

**Affordable Housing Plan
For
The City of Brunswick, Georgia
Challenges and Opportunities**



**Prepared by
City of Brunswick
Department of
Planning, Community Development and Codes
May 25, 2023**

What is Affordable Housing: *Housing is considered affordable if total housing expense, including rent or mortgage plus other housing expenses (utilities, insurance, etc.) paid by the occupant, does not exceed 30 – 35% of a family’s gross income (Department of Housing and Urban Development (HUD) standard).*

The Median Family Income of families in Brunswick in 2021 was just slightly under \$33,500 per year, significantly lower than families in Georgia and Glynn County. The number of Brunswick families living below the poverty level of \$27,500 per year hovered at around 34% in 2021; nearly three times as high as all of Glynn County at 12%.

The HUD affordable housing standard of 30 – 35% presents a serious challenge for City of Brunswick residents to secure affordable decent. Safe and sanitary housing within the Brunswick housing market.

EXECUTIVE SUMMARY

The issue of affordable housing has never been as prominent as it now is across our Nation, partially due the COVID 19 Pandemic which impacted materials cost and labor supply as well as timing and cost issues relating to transportation. The result has been the cost of housing increasing in most areas of the country by 40 – 50%. Since the pandemic abated a year ago, that increase has dropped somewhat but home construction costs remain higher by as much as 25% in most areas and rent increases of about the same percentage.

From the socio-economic and housing data gathered and analyzed for this report, one can easily see that there are real challenges for families living in the City of Brunswick to find affordable housing opportunities. Yet there are also opportunities for the city to address those needs by providing leadership and public investment in programs that will facilitate the development of affordable housing while revitalizing the community's neighborhood and core city areas. The physical and historic character of the city will benefit from both.

Much of City's population of around 15,000 does not have the financial capacity to either rent or purchase adequate and standard condition housing in today's market. The gap between available income capacity and housing costs is as much as \$10,000 per year for many of the city's Median Family Income family and non-family households. Following are some of the challenges Brunswick's families have in seeking adequate affordable housing:

- As many as 1500 or 45% of the city's family households are currently "housing cost burdened" (spending more than 30% of family income for total housing expense) as well as 1100 non-family households including single elderly persons living alone.
- 64% of all occupied dwelling units are rented and 60% of those units are single family or duplex homes, a high percentage of which require substantial rehabilitation. Few affordable apartment dwellings are available in the city.
- 9% of all single family and duplex housing structures are rated in poor condition requiring substantial rehabilitation or demolition (unfit for human habitation); 40 % are rated in only fair condition indicating a need for modest to major rehabilitation. Another 43 % are rated in only average condition, requiring modest rehabilitation. Only 8% of all single family and duplex housing is considered to be in good or excellent condition.
- As many as 2,000 families and individuals are currently living in inadequate, costly and substandard housing.
- Current sales and rental data indicate that some families and individuals are forced to leave the city because of inadequate housing opportunities. Many are relocating into developing Glynn County or even nearby Brantley or McIntosh Counties.

Most new housing since 1970 has been built outside the city with most of it being multi-family or townhome rental communities. Within the city, only 85 new single family housing units have been added over the past 10 years. In addition, consider the following current market conditions in the City:

- Currently, there are an average of only 35 - 40 homes on the market for sale inside the city with an average list price of \$172,450. These homes normally remain on the market for less than 60 days.
- There are virtually no rental apartments available within the city and those not being developed in the county have rents starting at \$1,250 for a one-bedroom unit and \$1,450 for a two-bedroom unit. Many families and individuals renting these units must devote as much as 40% – 50% of family income for housing expense. 30% - 35% is considered normal.
- New single family “starter homes” are located outside the city now priced at \$175,000 compared to under \$150,000 a few years ago and are beyond the reach of most families.
- Federally subsidized rental housing in the city, including public housing, Section 8 voucher certificates and other tax incentivized affordable housing have waiting lists of well over 1,000 families and individuals.

From this summarized data, it is easily seen that the City of Brunswick, like many communities facing affordable housing needs, has real challenges to overcome.

Yet, there are opportunities for the city to not only begin to address and meet those challenges, but by doing so, begin the transformation of many of its declining neighborhoods through innovative housing programs. Consider these opportunities:

- There is a large supply of older 2- and 3-bedroom homes, in poor condition, which can be rehabilitated and offer opportunities for affordable housing for many families.
- There are numerous incentive programs for development of affordable rental housing using Federal tax incentive programs. Two such projects have been completed in Brunswick during the past 5 years.
- Through aggressive pursuit of tax foreclosed properties using the recently created Land Bank Authority, sites can be made available for both new homeowner single-family, townhome or duplex housing or for the development of small rental complexes of 8 or more units.
- Expand the use of Federal programs like CDBG, CHIP, and the HOME Program to name a few to help with home repair and rehabilitation as well as the construction of new housing.

By implementing these and other measures, the City of Brunswick can assure that the on-going efforts to revitalize its downtown, historic core area, and its neighborhoods will continue and flourish.

An Affordable Housing Plan which, adopted and implemented, can help assure the success of a revitalized city.

INTRODUCTION

Affordable Housing has become one of the Nation's top domestic issues. Since the outbreak of the COVID 19 Virus in early 2020, we have seen the housing market nationally and locally dramatically change. Consider these current housing market conditions that evolved during the Pandemic; many of which are still continuing and affecting the market:

- Dramatic increases in the cost of building materials, in some instances as much as 40%. Even though increases have abated somewhat, builders in the area indicate that, on average, building materials are 15% - 20% higher than two years ago. Coupled with increases in labor cost, the overall cost of housing has risen around 25%.
- Shortages of construction materials and components as supply chain issues have improved but still persist for some items.
- Shortages of construction trades labor and substantial increases in labor costs. This has limited the return of many homebuilders into the market, particularly for single-family homes.
- Inventories of new and existing housing units for sale have decreased to levels not seen in many years resulting in substantial rises in sales prices. Although inventories have increased somewhat in recent months, it is still a "seller's market" because of limited supply.
- Starter homes were generally available prior to the pandemic in the \$150,000 range are now priced at \$175,000 to \$200,000 and above in most areas.
- Mortgage rates have increased from the mid 3% level to 6% or higher.

These changes in the housing market have resulted in families forced to use a higher percentage of their income for housing expense or it has forced them to share housing with other family members or friends. Those families who have chosen to rent, have seen rental rates for single family homes and apartments rise as much as 20% in some markets. Home ownership has slipped into the mid 30% range in many cities, including Brunswick.

In the State of Georgia, the affordable housing issue is considered so serious that the Governor has called attention to the negative impact it is currently having on economic development in the state. He has called on state and local government to seek solutions including removal of regulatory measures which unduly inhibit the construction and cost of housing.

The housing market in the City of Brunswick, and particularly throughout Glynn County, is no different; perhaps even worse. Coupled with the described dynamics of the national and state housing market, is a city population whose residents have a Median Family income of \$33,500 which is substantially less than what is required to obtain affordable decent and adequate housing. The city's family poverty rate still hovers at over 32%. These and other conditions, including a lack of newly constructed affordable housing either for sale or for rent, compound the challenge for Brunswick to meet the housing needs of its population. This is not a new challenge for Brunswick as it has persisted for many years.

The purpose of this Affordable Housing Plan is to quantify the challenge facing families and individuals seeking affordable housing and to recommend specific actions, policies and initiatives that can be undertaken by to meet that challenge. By adopting a plan, the City of Brunswick will acknowledge the extent of the need, establish policies, and initiate programs to meet that need.

BACKGROUND – POPULATION AND SOCIO-ECONOMIC PROFILES

Brunswick is a historic coastal city with a central core area of beautiful homes, churches, schools, and commercial structures amidst beautiful 100-year-old plus live oak and other “Heritage” trees. Today it boasts a thriving port which moves import and export vehicles and construction machinery through it daily as well as a thriving tourist industry due to its historic past and proximity to coastal beach areas.

Its economic past is linked to the timber and timber products industry and, during World War II, to the building of Liberty Ships for the war effort and hosting a Navy Base for sub searching blimps. It was during those years when Brunswick saw significant population growth which reached over 20,000 by early 1960s. Its urban and metropolitan areas also began to grow and develop during that period. Nearly 70% of all homes in Brunswick were built prior to 1970. The timber industry remains an important part of the area’s economy.

Table 1 presents US Census 2021 ACS projections of key population and socio-economic data for the city, its urban area (excluding St. Simons and Jekyll Islands and Sea Island) and all of Glynn County including the island population. It should be pointed out, that population, socio-economic and housing data available for this report vary considerably by data source. The margin of error for much of the US Census data is often high due to the low percentage of responses in 2020 due largely to the COVID 19 Pandemic. Every effort has been made to compare data and choose that which was felt to be most accurate including comparing data to actual counts.

