of new homes and/or apartments. Most of these are not likely to be affordable to persons with low- or moderate-incomes.

The same April 2022 windshield survey identified what appears to be 20 occupied single-family residential houses in need of substantial building envelope repairs. The 1995 Plan identified 31 such properties and called for their improvement by the end of 1999. Given Savannah's humid climate and that most houses in the neighborhood are large, 2-story, wood-frame, with wooden exterior components, there will be an ongoing, frequent need for exterior building improvements. These are likely to include roof, cornice, siding, trim, window, door, and porch repairs and replacement, and painting. These are costly repairs for low- and moderate-income persons and for landlords renting to persons with low- and moderate-

incomes.

In recent years private housing and commercial investments have tended to favor households with higher incomes. This is due, in part, to its attractive historic architecture, desirable location, higher property values, and higher housing costs. Thomas Square has become a neighborhood in which it is increasingly difficult for low- and moderate-income households and modest wage members of the area's workforce to afford housing. The popularity of the neighborhood among young professionals and the successful growth of the Savannah College of Art and Design (SCAD) in Savannah, including south of Forsyth Park, have, in part, contributed to increased private investment, higher property values, and more costly housing. Neighborhood residents also note that persons relocating to Savannah and the neighborhood from large metropolitan areas in the northeast and west coast are another reason why rents, sale prices, and property values are increasing. Additionally, some once affordable neighborhood housing has been converted to vacation rentals. Finally, because of increased interest in the neighborhood and corresponding increased property values, some longtime property owners and residents, or their heirs, have likely sold family properties that were once affordable. Map #4 on page 23 shows assessed building values in the neighborhood. Map #5 on page 24 shows the location of 36 vacation rental properties now permitted in the neighborhood.



Historic 2-story houses once deteriorated and vacant now renovated in the first block of E. 41<sup>st</sup> Street



New market rate apartments constructed fronting E 31<sup>st</sup> Street between Bull and Abercorn Streets

Newly renovated and constructed rental housing in the neighborhood now have rents that are significantly higher than HUD-published Fair Market Rents (FMRs) for the area. FMRs, representative of what is believed to be affordable rents, have also increased. The Housing Savannah Task Force noted in its 2021 Housing Savannah Action Plan that American Community Survey (ACS) data shows Savannah rents have outpaced incomes at a rate of at least 2:1 over the past 30 years.

Sale prices for owner-occupied housing in Savannah, including Thomas Square, have also significantly increased since 1995. Reviewing ACS data, the Task Force noted that sale prices have outpaced incomes by almost 3:1 during this time period.

This means that many Savannah households earning less than \$50,000 annually are probably not able to afford to rent or purchase quality housing without significant financial assistance. According to ACS data,

about 21,000 (40%) of Savannah households are cost burdened and unable to afford quality housing.

On a positive note, there continue to be investments in the development and preservation of affordable housing since 1995. One example includes the acquisition, renovation and preservation of the historic Sister’s Court property on East 37<sup>th</sup> Street into 77 affordable apartments by NorSouth Development in the late 1990s and National Church Residences again in 2017. Another example includes the renovation and preservation of 232 affordable, largely historic wood framed, homes by the Savannah Neighborhood



New single-family house built and sold to a first-time low-income home buyer by Habitat for Humanity in partnership with the City.



A 9% LIHTC award resulted in the acquisition, renovation, and preservation of 77 affordable senior apartments on E. 37<sup>th</sup> Street in 2017.

Action Project (SNAP)—27 of which are located in the northern part of the Thomas Square neighborhood along Anderson and Lincoln Streets. Sister’s Court was renovated using 9% Low Income Housing Tax Credits (LIHTC). The scattered site SNAP properties were originally renovated in the 1990s and again in 2021 utilizing 4% LIHTCs and bonds issued by the Housing Authority of Savannah.

The City of Savannah and Community Housing Service Agency, Inc. (CHSA) have also continued to make home repair grants and loans available to low-income homeowners and landlords. The City also continues to offer down payment assistance to low- and moderate-income homebuyers—although the cost of purchasing houses in the neighborhood makes it increasingly difficult for these first-time buyers.

The acquisition and sale of vacant, blighted, property for the renovation and construction of new



affordable housing is one proactive way to address housing affordability challenges described above. For example, at the end of 2021 the City sold properties it owned at 1700 Drayton and 104 E. 34<sup>th</sup> Streets to a developer who will be required to construct at least 42 new affordable apartments—pictured above. To accomplish this, the developer is applying for, and will need, LIHTCs in 2022.

If possible, acquiring other vacant, blighted, properties with cloudy title that prevent their improvement can aid housing affordability efforts. So, too, can offering to help property owners seek financing and incentives in return for their willingness to preserve, renovate or develop affordable housing on key properties they own. For example, the property shown below at 302 East Victory Drive (left) has long been boarded and condemned, and the property at 1600 Habersham Place (right) might be prime for renovation and/or redevelopment with higher density affordable housing. Amendment #1 can help both of these sites compete for LIHTCs that make their renovation or construction financially feasible.



Affordable housing challenges confronting Thomas Square are not unlike those found in nearby and other Savannah neighborhoods. These challenges and potential solutions were the subject of the aforementioned year-long Task Force study. The Task Force submitted the Housing Savannah Action Plan in July 2021 and City Council adopted it in October 2021.

At the time the 1995 Plan was adopted, the City’s primary housing resources, city wide, were HUD CDBG and HOME funds. Since then, the City has established the Savannah Affordable Housing Fund (SAHF). The Housing Savannah Task Force Action Plan calls to increase local funding (government, business and philanthropic) in the SAHF to \$12.5M+ annually by the end of 2031 and to continue at that level or higher annually thereafter. This is expected to leverage more than \$100M+ annually for housing by the end of 2031 and annually thereafter. Additionally, the current SPLOST includes \$10M for blighted, abandoned, property acquisition that leads to newly renovated or constructed affordable housing city wide. These represent new initiatives and resources that can help benefit affordable housing efforts in Thomas Square.

While increasing the availability of financial resources for affordable housing are essential so, too, are housing friendly policies. The Housing Savannah Action Plan identifies several policies that should be reviewed and, if warranted, changed. The City is currently investigating policies it has on accessory dwelling units (ADUs) and is exploring the establishment of an Inclusionary Zoning ordinance. Both of these could have a positive impact on the provision of affordable housing. A neighborhood association member expressed concern that historic preservation requirements increase renovation and maintenance costs—negatively impacting affordability for renters and homeowners. Finding appropriate

middle ground between those concerned primarily with affordable housing and those concerned primarily with historic preservation is something else called for in the Housing Savannah Action Plan.

Another neighborhood association member, who owns rental property in the neighborhood, mentioned that property tax relief for those providing affordable rental housing is another way in which rents could become more affordable. He pointed out that homeowners have several forms of property tax relief that are not available to landlords. As a result, when his properties increase in value, he must pass on corresponding increases in property taxes to his tenants. He also said that lower municipal charges for water, sewer, and garbage collection could be another way to help lower housing costs for renters and homeowners. Lowering these fees and providing monthly bills, rather than larger bills every two months, would be helpful. These, too, are the types of policies that the Housing Savannah Action Plan supports reviewing and, if feasible, changing.

### **Neighborhood Infrastructure**

The long-established Thomas Square neighborhood continues to be served by a full range of public infrastructure and services including, but not limited to, paved streets, sidewalks, bike lanes, streetlights, potable water, sanitary sewers, storm sewers, sanitation pickup, tree canopy and green space maintenance, human and community services. Public infrastructure is maintained and periodically improved by the City. The City is currently investing approximately \$1.6 million to upgrade the John Delaware Community Center which serves neighborhood residents. The neighborhood is also served by electric and natural gas utility companies.

The neighborhood also benefits from access to public transportation and from a variety of other neighborhood assets. The dense urban fabric and public transportation network make the neighborhood walkable and benefits residents who do not drive or may not own automobiles. The neighborhood is rich in urban amenities within walking distance, including public and private schools, a library, community centers and a community garden with active participation. It is notable for a wide variety of religious institutions and neighborhood-serving businesses.

Map #6 on page 25 and Map #7 on page 26 show water and sewer mains, respectively. Chatham Area Transit (CAT) bus routes can be seen on Map #8 on page 27. Neighborhood assets benefitting the public can be seen on Map #9 on page 28.

### **Demographics**

Amendment #1 also updates demographic, socio-economic, and other data contained in the Plan to reflect current conditions. Much of this information comes from Census data. The neighborhood includes Census Tracts 113 and 114 covering the northern and southern portions of the neighborhood.



## **Demographic Changes 1995 to 2019/2020**

<b>THOMAS SQUARE COMPARED: 1995 to 2019/2020</b>					
	<b>YEAR</b>	<b>1995</b>	<b>2019</b>	<b>CHANGE</b>	<b>PCT</b>
	TOTAL POPULATION	2140	2010	-130	-6%
	TOTAL HOUSEHOLDS	865	973	108	12.5%
<b>RACE</b>					
	White	440	1151	711	161%
	Black or African American	1667	788	-879	-53%
	Other & Multiracial	23	120	97	421%
<b>GENDER</b>					
	Male	1005	1004	-1	0%
	Female	1135	1006	-129	-11%
<b>AGE GROUPS</b>					
	Under 5 years	214	65	-149	-70%
	5 to 19 years	471	207	-264	-56%
	20 to 44 years	1134	1214	80	7%
	65+	321	200	-121	-38%
<b>HOUSEHOLDS</b>					
	Average household size	2.33	2.1	0	-6%
	Female head of HH, no spouse/partner present	257	330	73	29%
<b>INCOME</b>					
	Median household income	\$10,371	\$27,321	16950	163%
	Mean household income		50877	50877	
	Unemployment Rate	13%	3.8%	0	-71%
	People in Poverty	39%	38%	0	
	Households in Poverty	358		-358	-100%
<b>EDUCATION</b>					
	High school graduate or higher	1049	1054	5	0.48%
	Bachelor's degree or higher	171	557	386	226%
<b>HOUSING OCCUPANCY<sup>1</sup></b>					
	Total Residential Dwelling Units		1326		
	Occupied Residential Dwelling Units	865	973	108	12.5%
	Vacant Dwelling Units		353		
<b>BUILDINGS</b>					
	Total Residential Structures	374			
	Occupied Residential Structures	321			
	Vacant Residential Structures	53			

<sup>1</sup> Housing Occupancy numbers used in the original 1995 Plan counted residential structures as “housing units,” regardless of the number of dwelling units per structure, and now labeled as “residential structures” in the table. Sources 2020 Census & 2019 American Community Survey

## **Age Characteristics**

The neighborhood has become increasingly populated by younger adults with approximately 52% of residents between the ages 20 to 34 years.

The percentage of persons under the age of 20 and over the age of 64 dropped since 1990 as shown below:

- 10% of the neighborhood’s population was comprised of persons under the age of 5. This percentage has dropped to 3%.
- 22% of the neighborhood’s population was comprised of persons between the age of 5 and 19. This percentage has dropped to about 10%.
- 53% of the neighborhood’s population was comprised of persons between the age of 20 and 64. This percentage has increased to 77%.
- 15% of the neighborhood’s population was comprised of persons 65 or older. This percentage has dropped to 10%.

<b>2019/2020 POPULATION AGE</b>	<b>ESTIMATE</b>
<b>Total population</b>	<b>2010</b>
Under 5 years	65
5 to 9 years	75
10 to 14 years	58
15 to 19 years	74
20 to 24 years	513
25 to 34 years	539
35 to 44 years	162
45 to 54 years	121
55 to 59 years	74
60 to 64 years	129
65 to 74 years	103
75 to 84 years	78
85 years and over	19
<b>Median age (years)</b>	<b>29</b>

*Source: 2019 American Community Survey, 2020 Census*

## **Racial Characteristics**

The overall racial makeup of Thomas Square is about 57% white and 39% African American. This is a dramatic change since 1990 when 78% of the neighborhood residents were African American and 21% white.

<b>1990 to 2020 RACE</b>	<b>1990</b>	<b>2020</b>	<b>Change</b>	<b>%</b>
White	440	1151	711	161%
Black or African American	1667	788	-879	-53%
Other & Multiracial	23	120	97	421%

It is likely that the location of the neighborhood near midtown and downtown, its historic character, and recent private investment has contributed to this change. While diversity, as recognized in the 1995 plan, is an asset, it is possible that this dramatic change is now contributing to and/or a sign of a neighborhood that is becoming less racially and economically diverse.

2020 RACE DETAILED	COUNT
<b>Total population</b>	<b>2010</b>
White	1151
Black or African American	788
Native American	6
Asian	71
Hawaiian and Pacific Islander	3
Some other race	40
ETHNICITY	COUNT
Hispanic or Latino (any race)	143

Source:2020 Census

### **Household Characteristics**

Female headed households has increase from 28% from data in the 1995 plan to about 44%. Household size has decreased slightly, with average household size being 2.33 in 1990 and is now approximately 2.2 people.

THOMAS SQUARE COMPARED: 1995 to 2019/2020					
	YEAR	1995	2019	CHANGE	PCT
TOTAL HOUSEHOLDS		865	973	108	12.5%
Average household size		2.33	2.2	0	-6%
Female head of HH, no spouse/partner present		257	330	73	29%

Currently, female headed households account for more than 50% of households in Census Tract 113 and about 36% in Census Tract 114. There are more households with seniors over 65 than there are with children under 18. Current family sizes are about 3 people.

2019/2020 HOUSEHOLDS BY TYPE	EST	Tract 113	Tract 114
<b>Total households</b>	<b>973</b>	<b>325</b>	<b>647</b>
Married-couple family	96	45	51
Cohabiting couple household	150	40	110
Male householder, no spouse/partner present	326	69	256
Female householder, no spouse/partner present	401	171	231

2019/2020 HOUSEHOLD SUB CATEGORIES	EST
With own children of the householder under 18 years	50
Householder living alone	214
65 years and over	91
Households with one or more people under 18 years	100
Households with one or more people 65 years and over	191
Average household size	2
Average family size	3

Only one in four households are couples, nearly half have a child/relative or non-relative.

2019/2020 HOUSEHOLD RELATIONSHIP	TSQ_CALC
<b>Population in households</b>	<b>1968</b>
Householder	893
Spouse	96
Unmarried partner	159
Child	294
Other relatives	90
Other nonrelatives	435

### **Educational Characteristics**

According to the 1995 Plan data, about 57% of neighborhood residents had graduated from high school. This percentage has increased to about 80%. This is a very positive and encouraging change.

THOMAS SQUARE COMPARED: 1995 to 2019/2020				
EDUCATION	1995	2019	CHANGE	PCT
High school graduate or higher	1049	1054	5	0.48%
Bachelor's degree or higher	171	557	386	226%

According to the 1995 Plan data, about 8% of neighborhood residents had college degrees. The percentage of neighborhood residents holding four-year college degrees has increased to 28%. This change may be a sign of new residents moving into the neighborhood.