- The city, and its urban area population has remained more or less static since 2000 at around 15,000 and 33,000 respectively, while all of Glynn County has increased about 25% from 67,500 in 2000 to 84,740 in 2021.
- The City’s population is 60% African American compared to 40% for the urban area and 24% for Glynn County.
- Median Family Income (MFI) among city residents is \$33,357 compared to \$45,561 for the Urban Area and \$66,537 for all Glynn County residents. Income in all these areas falls below the State level of over \$80,000. The City’s MFI has remained essentially the same since 2000 factoring in inflation.
- Median Family Income in Glynn County is heavily influenced by the population living on St. Simons Island where the MFI is estimated at \$120,000. Data for Sea Island and Jekyll Island is not estimated by the US Census because of the small number of full- time resident homeowners.

**Table 1
Population Profile**

<u>Data</u>	<u>City of Brunswick</u>	<u>Brunswick Urban Area</u>	<u>Glynn County</u>
Total Population - 2021	14,774	33,427	84,739
Total Population - 2010	15,383	33,555	79,816
Total Population - 2000	15,600	31,588	67,568
Racial Composition			
African American	60%	40%	24%
White	34%	44%	62%
Other	6%	16%	14%
AGE			
Median Age	36	35	41
% over 65	17%	15%	15%
% under 18	23%	25%	21%
Median Household Income	\$ 29,362.00	\$ 36,223.00	\$ 61,984.00
Median Family Income	\$ 33,357.00	\$ 45,561.00	\$ 66,537.00
Families Below Median Income	53%	54%	45%
Families Below Poverty Level	34%	30%	12%
Employment			
% of Labor Force Employed	93%	95%	96%
Employed where Live	21%	67%	67%
Employed Elsewhere	79%	33%	33%
Average Commute Time	19 min	22 min	23 min
Occupations			
a. Retail Trade	13%	17%	13%
b. Professional/ Management	8%	12%	12%
c. Education, Health Care	26%	21%	22%
d. Accommodations, food serv.	18%	17%	18%
e. Government	13%	11%	7%
f, All other	22%	22%	28%
Education Attainment			
a. Less than a HS Degree	14%	16%	12%
b. HS Graduate	35%	35%	28%
c. Some college / 2 yr degree	32%	33%	31%
d. College degree	19%	16%	29%

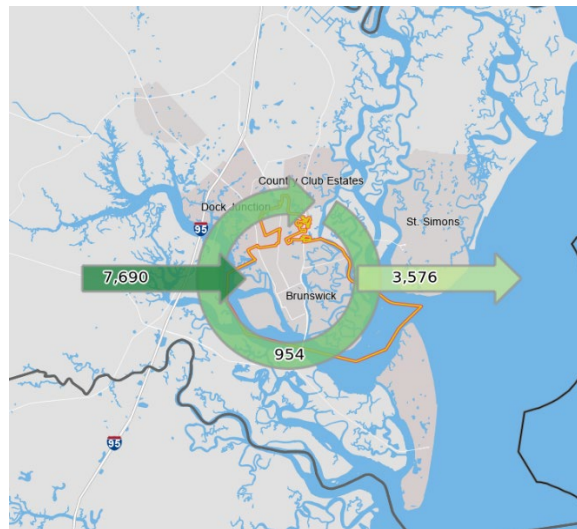
Source: US Census ACS 2021 Projections

AREA WORKFORCE AND ECONOMY

Much of the economic and job growth has occurred outside the City in recent years, particularly on the islands (St. Simons and Jekyll) fueled by tourism which continues to be a leading economic driver for the area. The Port of Brunswick, located to the Southwest of the City continues to grow and expand, and is currently one of the largest automobile and construction vehicle import and export shipping and processing facilities in the US.

Total employment in Glynn County stands at around 30,000 jobs; 8,687 jobs are within the City of Brunswick. Of the total jobs within the city, only 973 jobs (11%) are filled by the city's employed labor force living within the city. This data was collected and analyzed as a part of a public transit study for the city and also concluded:

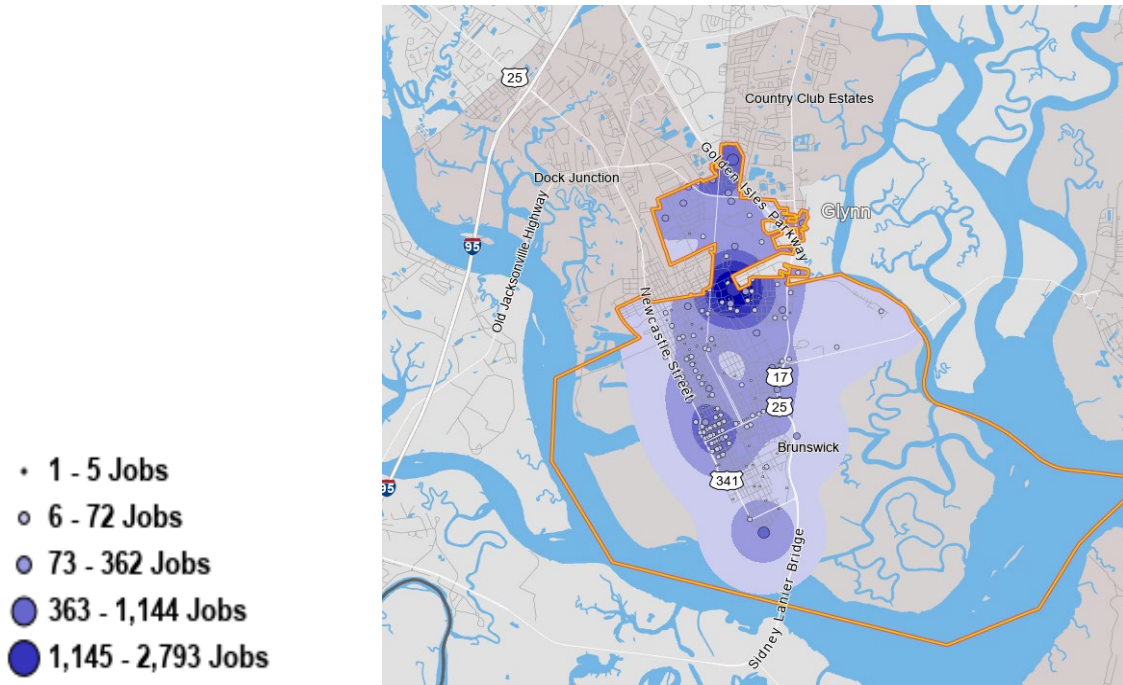
- Only 21% of the city's labor force work within the city and fill only 11% of available jobs. Approximately 24% of the city's labor force are employed on St. Simons and Jekyll Islands. The remaining 55% are employed either inside or outside Glynn County.



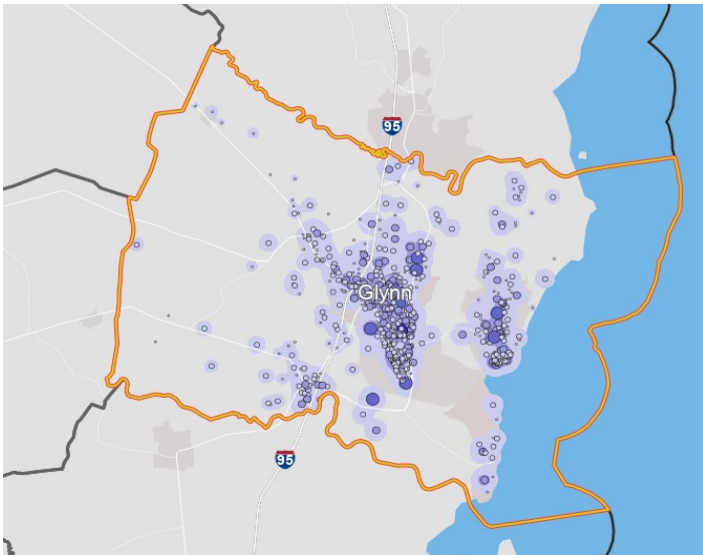
- Jobs being filled inside the City are from St. Simons (10%), Glynn County (45%) and outside Glynn County ((35%)
- The largest percentage of privately employed workers are full time in health care, education, accommodations, retail, and food service. The latter three are fueled by the tourist market in the city and on the islands. These three make up the lower paying sectors of the area job market.
- Full time earnings show that 1/3rd of city workers are earning only \$1,250 per month with 46% earning between \$1,250 and \$3,333 per month. This helps explain the low Median Family Income of under \$33,000 per year.

- The largest concentration of jobs in the city are in the Coastal College and Southeast GA Hospital complexes and in Downtown Brunswick as can be seen on the map below. Countywide, jobs are concentrated in the City of Brunswick, St. Simons and Jekyll Islands and at major interchanges along I-95 West of the City.

Brunswick Job Concentrations



Glynn County Job Concentrations



HOUSEHOLD OCCUPANCY CHARACTERISTICS DATA

The characteristics of households renting or owning their homes in Brunswick, provides an even clearer picture of the challenge for families to find affordable decent safe and sanitary housing. Following is a summary of housing occupancy data for the city, its Urban Area and Glynn County.

Table 2
Household Occupancy Characteristics

<u>Data</u>	<u>Brunswick City</u>	<u>Brunswick Urban</u>	<u>Glynn County</u>
TOTAL HOUSEHOLDS	5,616	13,234	33,401
AVERAGE HOUSEHOLD SIZE	2.54	2.47	2.5
Owner Household Av. Size	2.92	2.63	2.50
Rental Household Av. Size	2.32	2.5	2.5
TOTAL FAMILY HOUSEHOLDS	3,226	7,397	21,846
Av. Family Size	3.27	3.23	3.04
a. Married Couple Family	1,219	3,465	15,027
b. Male Head of Household	338	1,076	1,564
c. Female Head of Household	1,669	2,856	5,255
d. Non-family Households*	2,390 (43%)	5,837 (44%)	11,555 (35%)
Household Size - Occupied			
a. 1-Person	37%	39%	30%
b. 2 - Person	28%	28%	37%
c. 3 - Person	21%	15%	15%
d. 4 - Person	14%	18%	18%
Mo. Housing Costs - Owner Occ.			
a. \$0 - \$499/mo.	25%	43%	26%
b. \$500 - \$999	45%	29%	22%
c. \$1,000 +	30%	28%	52%
d. Median Monthly Cost	\$1,016	\$1,015	\$1,471
Mo. Housing Cost - Rented Occ.			
a. \$0 - \$499/mo.	18%	12%	10%
b. \$500 - \$999	49%	48%	40%
c. \$1,000 +	33%	40%	50%
Median Monthly Cost	\$785	\$874	\$960
H H PAYING +30% FOR HOUSING	45%	41%	37%

*Household made up of unrelated individuals

Source: US Census ACS 2021 Projections / Glynn County Tax Assessor

In summary, this data shows:

- A large percentage of households in the city (43%) are non-family households, defined as unrelated persons are sharing housing. This category also includes elderly individuals living alone.
- Of the 3226 family households in Brunswick, 1,669 (52%) have a female head of household, a significant increase of about 11% over the last 20 years. 38% of all family household heads are married couples a decrease of about 10% over the past 20 years.
- The numbers are quite different in Glynn County as a whole. Married family heads of households make up 69% of all family households, significantly higher than the city. Non-family households make up 35% of all households, much lower than the city.
- Household makeup within the Brunswick Urban area mirrors that of the city.
- The average size for city households is 2.54 persons, slightly larger for household owners and lower for household renters. These percentages are similar for Urban Area and Glynn County households as well.
- The size of households is similar in the city, Urban Area and Glynn County Area at around 2.5 persons

CURRENT HOUSING EXPENSE FOR FAMILIES

Total housing expense including utilities, plus insurance and maintenance for housing if owned should not exceed 30 – 35% of family income. Following are the highlights of US Census 2021 estimates of monthly family housing expense for Brunswick, its Urban Area and Glynn County (See also Table 3).

- Total average monthly housing rental expense exceeds 30% of family income for 48% of families renting and 42% of families owning their homes in the City of Brunswick. Those households are paying an average \$1016 monthly for homeowner housing expense, excluding utilities, and \$785 monthly for rental expense, excluding utilities. The percentage of these housing expenses for families in the Urban Area and Glynn County average 35%
- Total average monthly rent expense of \$785 in the city exceeds 30% of MFI for 48% of families renting. In the Urban Area and Glynn County it exceeds 30% for an average 45% of families renting; essentially the same.
- While monthly housing costs are somewhat lower in the City than its Urban Area and Glynn County, housing choices are limited by supply and the condition of housing is poorer.

Table 3
Profile of Existing Housing Characteristics and Cost
City of Brunswick, its Urban Area and Glynn County

	<u>Brunswick City</u>	<u>Brunswick Urban</u>	<u>Glynn County</u>
TOTAL NUMBER OF HOUSING UNITS	6,884	15,536	42,091
Occupied	82%	85%	79%
Vacant	18%	15%	21%
Renter Occupied	64%	57%	33%
Owner Occupied	36%	43%	67%
 HOUSING TYPE			
Single Family	70%	65%	69%
Duplex	7%	7%	5%
Multi Family	21%	19%	17%
Mobile Home	2%	9%	9%
 SF HOUSING SIZE			
1 Bedroom (incl 0 Bedrooms)	19%	12%	9%
2 Bedroom	30%	29%	21%
3 Bedroom	40%	47%	50%
4+ Bedrooms	11%	12%	20%
 SF HOUSING AGE			
Built Pre 1970	65%	49%	28%
Built 1979 - 1999	25%	38%	46%
Built After 1999	10%	13%	26%
 SF HOUSING VALUE			
Median value	\$ 105,800	\$ 111,600	\$ 204,900
Homes with Mortgage	48%	52%	62%
 OWNER AND RENTER HOUSING COST			
Owner w/ Mortgage - Median/Month	\$ 1,016	\$ 1,015	\$ 1,471
Owner Paying More than 30% of Income	42%	37%	30%
Media Rent Paid by Tenants/Month	\$ 785	\$ 874	\$ 960
Renter Paying More Than 30% of Income	48%	46%	44%

Source: US Census ACS 2021 Projections

PROFILE OF EXISTING HOUSING IN THE BRUNSWICK MARKET AREAS

Existing housing in the City of Brunswick can generally be described as older, in only average or fair condition with pockets of severely dilapidated and vacant housing in many of its neighborhoods. The Historic District in the city's core area boasts a significant number of beautifully restored homes and the neighborhoods adjoining the district are showing signs of revival. Within its urban area, the housing profile is only somewhat improved in terms of home ownership, makeup and age. Housing conditions and choices are significantly better in the newly developing portions of Glynn County where most new housing has been developed over the past 20 years.

Following is a summary of housing data presented in the preceding Table 3 based upon the US Census 2021 Projections for the City of Brunswick, its Urban Area and Glynn County:

- Within Glynn County, approximately 16% of all housing units are located in the City of Brunswick.
- Owner occupied housing in Brunswick is 36% of all occupied units compared to 67% within Glynn County and 43% within the Brunswick Urban Area.
- 64% of all housing in Brunswick is rented, compared to only 33% for all of Glynn County. Over 60% of rental housing in Brunswick are single family residences.
- In Brunswick, 70% of all housing units are single family dwellings compared to 65% in all of Glynn County. Mobile homes make up only 2% of all housing units in Brunswick but 9% within Glynn County,
- Housing units have fewer bedrooms in Brunswick with 49% having only 1 or 2 bedrooms. Three- and four- bedroom homes make up 60% of all housing in the Urban Area and 70% in Glynn County.
- 65% of all housing units (mostly single family) in Brunswick were built prior to 1970; New housing built since 2000 makes up 26% of all housing in Glynn County but only 10% in the City of Brunswick.
- The median value of all owned homes in Brunswick is \$105,800; \$111,600 in the Urban Area; \$204,900 in all of Glynn County.

HOUSING CONDITIONS IN THE CITY OF BRUNSWICK

Existing housing conditions within the City of Brunswick are generally average to fair as characterized by the Tax Assessor's periodic assessment. Following is a summary of housing condition data taken from the Glynn County Tax Assessor's records. (See APPENDICIES 1 AND 2 and Maps 1 and 2 which depict that data):

Of a total 4,663 single family residences in the City of Brunswick.

- 40% were rated in only **Fair** condition, requiring extensive rehabilitation.

- 9% of all homes were rated in **Poor** condition, possibly requiring demolition.
- 43% were considered to be in **Average** condition, requiring moderate to light rehabilitation or minor repairs..
- Only 8% of all homes were rated in **Good or Excellent** condition.