2019/2020 EDUCATIONAL ATTAINMENT	ESTIMATE
<b>Population 25 years and over</b>	<b>1226</b>
Less than 9th grade	37
9th to 12th grade, no diploma	135
High school graduate (includes equivalency)	161
Some college, no degree	246
Associates degree	90
Bachelor's degree	355
Graduate or professional	202
<b>High school graduate or higher</b>	<b>1054</b>
<b>Bachelor's degree or higher</b>	<b>557</b>

## **Disability Characteristics**

About 10% of neighborhood residents have disabilities. The highest percentage of residents with disabilities are persons 65 and older. Approximately 57% of the group is disabled.

<b>2019/2020 DISABILITY</b>	<b>ESTIMATE</b>
<b>Total Population</b>	<b>2010</b>
With a disability	211
<b>Under 18 years</b>	<b>203</b>
With a disability	1
<b>18 to 64 years</b>	<b>1607</b>
With a disability	97
<b>65 years and over</b>	<b>200</b>
With a disability	113

## **Employment Characteristics**

The unemployment rate in the neighborhood was about 13%, previously. Recent statistics provide that the overall unemployment rate in the neighborhood is very low at about 4%.

<b>THOMAS SQUARE COMPARED: 1995 to 2019/2020</b>				
<b>EMPLOYMENT</b>	<b>1995</b>	<b>2019</b>	<b>CHANGE</b>	<b>PCT</b>
Unemployment Rate	13%	3.8%	0	-71%

This is likely related to Savannah's overall economy and its job opportunities. It may also reflect business investments made in and nearby the neighborhood that provide a variety of employment opportunities.

<b>2019/2020 EMPLOYMENT STATUS</b>	<b>ESTIMATE</b>
<b>Population 16 years and over</b>	<b>1812</b>
In labor force	1151
Civilian labor force	1151
Employed	1107
Unemployed	44
Armed Forces	0
Unemployment Rate	3.8%

It is very encouraging that in households with children, nearly all parents are working.

<b>2019/2020 WORKING PARENTS</b>	<b>ESTIMATE</b>
<b>With children of the householder under 6 years</b>	<b>85</b>
All parents in labor force	80
<b>With children of the householder 6 to 17 years</b>	<b>115</b>
All parents in labor force	115

The neighborhood is a transit-oriented district where about 1 in 3 workers walk, cycle, carpool, or take public transit. In fact, about 1/5 or 20% of households do not own personal vehicles.

2019/2020 COMMUTING TO WORK	ESTIMATE
<b>Workers 16 years and over</b>	<b>1099</b>
Car, truck, van: drove alone	572
Car, truck, or van: carpoled	144
Public transportation	51
Walked	69
Other means	121
Worked from home	142
Mean travel time to work	16

2019/2020 VEHICLES AVAILABLE	EST
<b>Occupied housing units</b>	<b>973</b>
No vehicles available	197
1 vehicle available	445
2 vehicles available	262
3 or more vehicles available	69

### **Income Characteristics**

Median household income in from the 1995 Plan data was about \$10,371. This has increased to about \$27,321, in the most recent data. While this is encouraging it lags below the roughly \$50,000 annual income required to afford quality housing in Savannah as identified by the Housing Savannah Task Force in 2021. About 33% of neighborhood households have incomes \$50,000 or more.

THOMAS SQUARE COMPARED: 1995 to 2019/2020				
INCOME	1995	2019	CHANGE	PCT
Median household income	\$10,371	\$27,321	\$16,950	163%
Mean household income		\$50,877	\$50,877	
People in Poverty		38%		
Households in Poverty	358			

Approximately 33% of neighborhood households earn more than \$50,000 annually while about 67% of neighborhood households earn less and are likely unable to afford rising housing costs. About 14% of neighborhood households receive Supplemental Nutrition Assistance Program (SNAP) Benefits, formerly known as “food stamps.”

While income diversity and growth are good, care must be taken to ensure that Thomas Square remains a neighborhood in which persons of all income groups can afford to live in quality housing.

2019/2020 INCOME AND BENEFITS	ESTIMATE
<b>Total households</b>	<b>973</b>
Less than \$10,000	173
\$10,000 to \$14,999	103
\$15,000 to \$24,999	176
\$25,000 to \$34,999	107
\$35,000 to \$49,999	92
\$50,000 to \$74,999	134
\$75,000 to \$99,999	85
\$100,000 to \$149,999	53
\$150,000 to \$199,999	14
\$200,000 or more	36
<b>Median household income</b>	<b>\$30,065</b>
<b>Mean household income</b>	<b>\$56,004</b>
<b>Food Stamp/SNAP past year</b>	<b>133</b>

### **Housing Characteristics**

About 14% of residential buildings were identified as vacant in 1993. The 2020 Census counted about 1 in 4, or 27%, of residential dwelling units as vacant. The 2020 count of vacant residential buildings includes structures that are boarded, for sale or rent, second homes, and short-term vacation rentals.

THOMAS SQUARE COMPARED: 1995 to 2019/2020				
HOUSEHOLDS & HOUSING	1995	2019	CHANGE	PCT
TOTAL HOUSEHOLDS	865	973	108	12.5%
<b>HOUSING OCCUPANCY</b>				
Total Residential Dwelling Units		1326		
Occupied Residential Dwelling Units	865	973	108	12.5%
Vacant Dwelling Units		353		
<b>BUILDINGS</b>				
Total Residential Structures	374			
Occupied Residential Structures	321			
Vacant Residential Structures	53			
Mixed-Use Structures				

2019/2020 YEAR STRUCTURE BUILT	EST
<b>Total housing units</b>	<b>1326</b>
Built 2014 or later	0
Built 2010 to 2013	39
Built 2000 to 2009	46
Built 1990 to 1999	37
Built 1980 to 1989	57
Built 1970 to 1979	77
Built 1960 to 1969	30
Built 1950 to 1959	72
Built 1940 to 1949	66
Built 1939 or earlier	903

Unlike many neighborhoods, less than 1 in 4 dwellings are single family detached dwellings. Over half of housing is traditional “missing middle” dwellings with 2 to 4 units. The new zoning ordinance, NewZo, updated neighborhood zoning to enable these housing types by right.

2019/2020 UNITS IN STRUCTURE	EST
<b>Total housing units</b>	<b>1326</b>
1-unit, detached	305
1-unit, attached	102
2 units	395
3 or 4 units	277
5 to 9 units	52
10 to 19 units	45
20 or more units	136

The age of construction, in which 2 of every 3 dwellings were built before 1939, is one reason that led to the neighborhood’s Streetcar Historic District designation. Its historic character and proximity to midtown and downtown makes its larger, historic older homes attractive to rental property investors seeking high rents and to upper income homeowners. Unfortunately, the cost of renovating and maintaining older homes or building new housing that can be affordable to lower-income renters and buyers has become increasingly difficult. This dynamic is likely a factor contributing to low- and moderate-income persons being unable to afford housing.



Nearly 81% of occupied dwellings are renter occupied compared to about 63% in 1993. About 19% of dwellings in the neighborhood are owner-occupied compared to about 23% in 1993.

2019/2020 HOUSING TENURE	EST
<b>Occupied housing units</b>	<b>973</b>
Owner-occupied	181
Renter-occupied	792
Average HH size, owner unit	2
Average HH size, renter unit	2

The neighborhood has seen a large change in residents since 1995. About 79% percent of households moved into the neighborhood since 2010. The data appears to indicate that approximately 94% of households now living in the neighborhood arrived since the 1995 Thomas Square Plan was adopted. This may be due, in part, to older residents passing away, children of older residents moving away, and a resurgence in property values that make it possible for long-time property owners and heirs to sell their property to new persons moving into and/or investing in the neighborhood.