This indicates that over half of all housing units in the City require substantial rehabilitation with 10 – 15 % of those units likely requiring demolition. Another 43 percent, ranked Average, require some rehabilitation or moderate repairs. **It is most likely that at least 2/3rds of those single-family homes requiring rehabilitation are rental units.**

The heaviest concentration of single- family homes in **fair or poor** condition were located in the following Comprehensive Plan Character Areas and Neighborhoods. This data is graphically shown on Map No. 1:

- South End Brunswick – 44% particularly in the South and Southeast Brunswick Neighborhoods.
- Dixville / Habersham Park – 71% throughout the area.
- Urbana / Mayhue – 61% throughout the area
- Old Town, particularly the TAD #1 District with 81% and Grant Street with 61%
- New Town / New Town Commons – 71% throughout the entire area.

There are virtually no areas of the city that are not impacted by poor housing conditions and declining homeownership.

The city's code enforcement department has conducted surveys of much of the City's housing as a part of their enforcement program and reports the following:

- There are currently 186 homes that are determined to be dilapidated mostly single-family homes, that will likely require substantial rehabilitation. These are predominantly located in the core city neighborhoods.
- 109 residential structures are considered uninhabitable and requiring demolition. These structures are likewise located in core city neighborhoods, particularly along MLK and Norwich Streets.
- Since 2007, property owners or the City's Code Enforcement Program has taken action to have over 323 uninhabitable homes demolished: 143 in the past 10 years.

THE CITY OF BRUNSWICK HOUSING PROGRAMS

The City's housing policies and programs have received increasing attention by the City Commission in recent years. Code enforcement and home repair programs have been guided by its Five-Year Consolidated Plan. This Plan is prepared and updated every 5 years for submission to The Department of Housing and Urban Development to support the use of their

entitlement CDBG Funds for its Housing Programs. The most recent Consolidated Plan was approved by the City in September 2020. This Plan calls for the following Goals and actions to be undertaken between 2000 and the end of 2024.

<u>GOAL</u>	<u>FUNDING</u>	<u>PROJECTED GOAL OUTCOME</u>
Housing Rehabilitation	CDBG	6 Homes Annually
Services to Homeless	CDBG	50 Persons Annually
Infrastructure Improvements	CDBG	1,000 Homes Benefitted Annually
Public Services	CDBG	131 Persons Annually
Spot Demolition	CDBG	3 Annually

Some of the housing issues identified in the current Consolidated Plan include:

- Although many of the existing homes are “affordable” for acquisition or rental, they require rehabilitation which adds to the cost to acquire or rent making them not “affordable”.
- Because such a large % of the existing housing stock was constructed before 1970, it is not hurricane wind resistant adding considerable cost to home rehabilitation.
- Many existing homes are not handicapped accessible and require alterations to access, room entry and bathroom facilities safe access.
- The incidences of overcrowding and lack of multiple facilities in homes (plumbing, adequate heat and ventilation, functioning doors and windows, etc.) is disproportionately higher among lower income and minority families.
- While Median Family Incomes are flat or decreasing, the cost of housing is increasing thus widening the affordability gap.

AFFORDABLE AND FEDERALLY SUBSIDIZED RENTAL HOUSING

There are a total of 21 affordable rental apartment properties in Brunswick ranging in size from 8 units to over 100 units including:

- 589 Public Housing Units and 46 managed private units of below market rate rents ranging in size from 1 bedroom to 5 bedrooms. Public Housing Tenants pay no more than 30% of their household income for rent and utilities.
- 386 families currently holding Section 8 Housing Choice Vouchers occupying approved apartment units at reduced rents. The Section 8 Home Choice Program is administered by the Brunswick Housing Authority and targets low - income families earning 30% - 80% of Median Area (Metropolitan) Income of \$75,000.

- 277 apartment units developed with Low Income Housing Tax Credits that offer reduced levels of rent to low- income families earning as little as 20% of Area Median Income.

Area median Income is established by HUD for Metropolitan Areas. The Brunswick SMSA includes all of Glynn County (including the Islands where incomes are significantly higher than the mainland) as well as McIntosh and Brantley County. The Median Family Income for just the City of Brunswick is \$33,357, less than half the Metropolitan Area Median Income of \$75,000.

These affordable rental units total approximately 1382 or 30% of all occupied rental housing in Brunswick. They are located primarily in the core and northern areas of the city. The Median Household Income of those occupying rent assisted housing is just over \$26,000 per year and the average household size is 2.47. The median rent and utility expense paid for these assisted housing units is currently \$700 per month. This compares to a median market rate rent and utility expense of almost \$800 per month for the entire city market and over \$1,000 per month for the entire Brunswick urban area including most of Glynn County.

Currently, the Housing Authority has a waiting list of over 1400 family and individual applicants for public housing units and 623 on the waiting list for Section 8 housing vouchers. These extensive wait lists illustrate the lack of available decent, safe and sanitary affordable housing in Brunswick. Currently nearly HALF of all Brunswick families are severely housing expense burdened and around 30% are estimated to be renting substandard housing.

Around 110 federally subsidized housing units have their affordability restrictions expiring by 2030 and another 230 units are scheduled to expire after that date. **The city should encourage owners to extend their affordability contracts.**

THE CURRENT HOUSING SALES MARKET IN BRUNSWICK AND GLYNN COUNTY.

Housing Market Trends 2018 – 2023

Like most residential real estate markets over the past 5 years, Brunswick and Glynn County have experienced their ups and downs. Following is a summary of sales history over the past 5 years for both markets.

	Jan. 2018	Jan.2019	Jan 2020	Jan 2021	Jan. 2022
Glynn County					
Sales Inventory	904	1040	941	574	315
Median Sales Values	\$250,000	\$262,000	\$258,100	\$246,000	\$270,000
High Value	\$392,000	\$282,000	\$366,000	\$424,000	\$435,000
Low Value	\$250,000	\$262,000	\$168,500	\$179,300	\$182,900
Median Sales Price for Single Family Homes					\$285,000
Median Sales Price for Townhomes					\$302,000

BRUNSWICK - City Core Area

Median Listing Price	\$89,000	\$131,450	\$100,750	\$164,900	\$129,000
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Current Market Supply – January 2023

Zip 31520	\$172,450	29 Active Listings	Brunswick Core Area
Zip 31523	\$288,250	49 Active Listings	Brunswick Urban Area
Zip 31525	\$341,700	100 Active Listings	Brunswick Urban and Suburban Area
Glynn County	\$444,100	313 Active Listings	Includes the Islands

The Median Sales Price for housing within the entire Glynn County Market currently is averaging \$347,000. This has increased substantially since 2018 when the median sales price was below \$250,000 and prices for “starter homes” just below \$150,000. Currently, the asking price for a “starter home” begins at \$175,000 - \$250,000.

The US Census of Housing Construction has reported the following data relating to the issuance of residential building permits for the years 2019 – February 2023 for all of Glynn County:

Building Permits Issued in Glynn County – 2019 - 2022

YEAR	Total Units	SF	Duplex	3 – 4 Units	(5+ Units - No. Bldgs)
2019	460	437	10	0	13
2020	542	457	36	3	46
2021	723	691	12	0	20
2022	1567	879	88	68	537
2023 (MAR)	82		76	0	0

During the same years in the table above, the City’s Building Department reports issuing 44 permits for new housing construction. Only 30 of these were issued for newly constructed single-family homes. Four permits for multi-family apartment projects totaling 170 units were issued as well as a permit for 60 “tiny homes” for the homeless. The remainder were issued for 7 substantially rehabilitated homes.

Currently, as reported by the MLS, there are only 35 -40 homes listed for sale in the City of Brunswick averaging \$172,450 or \$118/ SF. Within Glynn County, there are currently reporting 313 listings averaging \$444,000 or \$237 per SF. This area includes St. Simons, Sea Island, and Jekyll Island which increases the average listing and sales prices for the area substantially. The current supply of homes for purchase, particularly new homes, has not yet recovered from the construction slow-down and shortage of building materials. This has resulted in a “seller’s market” environment adding to the cost pressures of higher construction costs and profits being sought by builders and their suppliers.

Home sales within the city are typically for older homes as few new single family or multifamily ownership units are being developed. The Median Sales Price for housing in the City’s core area is currently around \$160,000, with homes selling in around 36 days after being placed on the market. Some homes in the core area and adjacent neighborhoods sell for under \$80,000 but require rehabilitation. Housing needs for the City of Brunswick are primarily being met within its Urban Area to the North and West and beyond to the developing Metropolitan Area. For the past 20 or more years, most new housing, both rental and ownership, has been built outside the city.

A home purchased in the city at the median sales price \$160,000 and financed at a current interest rate after a 10% down payment, would require a mortgage payment of \$950 per month. After including taxes, insurance and monthly utility costs, that amount increases to \$1300 per month. **For a family not to be cost burdened by housing expense, such a purchase would require an annual income of \$50,000 to \$55,000; 70% above the current Median Family Income for City of Brunswick families of 4.**

For the same family to purchase a new home in the Urban Areas at \$175,000 or more, raises the annual income level needed to avoid being cost burdened to \$60,000 or more; 100% higher than the Median Family Income level for City residents.

An additional market factor adds to the dilemma of families seeking home ownership. New and existing homes are being acquired by investors offering no contingency and all cash offers (not dependent upon financing). These homes are then offered for rent with the expectation that they will increase in value over the ensuing 5–10-year period and then be sold offering the investor(s) an attractive return.

Lastly, while there are opportunities for housing developers to purchase existing housing units needing modest to extensive repairs at much lower square foot costs, that opportunity has not yet resulted in any significant increase in the supply of housing at affordable cost or even higher.

NOTE: Data on listings and sales was obtained from The Glynn Multiple Listing Service and from Redfin Real Estate Services a Nation Real Estate Management Firm. New housing construction data was sourced from the

CITY OF BRUNSWICK HOUSING MARKET DEMAND AND SUPPLY

A housing market study completed in 2019 for the Downtown and In–Town Brunswick Neighborhoods indicated **a fairly strong market for households preferring to live within an urban core area and in walkable urban styled neighborhoods.** The potential overall housing market for the Brunswick Urban Area identified in the report was for 1,425 households seeking urban style housing and neighborhoods each year for the next 5 years and that the core area of Brunswick could capture as many as 500 of that market annually.

Additionally, the market study identified that roughly half of that market demand potential was from younger singles and couples, empty nesters and small families seeking new and existing housing of almost every possible type. This market segment is primarily looking for rental opportunities (65%) with the remaining 35% seeking homeownership. Those seeking rental housing do so because of affordability issues.

With advent of the COVID pandemic in late 2020 and lasting into early 2022, many of the demand assumptions for housing have been altered. Equally important, the development of new affordable housing to meet this market demand has likewise altered due to increased costs of construction. In other words, much of the market dynamics that existed just a few years ago has now changed. Add the improved housing demand of hundreds, even thousands, of households and families currently living in Brunswick or its outlying urban areas for new and existing rental and ownership opportunities and you have potentially an even larger overall market demand.

To meet this demand, will require that many of the substandard single-family homes now being rented be rehabilitated through incentive programs and sold to existing families seeking homeownership. **Rehabilitation of existing homes is likely the best lower cost alternative for increasing the supply of affordable homes for first-time purchasers and increasing the supply of desirable single family home rentals.**

Such a program, coupled with the construction of new urban styled homes on available revitalized neighborhood lots should have an impact of meeting the demand for affordable housing in the City of Brunswick and, equally important, the revitalization of its neighborhoods.

Without question, much of the market demand for better housing among residents of Brunswick and even those seeking to live in an urban area is for rental housing. With over 60% of households now living in rental housing, it is not likely to see much of a shift to purchase of homes.

The development of new rental housing in Brunswick will require some Federal subsidy

coupled with city incentives for its development such as land assembly, infrastructure development and certainly improvement of neighborhood environment. The rehabilitation of many single-family homes now in the rental inventory of housing will also be necessary to meet demand. Without an affordable housing program backed by strong policy and financial incentives, the city will not be able to maintain the revitalization momentum it has developed over the past 5 years.

RENTAL AND HOMEOWNERSHIP HOUSING SUPPLY AND DEMAND CONCLUSIONS:

- Most new housing opportunities will continue to be developed outside the City of Brunswick in its urban and metropolitan area for the foreseeable future, unless the city acts immediately to incentivize the construction of new housing, remove blight and blighting influences from its neighborhoods and undertakes a long - range program to rehabilitate much of its existing housing stock. **There are as many as 2,000 housing units in need of moderate to extensive rehabilitation.**
- The cost of newly constructed rental or ownership housing will likely continue to exceed the financial capacity of a high percentage of City households and families burdened by housing costs exceeding 30 – 35% of family income.
- The availability of housing, existing or newly constructed, is likely to remain competitive for at least another 3 – 5 years resulting in higher sales prices and rents. **The demand for rental and purchase housing is in excess of 500 units annually.**
- For City of Brunswick families and households with median annual income levels or less to obtain rental housing will require financial subsidies through Federal or State tax incentive programs. The city must exert leadership to assure that these resources are available. **These families will likely have the best opportunity to obtain better housing by renting.**
- Given the large number of homes in the city that are in only fair or poor condition, it is very likely that there are a substantial number of families living in substandard housing units. These families will require new housing opportunities in newly built or rehabilitated housing. **This demand is likely in excess of 1,000 housing units.**
- **Creating an environment and locations for new and varied housing opportunities in Brunswick is essential for the city's economic base and livability.**

DEFINING THE GAP BETWEEN AFFORDABLE HOUSING NEEDS AND SUPPLY

Focusing only on the needs of families and households within the City of Brunswick, it is

obvious from the data and analysis in this report that there is:

- An exceptionally large gap between the number of available decent safe and sanitary housing units for either purchase or rent, and the number of families needing this housing.
- Equally obvious from the data is that few families needing decent safe and sanitary housing can afford it even if it were available.
- It is also obvious that many families and households that can afford adequate housing are leaving the city to find it elsewhere. This is a likely factor has likely caused the population of the city to remain essentially the same for the past 20 or more years and for the socio-economic conditions of its residents to either remain static or decline over the same period.

GAP FOR HOME PURCHASE

If a family living in Brunswick wants to purchase a home in good condition or newly constructed, they are not likely to be able to find it within the city. Few new homes have been built inside the city according to building permit records. Most existing homes being sold inside the city are older homes with most requiring repairs or upgrades to make them attractive to purchasers. Such homes are typically offered in the \$80,000 - \$100,000 range and would require an additional \$75,000 to \$100,000 for such repairs or upgrades.

Most newly built homes are located outside the city in Glynn County in newly developed subdivisions and are priced at \$175,000 or more. To purchase and finance the home with a loan after a 10% down payment, a family must devote at least \$1,300 per month for mortgage and other homeowner expenses. This would require an annual income of \$55,000-\$60,000 annually. As seen in the following Table 6, only about 40% of all families in Brunswick have an income at that level.

Table 6
Family Income Ranges Brunswick City, Urban and Metro Areas

Family Income - \$	Brunswick City	Brunswick Urban	Glynn County
Less than \$10,000	13%	8%	5%
\$10,000 - \$14,999	13%	10%	4%
\$15,000 - \$4,999	12%	9%	8%
\$25,000 - \$34,999	14%	12%	7%
MFI - \$33,357	52%		
\$35,000 - \$49,999	9%	14%	11%
MFI - \$45,561		49%	
\$50,000 - \$74,999	15%	20%	19%
MFI - \$70,157			52%
\$75,000 - \$99,999	9%	10%	14%
\$100,000 - \$149,999	8%	10%	18%
\$150,000+	6%	7%	14%

Source: US Census ACS Estimate for 2021

For most families with incomes at 80% - 120% of the city's Median Family Income level, a home priced at \$125,000 to \$150,000 would be within their range. Such a home would require some form of subsidy or cost reduction program to meet their improved housing needs. The number of families desiring to purchase housing in this range is estimated at 250 families.

Another gap in supply and demand, is upper tier priced housing for young professionals and families seeking to live in a more urban environment. These potential home purchasers are looking for smaller 2- or 3-bedroom units in townhomes or condominiums priced in the \$250,000 - \$350,000 range. Earlier market studies noted in this report estimate that demand at about 25 - 30 units per year. Only a very small number of these units are being developed each year; primarily in re-purposed commercial or mixed use buildings in the core city area.

It is assumed that with a more aggressive publicly assisted housing and neighborhood rehabilitation programs, that the needs of a significant number of homebuyers could be met over the next 5 years.

**The five-year need for purchase housing is 20 upper tier units/year.
And 50 units of median income tier housing/year FOR A TOTAL OF 350 UNITS**

GAP FOR RENTAL HOUSING

Single family and duplex housing units in the city total 5300 units and make up 77% of all housing units in Brunswick. Over 60% or 3200 of the existing single family and duplex housing in Brunswick is rented. Over 65% of these housing units were built before 1970, 90% before 2000. The age of this housing is reflected in its condition with nearly 2,500 units (46%) either in poor or only fair condition as rated by the Glynn County Tax Assessor's office.

A total 589 public housing units are managed by the Brunswick Housing Authority which currently has a waiting list of over 1000 seeking affordable income based rental housing. There are an additional 600 "affordable" apartment units available in the city which rent for between \$700 (1 bedroom) and \$1200 (2 or 3 bedrooms) including utilities. Other apartments, mostly one-bedroom units in small groupings, rent for as little as \$500 per month unit and their condition is considered to be only average.