2019/2020 YEAR HOUSEHOLDER MOVED INTO UNIT	EST
<b>Occupied housing units</b>	<b>973</b>
Moved in 2017 or later	184
Moved in 2015 to 2016	337
Moved in 2010 to 2014	246
Moved in 2000 to 2009	144
Moved in 1990 to 1999	26
Moved in 1989 and earlier	36

### **Owner-Occupied Housing Characteristics**

Only 27%, or 49, of owner-occupied homes in the neighborhood have values between \$50,000 and \$199,999. Conversely, 132, or 73%, of owner-occupied homes have values between \$200,000 and \$999,999. Owner-occupied housing is more affordable in Census Tract 114, but overall median value is now over \$300,000 (2019 values).

2019/2020 OWNER-OCCUPIED HOME VALUE	EST
<b>Owner-occupied units</b>	<b>181</b>
Less than \$50,000	0
\$50,000 to \$99,999	9
\$100,000 to \$149,999	15
\$150,000 to \$199,999	25
\$200,000 to \$299,999	42
\$300,000 to \$499,999	62
\$500,000 to \$999,999	28
\$1,000,000 or more	0
<b>Median (dollars)</b>	<b>\$326,253</b>

2019/2020 MORTGAGE STATUS	EST
<b>Owner-occupied units</b>	<b>181</b>
Housing with mortgage	122
Housing, no mortgage	59

About 42% of owner-occupied households with a mortgage are cost burdened—paying 30% or more of their incomes for housing. This is about the same percentage for Savannah, as a whole, where the Housing Savannah Task Force reported that about 21,000 or 40% of Savannah households were cost burdened in 2021.

2019/2020 MONTHLY OWNER COSTS	EST
<b>Housing with mortgage</b>	<b>122</b>
Less than \$500	0
\$500 to \$999	0
\$1,000 to \$1,499	39
\$1,500 to \$1,999	49
\$2,000 to \$2,499	19
\$2,500 to \$2,999	0
\$3,000 or more	14
<b>Median (dollars)</b>	<b>1843</b>
<b>Housing, no mortgage</b>	<b>59</b>
Less than \$250	12
\$250 to \$399	0
\$400 to \$599	22
\$600 to \$799	11
\$800 to \$999	0
\$1,000 or more	14
<b>Median (dollars)</b>	<b>734</b>

## **Renter-Occupied Housing Characteristics**

The majority, 78%, of rents in the neighborhood are between \$500 and \$1,999. These are, likely, to continue to increase due to changes occurring in the neighborhood. In fact, it appears that just over 51% of renters are cost burdened—paying more than 30% of their income for rent.

<b>2019/2020 GROSS RENT</b>	<b>EST</b>
<b>Occupied units paying rent</b>	<b>774</b>
Less than \$500	136
\$500 to \$999	285
\$1,000 to \$1,499	261
\$1,500 to \$1,999	61
\$2,000 to \$2,499	32
\$2,500 to \$2,999	0
\$3,000 or more	0
<b>Median (dollars)</b>	<b>1033</b>
<b>No rent paid</b>	<b>18</b>

<b>2019/2020 GROSS RENT AS % HOUSEHOLD INCOME</b>	<b>EST</b>
<b>Occupied units paying rent</b>	<b>707</b>
Less than 15.0 percent	52
15.0 to 19.9 percent	75
20.0 to 24.9 percent	109
25.0 to 29.9 percent	106
30.0 to 34.9 percent	37
35.0 percent or more	328
Not computed	85

## **Implementation Goals & Strategies**

Amendment #1 10-Year Goals and Strategies described below seek to encourage the retention and improvement of existing affordable housing, the provision of new affordable housing and options, and increasing opportunities for low- and moderate-income persons to live in the neighborhood. This will, hopefully, contribute to renewed resident diversity and investment that positively impacts housing affordability and neighborhood improvement.

Amendment #1 Goals and Strategies should be flexible and allow the pursuit of opportunities as they arise. To accomplish them will require effort by the City, neighborhood association, property owners, property investors, property developers, and non-profit housing organizations. They broadly include:

### **Goal 1: Improve at Least 50 Renter Occupied Properties for Low- and Moderate-Income Households**

- Strategy 1.1 Utilize home improvement grants and loans to leverage landlord investments in basic rental property repairs that help protect the building occupants, envelopes, and systems; that help ensure properties are housing code compliant; and that help ensure rents remain affordable.
- Strategy 1.2 Utilize bank financing, where possible, to supplement grants, loans, and landlord equity investments to improve and renovate properties.

### **Goal 2: Develop at Least 100 New Renter Occupied Properties for Low- and Moderate-Income Households**

- Strategy 2.1 Utilize home improvement grants, loans, bank, Low Income Housing Tax Credit, historic tax credit, investor equity, and other financial resources and incentives to renovate vacant property or construct quality new housing that is affordable to rent.
- Strategy 2.2 Acquire, where possible, blighted and abandoned property through the City's 1K-in-10 initiative that could be used to help create new rental housing.

### **Goal 3: Improve at Least 50 Homes Owned & Occupied by Low- and Moderate-Income Homeowners**

- Strategy 3.1 Utilize home improvement grants, loans and volunteer labor to provide, affordable, basic home repairs that help protect the building envelopes and systems.
- Strategy 3.2 Utilize bank financing, where possible, to supplement grants, loans and volunteer labor to improve and renovate properties.

Goal 4: Provide Home Purchase Assistance to at Least 25 Low- and Moderate-Income Home Buyers

Strategy 4.1 Utilize closing cost, down payment and gap financing assistance to leverage first mortgage and other financing necessary for first time home buyers to purchase existing or newly constructed homes.

Strategy 4.2 Acquire, where possible, blighted and abandoned property through the City's 1K-in-10 initiative that could be used to help create new housing for purchase by first time home buyers.

Goal 5: Acquire Strategic Properties for the Renovation or Construction of Affordable Housing for Rent or Sale

Strategy 5.1 Utilize the City's 1K-in-10 initiative and other possible funding to purchase vacant, blighted and/or otherwise distressed property from willing sellers.