While mobile homes make up only 2% of existing housing units, most are rented at less than \$500 per month.

Families with median incomes or less can most likely only afford to rent housing at rates of no more than \$800 per month including utilities. The rental housing that is available in

this range, other than those with subsidized rent, is difficult to find in acceptable living condition. Families and households with incomes at 80% or less of median Family Income, can only afford public housing or some form of assisted rental housing. Unfortunately, with a limited supply of such housing, many families must resort to renting substandard housing.

A limited number of upper market rental and sales housing has been developing in downtown Brunswick in converted commercial buildings. These units are attractive to young professionals or couples whose income is above \$75,000. Over the past 3 years approximately 50 such units have been developed and it is expected that this type of housing will continue to develop at that pace over the next 5 years.

The GAP between affordability and supply of sound quality rental housing is affecting as many as 2500 families in Brunswick who are currently living in substandard rental housing. Likewise, there is a gap between those families seeking upper tier rental units which is estimated at around 25 per year.

The estimated **5 Year** demand for rental housing, based on estimates of the number of units that can reasonably be expected to be developed in the city is as follows:

**Median Income Level Tier Apartments – Rents @ \$800 - \$1150/month incl. utilities: Small Efficiency or 1 Bedroom Units and 2- and 3-Bedroom Units
Demand Estimated at 50 units per year for families with incomes of 80% - 120% MFI Metro Area**

**Upper Tier Income Single Family Homes and Townhomes - New Construction with Rents @ \$1500 – \$1900/month incl. utilities
Demand Estimated at 25 Units/year for 120% – 160% MFI
Median Income Level Tier Single Family Rehabilitated Rental Housing
\$ 800 - \$1,200/month + Utilities 2 and 3 Bedroom
Demand estimated at 25 units per year for families earning 80% - 120% of Brunswick MFI.**

**Lower Income Tier Rent Assisted Housing - \$500 – 750/month.
2 and 3- bedroom
Demand Estimated at 50 units/year All rent income based – 50 – 80% % of Brunswick MFI.**

Total 5 year goal for additional rental housing units – 150 units/year FOR A TOTAL OF 750 ADDITIONAL RENTAL UNITS.

THE CHALLENGE

From the data gathered for this study of housing supply and demand needs for Brunswick,

there are the following facts which help define the approach that need to be taken to create affordable housing opportunities for current and future residents of the city.

- With a Median Family Income of \$33,357, a Brunswick's family's housing choices are extremely limited. Current housing expenses for rentals or purchase housing require a family income of \$40,000 - \$50,000 to cover all housing expenses. This far exceeds the capacity of at least half of the city's population.
- Little new affordable housing is being added to the inventory within the city. The average number of new units added over the last 4 years is approximately 50 units per year for a total of 200 units (30 SF and 170 MF).
- The existing housing stock within the city consists of 6,884 units. 70 % or 4,663 are single-family residences 60% of which are rented. Nearly half of these single- family residences are in either poor or only fair condition most requiring major rehabilitation and approximately 10% considered to be uninhabitable requiring demolition. **To meet much of the affordable housing needs of its market, the city must begin an aggressive program of rehabilitating its existing housing stock coupled with removing blight and blighting influences to restore the once quality neighborhoods within the city.**
- There is a also a demand for new affordable and market rate housing in Brunswick. That market is made up of families living outside the city looking for a more desirable housing environment in an urban neighborhood setting, those relocating to the area seeking the same thing, and families currently living in the city who wish to have better quality and more suitable housing that meets their needs.

A 20 YEAR AFFORDABLE HOUSING PLAN FOR BRUNSWICK (2023 – 2043)

To meet this challenge, it is recommended that the city embark on a 20 – year program to: rehabilitate at least 50 percent of it deteriorated housing stock, facilitate the development of the creation of at least 500 new housing units for sale and/or rental, and complete the revitalization of at least four of the most deteriorated Character Area neighborhoods in the city.

Such a plan should focus on:

1. Rehabilitation of its aging housing stock which has fallen into disrepair. **A 20-year goal of 50 units per year would see the rehabilitation of at least 1000 single family housing units.**
2. Selected Character Area neighborhoods and sub-areas within neighborhoods, should be revitalized through improvements to neighborhood infrastructure and improved pedestrian access within the neighborhoods and connectivity to the city's core area.

3. Continuation of efforts to remove blighted and vacant residential structures throughout the city through its existing code enforcement program and make reclaimed lots available for new housing development. Coordination of these efforts with the Land Bank Authority for properties with tax liens or title issues.
4. Continuation and added effort for the home repair program to make housing safe, accessible and livable. **At least 25 homes per year should be improved** including some that will require additional rehabilitation to correct home deficiencies.
5. Because rental housing is likely the only answer for many families whose income is below MFI, take steps to assemble property that will facilitate the development of affordable small to medium sized rental housing communities. **There is a need for at least an average of 50 new subsidized rental housing units to be added to the inventory each year.**
6. Re-energize the Public Housing Program to become active in promoting the creation of affordable housing through partnerships with developers. The Housing Authority could become the resource for temporary rehousing of families displaced from dilapidated housing.
7. Focus attention on all segments of the housing market: rent subsidies for lower income families, opportunities for first time homebuyers to purchase affordable rehabilitated or newly construct single family housing options, opportunities for development of upper market rate housing which will add diversity and opportunities for new families to live in a vibrant and active city. **The re-purposing of existing commercial properties for rental and purchased market rate housing that has seen success in the core area should spread to other areas of the city. This should lead to the construction of market driven upper tier housing opportunities for those seeking an urban environment.**
8. Creating partnerships and collaboratives with other city and public agencies to assist in meeting a 20-year plan goal and establish a financial support program from within the corporate and business community through the efforts of a housing program companion non-profit organization.

Suggested Steps for the Creation of a Housing Program and 5 year Start Up Plan:

It is recommended that the City of Brunswick adopt a 20-year housing and neighborhood revitalization program by launching a 5 – year intensive housing rehabilitation and neighborhood revitalization program managed by a reorganized and purposed Department of Housing and Neighborhood Revitalization and Resident Services.

To effectively launch such a program, there are steps that should be taken to assure that the program can be successful. Those steps include:

Step No. 1: Select One or More Character Area) for the initial program focus to address current housing and neighborhood conditions. One of the Character Areas, New Town (NTCAS), could be an appropriate initial selection due to pockets of severe housing deterioration. There already exists several sub- areas in the New Town Character Area including TAD District #1, the Norwich Corridor Plan, the Rise Risley 8 block redevelopment area, and the 40 unit Veterans Tiny Home Complex to name a few. Sub areas within the Character Area could be designated for concentrated efforts to remove blight, rehabilitate existing homes and use cleared property for new housing development.

Step No. 2: Establish a Department of Housing and Neighborhood Revitalization possibly incorporating those functions in the current Department of Neighborhood Services.

- Initially staff the Department with a Program Director, 2 Housing Inspectors, a Contract Officer and support clerical and legal staff.
- Create a Housing Rehabilitation Policies and Procedures Guidance Manual, approved by the City Commission.
- Develop eligibility criteria for a program of financial assistance of loans and grants to eligible homeowners and create a program of loans and tax incentives for investor owners. This document will include criteria for evaluating property owner participation in the program and requirements for maintaining affordability levels for specific time periods.

The likely cost of program administration and execution is \$300,000 annually.

Step No. 3: Adopt the International Housing Code to strengthen the ability of Code Enforcement Officers to make cursory and preliminary inspections of housing where there is evidence of neglect or badly needed repairs. Such inspections would be used to determine whether to proceed with a detailed evaluation of the property for rehabilitation.

Step No. 4: After evaluation of the initial Housing Code Inspections;

- Offer an opportunity for homeowners or investor owners, to apply for rehabilitation financial assistance (loans, grants and/or both).
- Based on owner response, define and establish the first focused Multi - Block Areas where housing rehabilitation can be initiated, dilapidated and vacant structures can be removed and neighborhood physical and family socio-economic revitalization can begin.

The initial goal should be to rehabilitate at least 40 units per year at an average cost of \$60,000 each, or \$2.4 Million annually. Over a 20-year period that level should be increased to reach a goal of 1,000 rehabilitated affordable homes.

Step No. 5: Initiate and complete needed or deficient neighborhood infrastructure improvements funded by the city's capital budget. The City Engineer should evaluate target area needs and coordinate needed repairs and improvements. The Planning, Development and Codes Department will look at opportunities to create greenspace and pedestrian connections to the city's core area via sidewalk improvements or trails.

Step No. 6: As progress is made within a Target Sub-Area and the goal is within reach, move the program to a second Target Area having potential for neighborhood revitalization.

Step No. 7: Initiate a program to bring job training and economic development programs to neighborhood commercial areas that will offer new employment and business opportunities for target area residents.

Step No. 8: Create a plan to market opportunities for development of affordable rental and ownership housing within the target area including incentives such as:

- Offering low-cost sites for homes and apartments
- Property tax abatement (5 – 15 years depending on investment)
- Home purchase loan financing programs in partnership with local banks (loan guarantees, downpayment assistance).

Step No. 9: Soon after the program is underway and Target Areas are defined within the larger Character Areas, the City should begin to develop collaborative partnerships with other agencies and entities who share common goals and objectives. Those should include:

- **The Glynn County / City of Brunswick Land Bank Authority.** This entity can provide timely assistance in capturing tax foreclosed properties within focus areas that can be used for public purposes or, added to other properties, create an opportunity for new housing development. Maintaining Focus Area Plan

objectives will be important to maximize the benefits the Land Bank can offer.

- **The Brunswick Housing Authority:** It is important for the Housing Authority to provide relocation housing for tenants and owners displaced from dilapidated and uninhabitable resulting from code enforcement.
- Initiate discussions with **non-profit organizations who have an interest and focus on housing and neighborhood revitalization** within the core city area. The purpose would be to solicit their help in raising non-public funding to assist the city in implementing its 20 – year plan.

To launch a successful and worthwhile program, the City will need to make a 5 – year financial commitment for the 5 - year start- up of the 20-year Affordable Housing Plan. By making such a commitment and demonstrating how that the program can be successful in addressing the housing conditions and needed neighborhood revitalization will help generate private financial support for the long-term success of the program. That support will be necessary for the program to reach its 20-year goal; improving of at least 50 % of its existing housing stock, the creation of at least 500 units of new affordable rental and ownership housing, increase homeownership and the revitalize the New Town Character Area and other Character Areas in Brunswick.

Following is an outline of likely program costs based on the recommended 5–year initial plan goals and steps.

ESTIMATED ANNUAL BUDGET:

Home Repair - Envelope Program (currently in effect)	
25@ Av. \$10,000/ home	\$ 250,000
New Home Rehabilitation Program –	
40 Homes @ \$60,000 Av, Each	\$2,400,000
Incentives for New SF Home Construction:	\$ 250,000
Neighborhood Revitalization Investments	<u>\$ 500,000</u>
Estimated Annual Budget	\$3,400,000
TOTAL 5 – YEAR PROGRAM INVESTMENT	\$17.000,000
By The City of Brunswick	\$10 MILLION
By Non-Profits and Public Support	\$7 MILLION

Potential Sources of Funds:

1. TAD #1 Bonds could provide up to \$ 400,000/year for home rehabilitation and neighborhood revitalization projects. Current TAD# Fund Balance - \$400,000.
2. Create a new TAD # 2 District encompassing the entirety of the New Town corridors and incorporate the Institutional District. Potentially, such a district could create a similar amount annually possibly beginning in Year 6 for the same purposes.

3. Brunswick does not qualify to be a “Participating Entity) under the HUD HOME Investment Partnership Program. However, it should qualify to obtain funding through the State of Georgia’s Dept. of Community Affairs HOME CHIP program. Chip could fund up to \$400,000 for home rehabilitation or \$600,000 for affordable housing construction or reconstruction of existing dilapidated housing for homeownership. This is a competitive grant program for communities who have yet to qualify under the HUD HOME program.
4. Include housing rehabilitation and neighborhood revitalization in the New Town Character Area in a future SPLOST, \$5 Million, perhaps in 5 - years.
5. Increase the allocation of CDBG entitlement funds from \$100,000 to \$250,000 annually. Consider a Section 208 Loan to be repaid from pledged CDBG Entitlement funds which could advance future CDBG funds to aid in the start-up of the program.
6. City of Brunswick allocating program funding Annually from its budget to maintain the program at goals set.

These additional dedicated sources of funding could total as much as \$10 Million over the next 5 - years.

The additional \$7 Million needed should be sought from area non-profit and business philanthropic institutions as well as seeking any special funding opportunities available from the DHUG or State of Georgia DCA. The city should establish a working partnership with a local non-profit to assist in raising the funding necessary to meet both the 5 – year short term goal and the ultimate 20-year goal.

OTHER TOOLS AND AGENCIES THAT CAN ASSIST THE CITY OF BRUNSWICK

- 1. Brunswick Housing Authority should be revitalized and become a partner in this effort.**
- 2. Housing Choice Voucher Program (Section 8)**
- 3. Create a CHDO partnership with an eligible non-profit with housing development capabilities.**
- 4. Federal Tax Credit Program for developing affordable rental housing.**
- 5. Habitat for Humanity – Partnership to assist in developing new homeownership.**
- 6. GICH Committee – Re-establish the committee to assist in securing other sources of funding that may become available through the Georgia Department of Community Affairs.**

REPORT APPENDIX

- A. Appendix 1 - HOUSING CONDITION TABLE – BY NEIGHBORHOOD**
- B. Appendix 2 - HOUSING CONDITION TABLE – BY CHARACTER AREA**
- C. Appendix 3. MAP – SINGLE FAMILY HOUSING CONDITIONS**
- D. Appendix 4 -MAP - AGE OF SINGLE- FAMILY HOUSING**

**SINGLE FAMILY HOUSING CONDITIONS
CITY OF BRUNSWICK NEIGHBORHOODS**

<u>Neighborhood Name</u>	<u>Number of SF Residences</u>	<u>Average Market Value</u>	<u>Housing Condition - Number of Homes</u>					<u>Total</u>
			<u>A - Excellent</u>	<u>B - Good</u>	<u>C - Average</u>	<u>D - Fair</u>	<u>E - Poor</u>	
Union Street	167	\$ 283,795.38	21	61	56	24	5	167
Victorian	51	\$ 161,581.86	5	15	20	6	5	51
Goodyear Park	79	\$ 101,943.62	0	0	69	10	0	79
South Union	161	\$ 181,201.08	4	8	131	18	0	161
Habersham Park	77	\$ 76,395.26	0	3	26	47	1	77
Riverside	27	\$ 375,852.99	6	19	2	0	0	27
Riverside Waterfront	46	\$ 640,598.62	8	35	3	0	0	46
Riverside Marsh	23	\$ 348,237.55	2	12	9	0	0	23
Dixville	151	\$ 23,755.00	0	0	37	88	26	151
Suburban Estates	16	\$ 106,587.50	0	0	16	0	0	16
Northside Estates / Lakeside	94	\$ 184,974.00	0	0	94	0	0	94
College Park	111	\$ 89,819.82	0	0	111	0	0	111
Windsor Park	190	\$ 184,679.26	0	4	174	10	2	190
SE Brunswick	141	\$ 115,028.21	1	4	29	79	28	141
Magnolia Park	263	\$ 67,323.59	0	0	258	5	0	263
E. Goodyear Park / Eastview	104	\$ 142,508.74	0	0	103	1	0	104
Grant Street	113	\$ 95,313.30	2	6	36	66	3	113
Central South Brunswick	223	\$ 118,440.00	4	17	98	100	4	223
SE Gloucester	49	\$ 37,412.24	0	0	4	36	9	49
Norwich Street Residential	45	\$ 57,261.36	0	0	12	32	1	45
Peninsula Park	246	\$ 65,223.08	0	0	45	196	5	246
New Town A	200	\$ 53,909.00	0	1	33	136	30	200
New Town B	178	\$ 70,498.00	2	6	32	95	43	178
Town Commons	239	\$ 60,404.94	0	0	43	111	85	239
2700 - 3000 NT	114	\$ 48,871.00	0	5	61	37	11	114
Lawrenceville	100	\$ 42,946.45	0	1	33	56	10	100
1600 - 1200 NT	97	\$ 17,231.00	0	0	4	52	41	97
Town Common East	382	\$ 48,364.68	0	1	66	256	59	382
Washington Heights	83	\$ 31,489.38	0	0	18	53	12	83
Urbana	270	\$ 71,880.27	0	3	101	163	3	270
Highland Manor	16	\$ 70,308.75	0	0	6	10	0	16
Homesite	57	\$ 95,025.00	0	0	51	6	0	57
Perry Park	109	\$ 63,723.46	0	0	101	8	0	109
Perry Park East	33	\$ 45,617.58	0	0	28	4	1	33
NW Goodyear Park	48	\$ 75,009.00	0	0	25	23	0	48
Montpelier	18	\$ 30,000.00	0	0	6	11	1	18
NBHD TAD#1	170	\$ 49,572.00	0	7	25	104	34	170
Union St Victorian	172	\$ 280,736.00	29	60	55	23	5	172
	4663	\$ 121,408.39	84	268	2021	1866	424	4663
			2%	6%	43%	40%	9%	