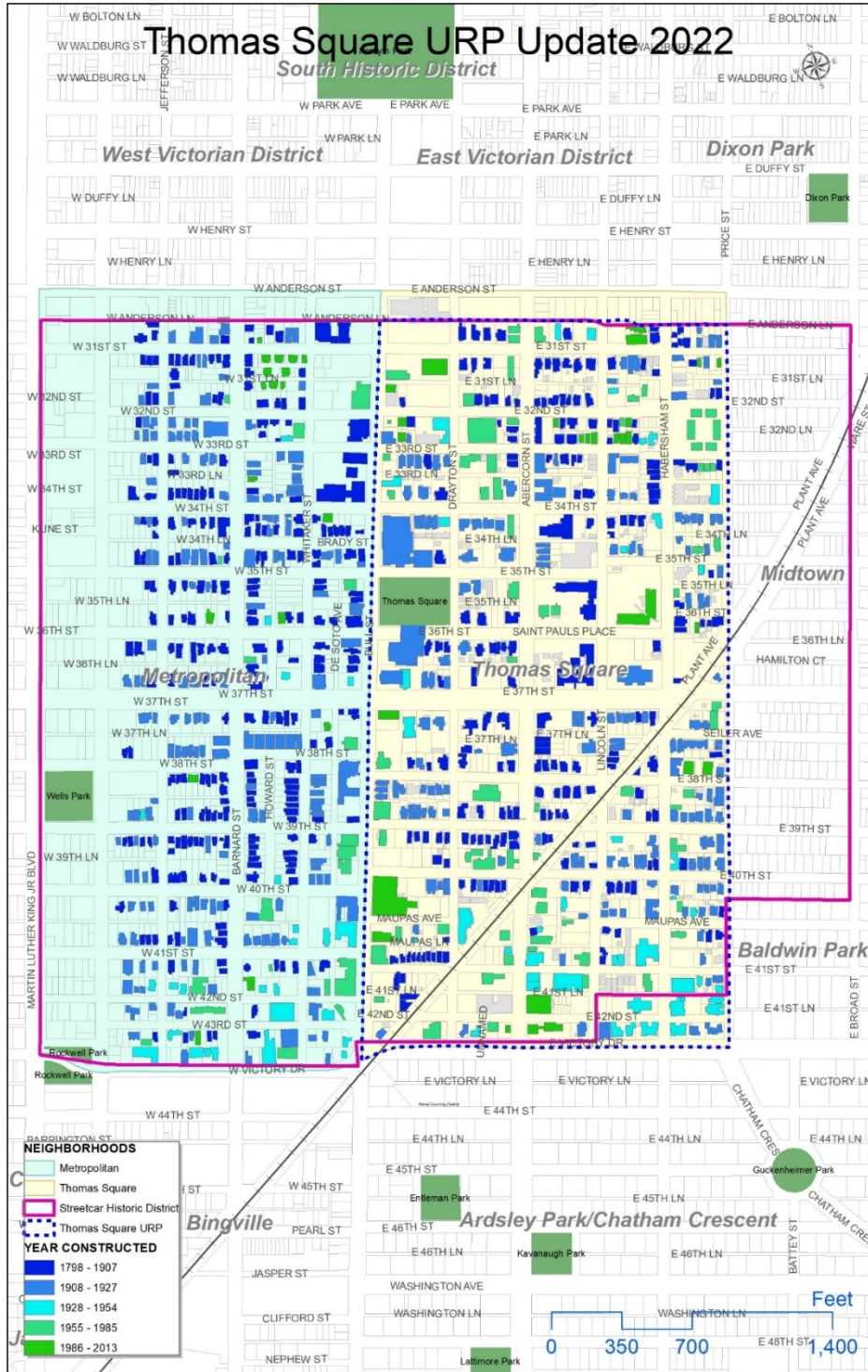
Strategy 5.2 Utilize the City's power of eminent domain to acquire vacant, blighted, property with cloudy title and/or for which owners with clear title are unwilling to improve and remedy the blight.

Goal 6: Support Housing Affordability Investments, Incentives, and Policies

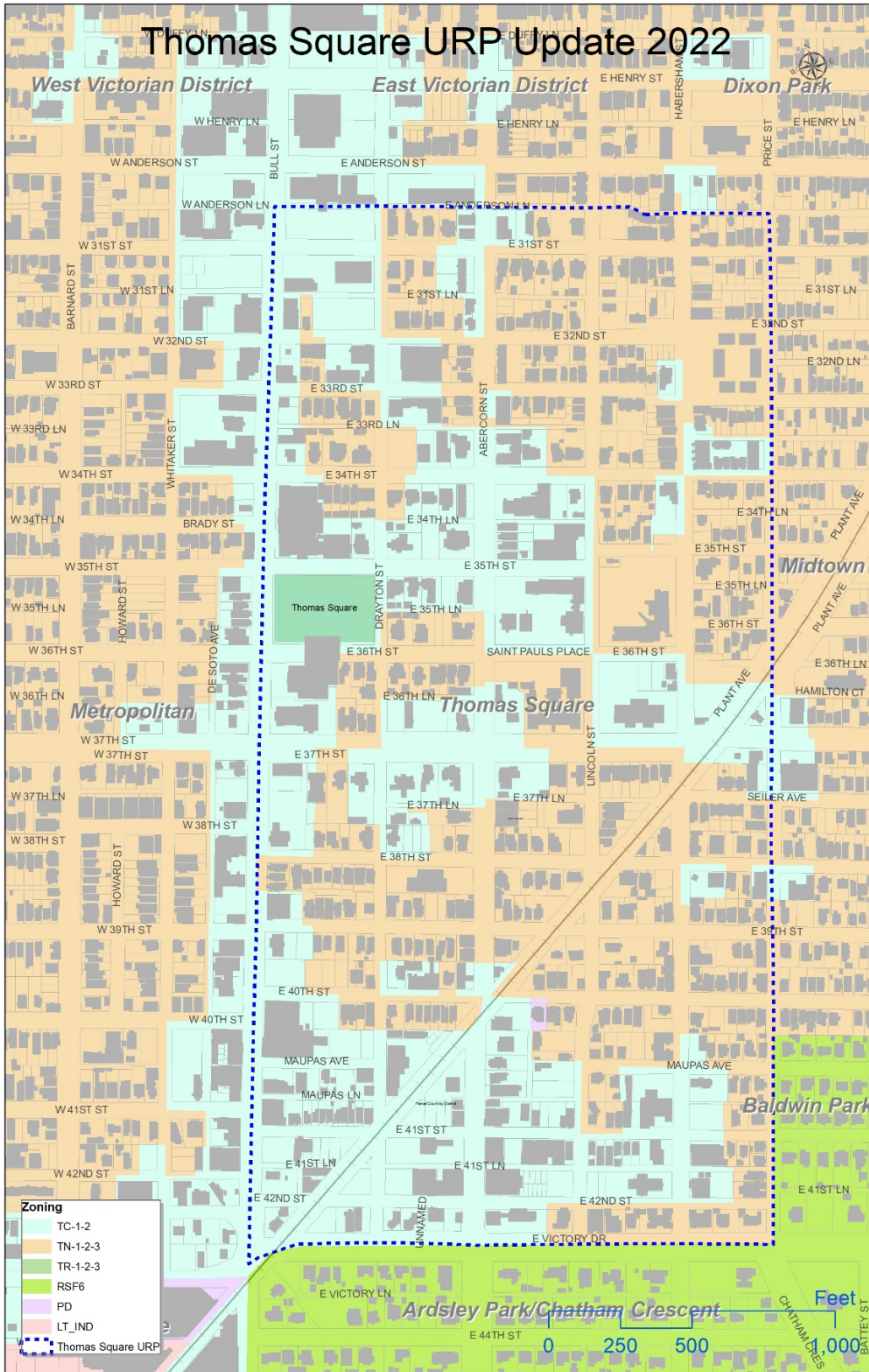
Strategy 6.1 Support appropriate investments, incentives, and policies outlined in the Housing Savannah Action Plan, prepared by the Housing Savannah Task Force, and adopted by City Council on October 14, 2021.

## MAP #1: Neighborhood Boundaries

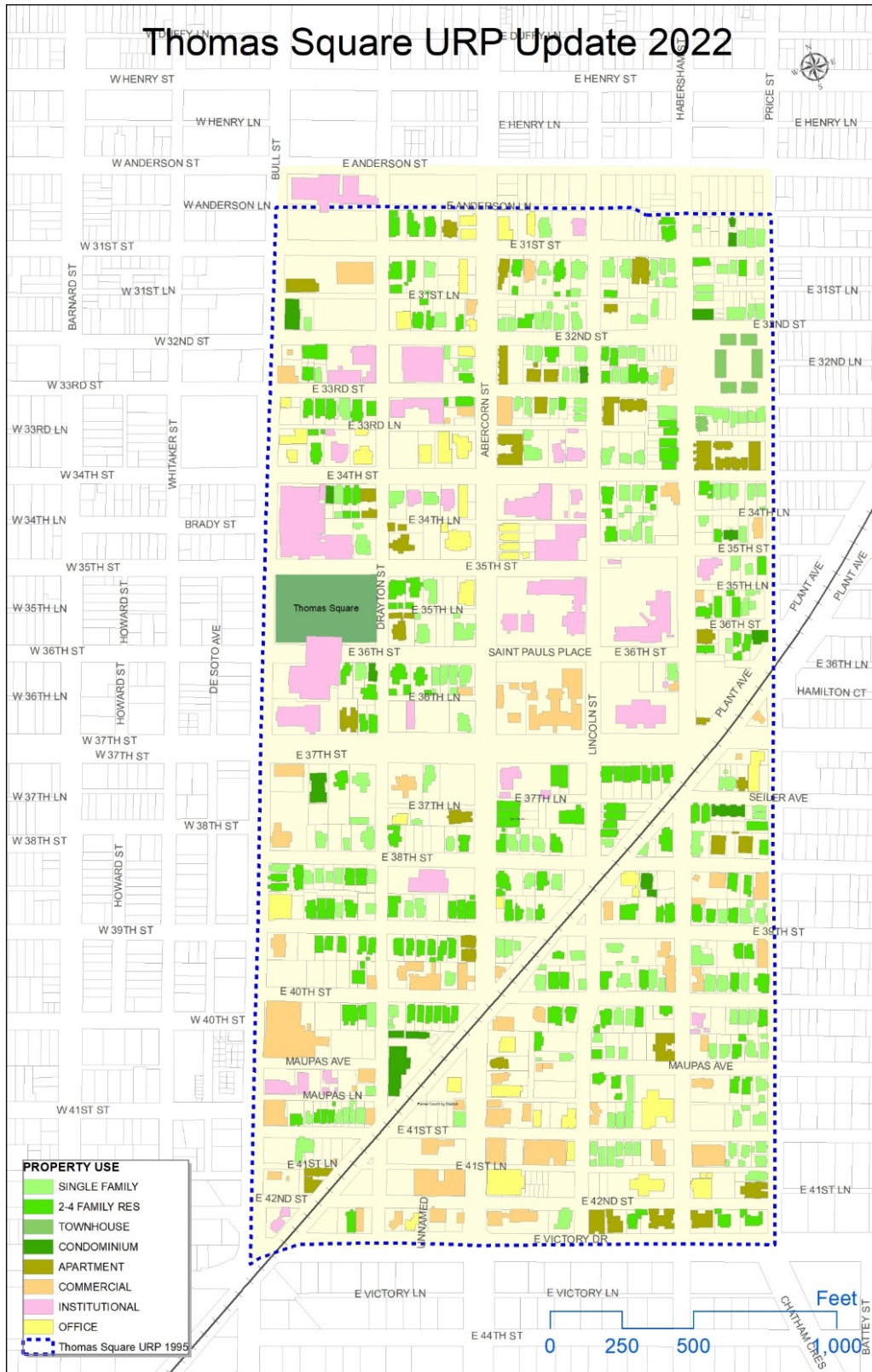
The designated Thomas Square neighborhood boundary, shaded in yellow below, is Anderson Street (north), Victory Drive (south) Price Street (east), and Bull Street (west). The area shared in green is the Metropolitan neighborhood. The Streetcar Historic District includes nearly all of Metropolitan and Thomas Square neighborhoods, and westerly portions of Midtown and Baldwin Park neighborhoods.



## MAP #2: Zoning

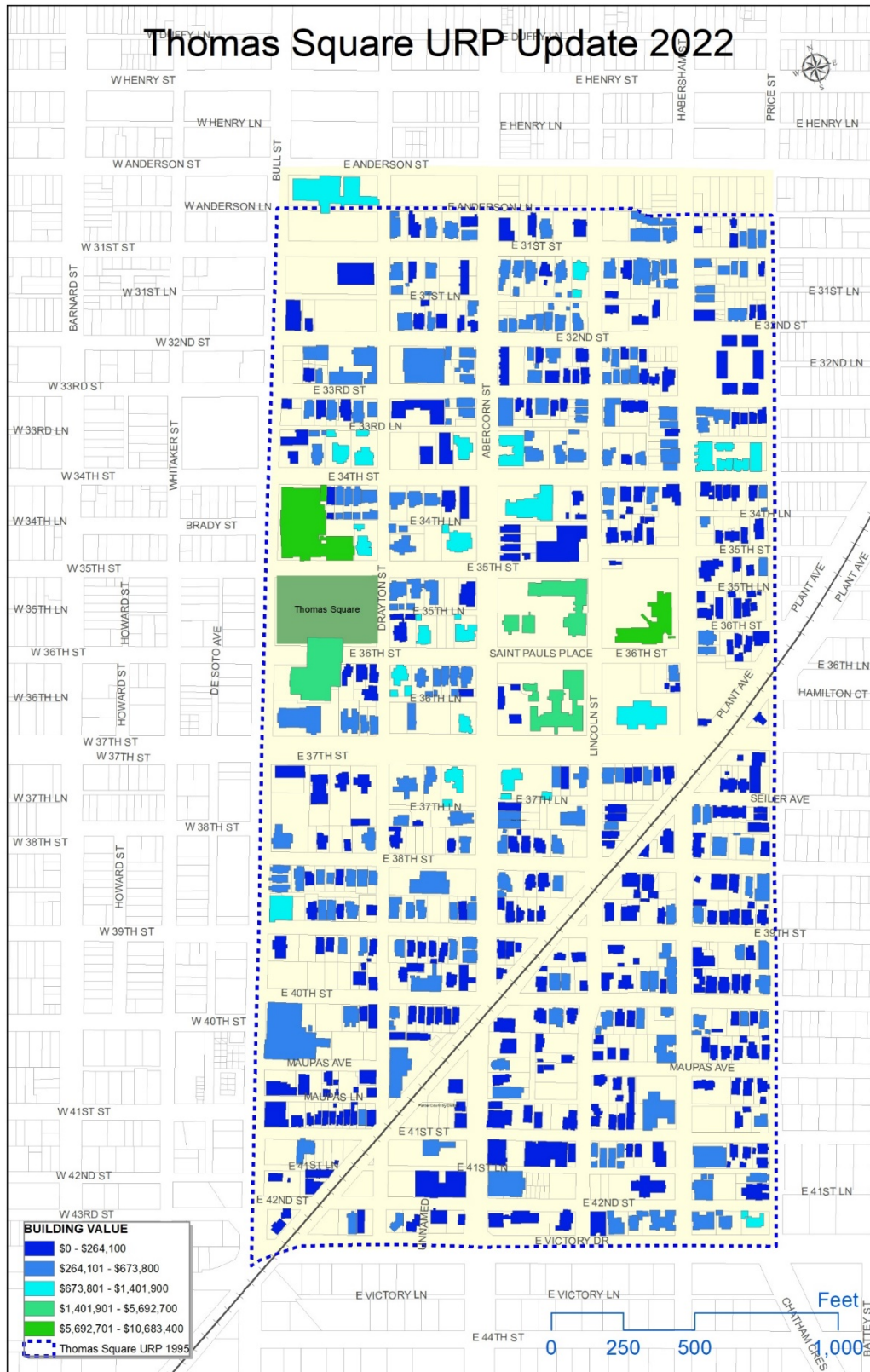


### MAP #3: Property Use

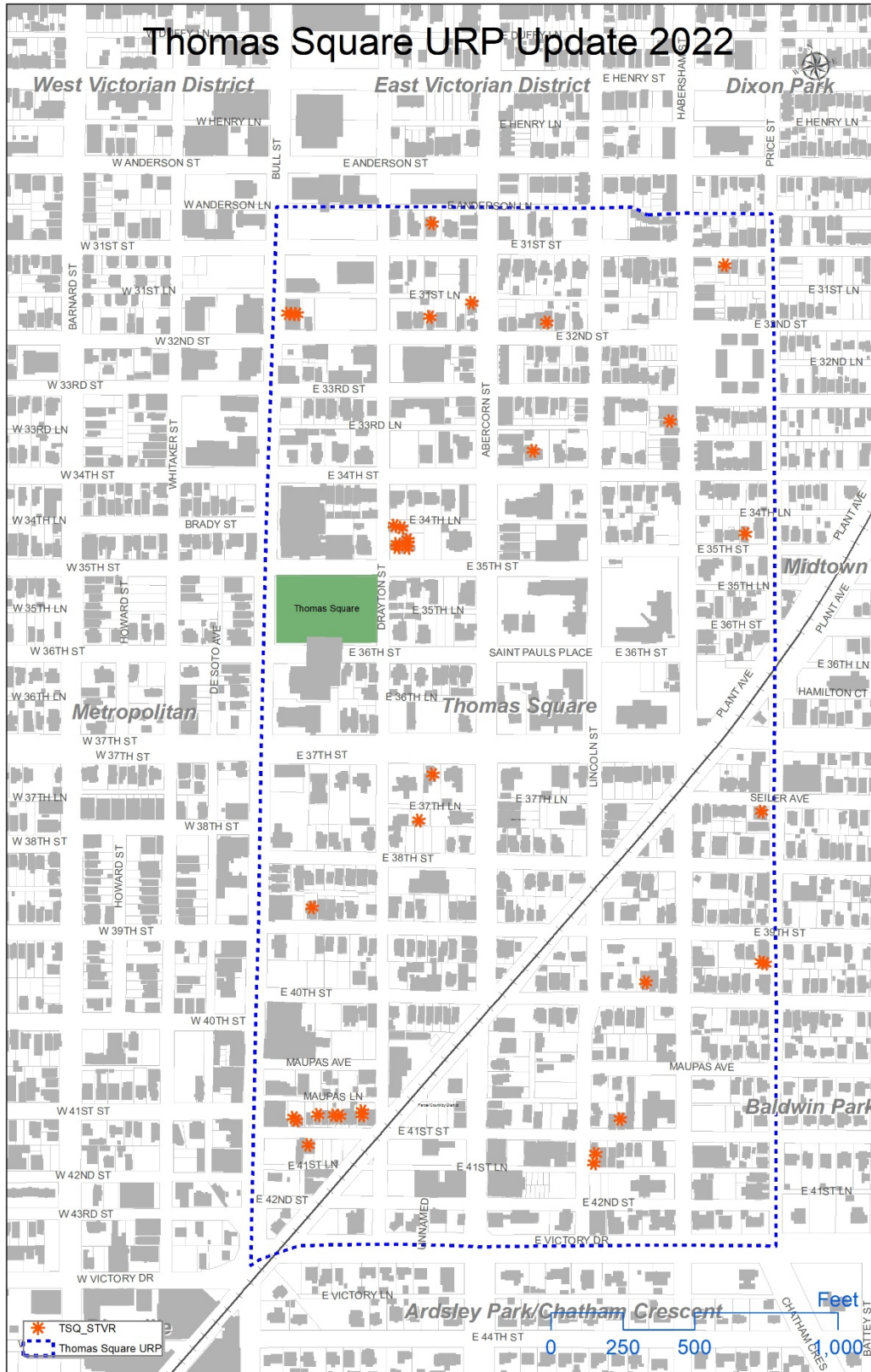




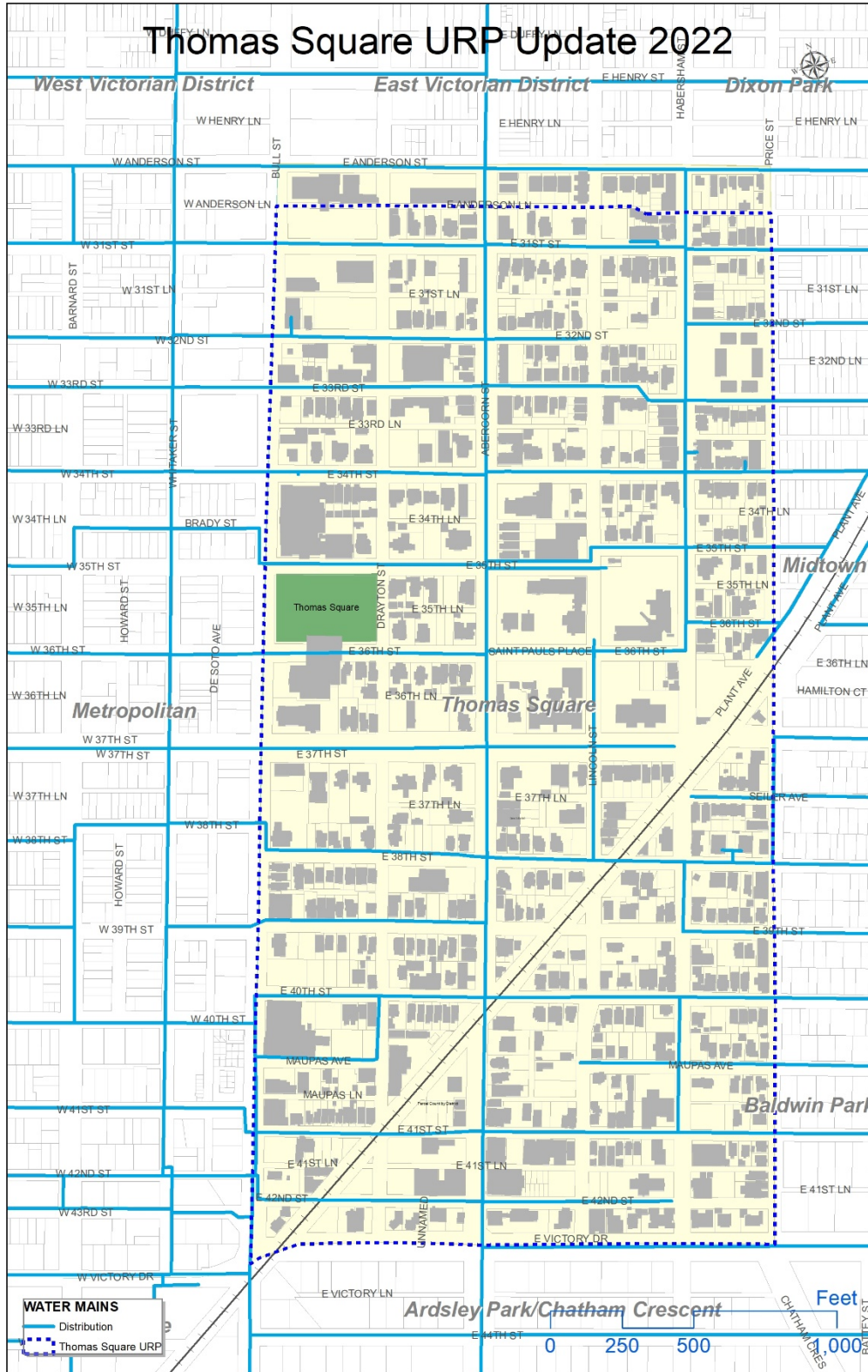
## MAP #4: Assessed Building Values



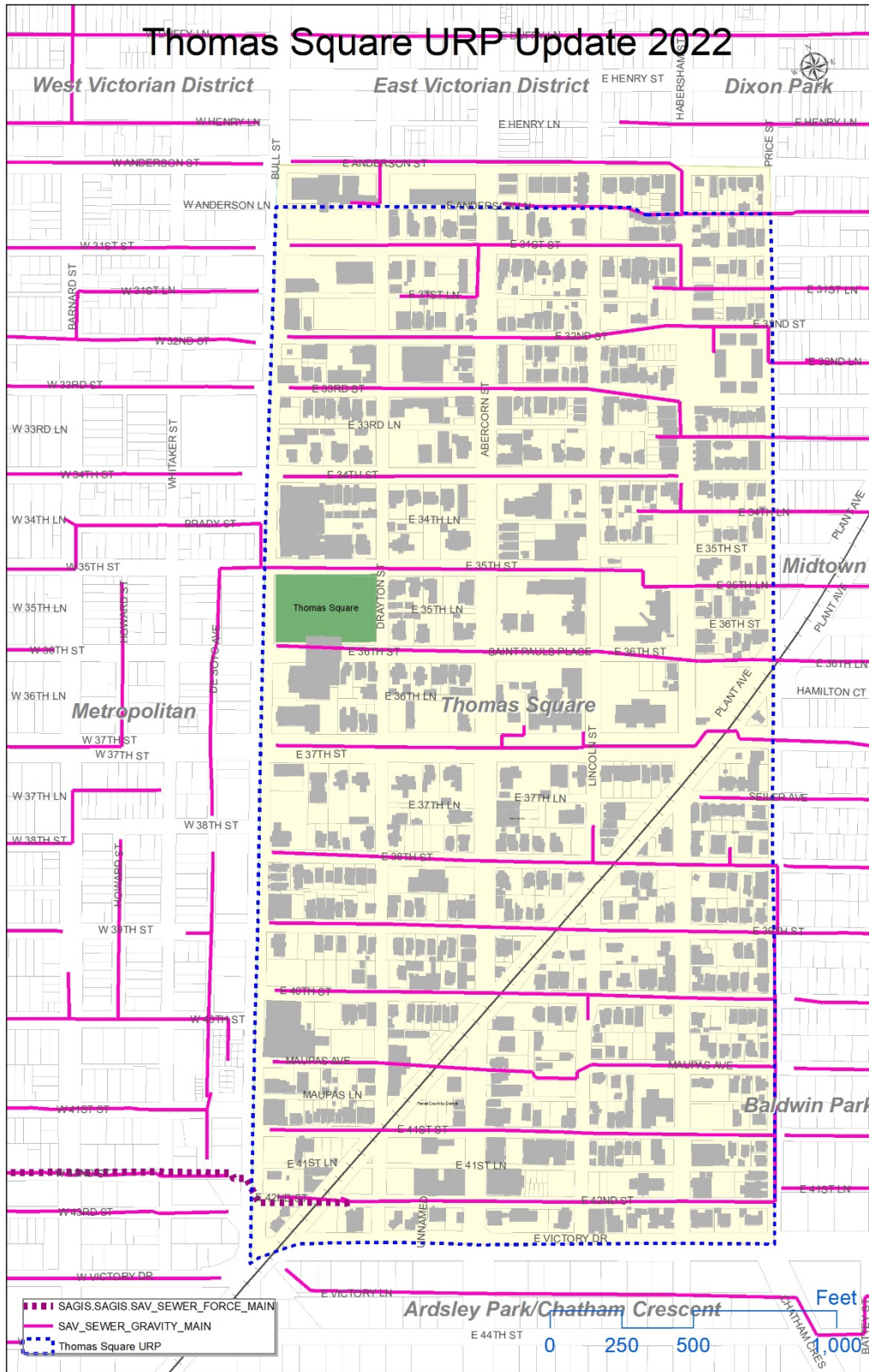
# MAP #5: Vacation Rentals



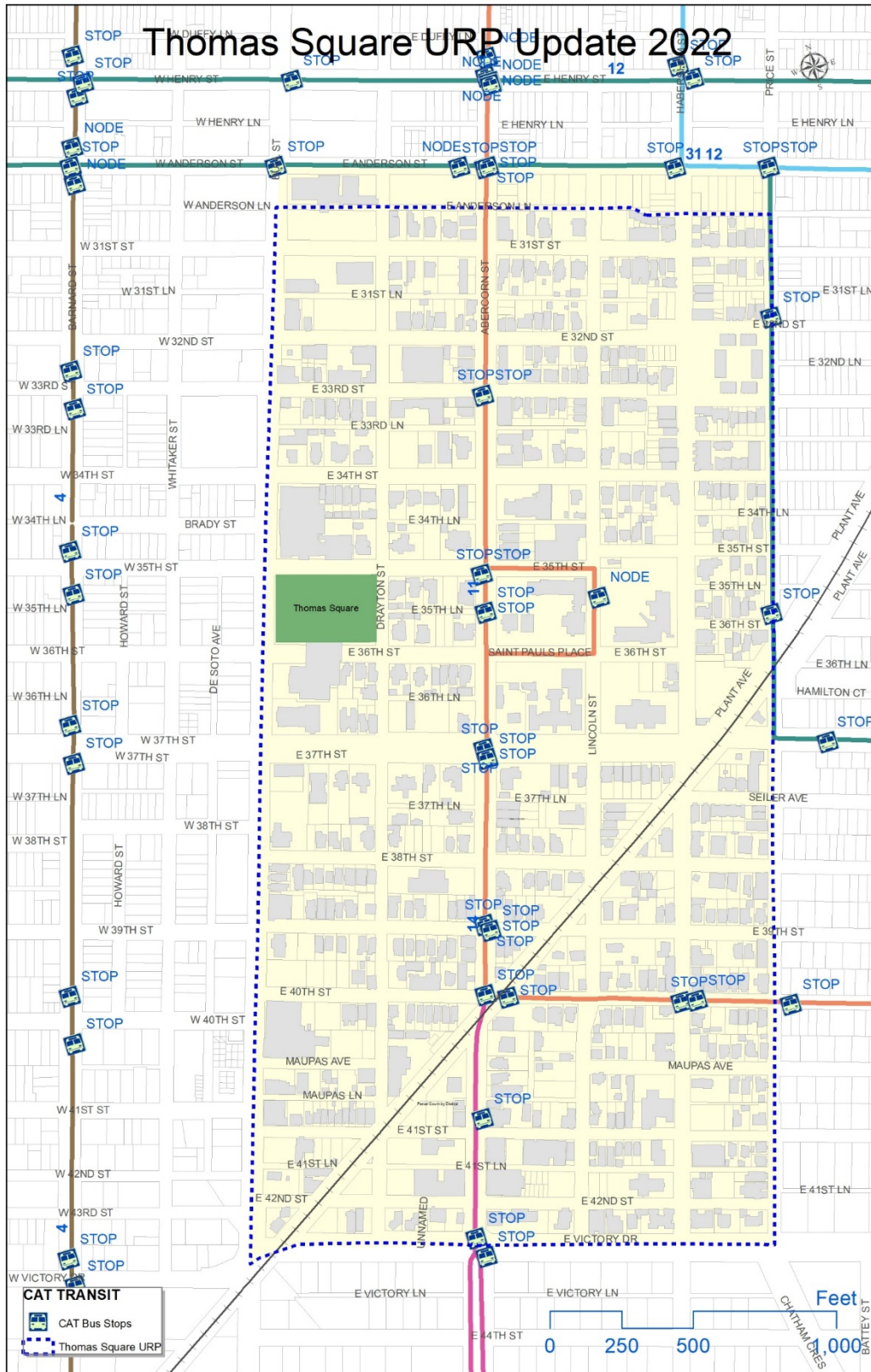
## MAP #6: Water Mains



# MAP #7: Sewer Mains



# MAP #8: Bus Routes



# MAP #9: Neighborhood Assets