**APPENDIX 2
SINGLE FAMILY HOUSING CONDITIONS SUMMARY
BY CHARACTER AREAS 2023**

<u>CHARACTER AREA</u>	<u>SF Homes</u>	<u>CONDITION</u>					<u>Av. Value</u>	<u>YEAR BUILT</u>		
		<u>A - Excel.</u>	<u>B - Good</u>	<u>C - Av.</u>	<u>D - Fair</u>	<u>E - Poor</u>		<u>Pre 1950</u>	<u>1950-1970</u>	<u>After 1970</u>
SOUTH END BRUNSWICK										
a. South Union	161	4	8	131	18	0	\$ 181,201.00	35	118	8
b. Central S Brunswick	85	1	5	32	45	2	\$ 120,902.00	54	29	2
c. SE Brunswick	141	1	4	29	79	28	\$ 115,028.00	95	<u>27</u>	19
TOTALS	387	6	17	192	142	30		184	174	29
		2%	4%	50%	37%	8%		48%	45%	7%
DIXVILLE / HABERSHGAM PARK										
a. Habersham Park	77	0	3	26	47	1	\$ 76,395.00	12	60	5
b. Dixville	<u>151</u>	<u>0</u>	<u>0</u>	<u>37</u>	<u>88</u>	<u>26</u>	\$ 23,755.00	<u>100</u>	<u>32</u>	<u>19</u>
TOTALS	228	0	3	63	135	27		112	92	24
		0%	1%	28%	59%	12%		49%	40%	11%
WINDSOR PARK										
a. Windsor Park	190	0	4	174	10	2	\$ 184,679.00	154	31	5
b. SE Gloucester	<u>49</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>36</u>	<u>9</u>	\$ 37,412.00	<u>49</u>	0	<u>0</u>
TOTALS	239	0	4	178	46	11		203	31	5
		0%	2%	74%	19%	5%		85%	13%	2%
URBANA / MAYHUE										
a. Urbana	270	0	3	101	163	3	\$ 71,880.00	169	64	37
OLD TOWN (First Ave - H Street)										
a. Victorian	51	5	15	20	6	5	\$ 161,582.00	46	4	1
b. Union Street	167	21	61	56	24	5	\$ 283,795.00	157	8	12
c. Central South BWK	138	3	12	66	55	2	\$ 142,376.00	92	31	15
d. Union Street Victorian	172	29	60	55	23	5	\$ 280,736.00	144	7	21
e. TAD Dist #1	170	0	7	25	104	34	\$ 49,572.00	54	109	7
b. Grant Street	113	2	6	36	66	3	\$ 95,313.00	55	57	1
TOTALS	811	60	161	258	278	54	NA	548	216	57

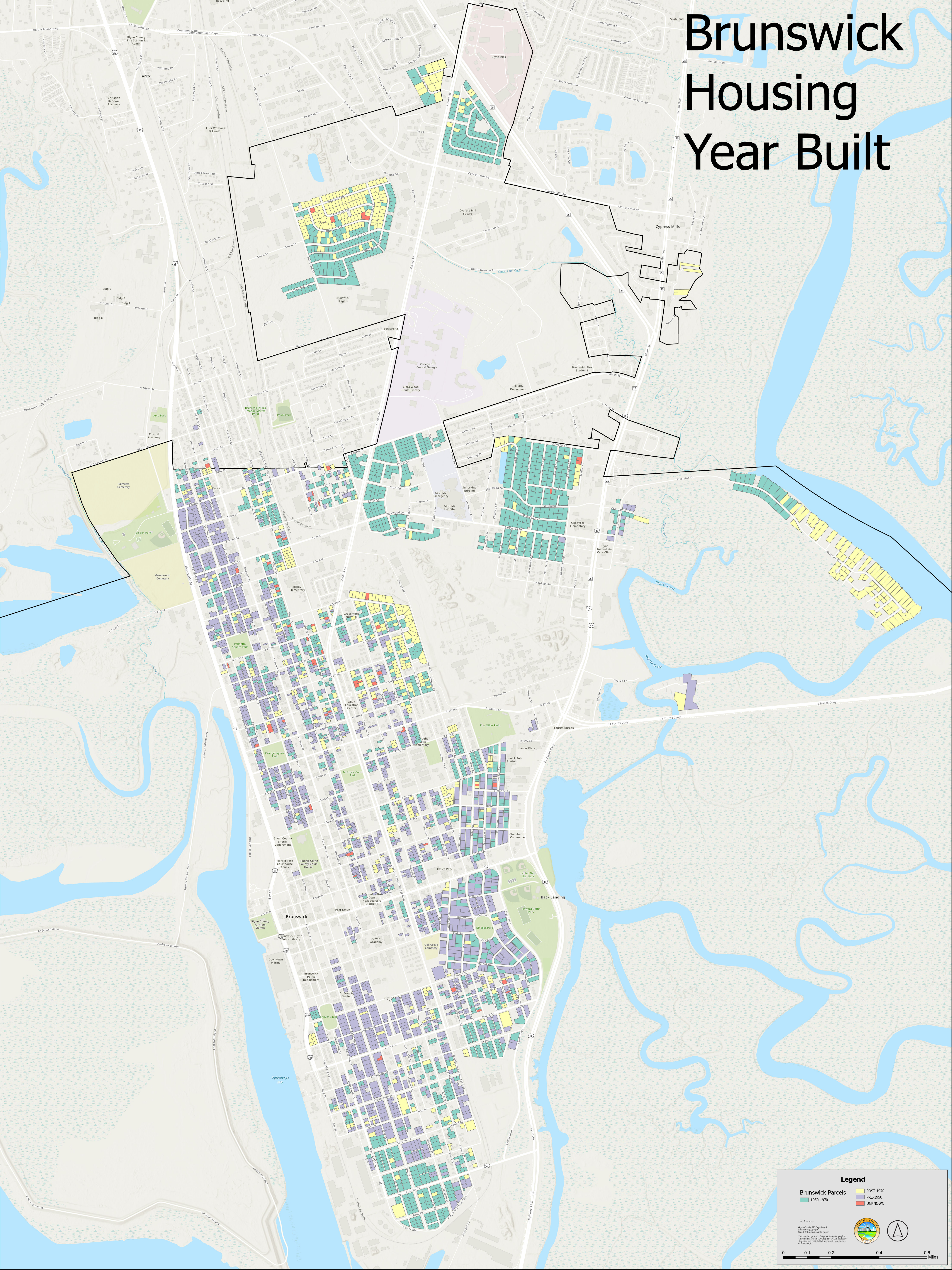
**APPENDIX 2
SINGLE FAMILY HOUSING CONDITIONS SUMMARY
BY CHARACTER AREAS 2023**

<u>CHARACTER AREA</u>	<u>SF Homes</u>	<u>CONDITION</u>					<u>Av. Value</u>	<u>BUILT</u>		
		<u>A - Excel.</u>	<u>B - Good</u>	<u>C - Av.</u>	<u>D - Fair</u>	<u>E - Poor</u>		<u>Pre 1950</u>	<u>1950-1970</u>	<u>After 1970</u>
NEW TOWN / NEW TOWN COMMONS										
a. Town Commons	239	0	0	43	111	85	\$ 60,405.00	104	95	40
c. Penninsula Park	246	0	0	45	196	5	\$ 65,223.00	184	46	16
d. Town Commons East	382	0	1	66	256	59	\$ 48,365.00	208	117	57
e. Lawrenceville	100	0	1	33	56	10	\$ 42,946.00	14	40	46
f. Washington Heights	83	0	0	18	53	12	\$ 31,489.00	21	51	11
g. Norwich Street	45	0	0	12	32	1	\$ 57,261.00	27	12	6
h. NT A (1700 - 3000)	114	0	5	61	37	11	\$ 48,871.00	79	24	11
i. NT B (1200 - 1600))	97	0	0	4	52	41	\$ 17,231.00	34	36	27
j. Perry Park	109	0	0	101	8	0	\$ 63,724.00	4	86	19
k. Perry Park East	33	0	0	28	4	1	\$ 45,618.00	0	23	10
l. New Twon A	200	0	1	33	136	30	\$ 53,909.00	140	34	26
m. New Town B	178	2	6	32	95	43	\$ 70,498.00	136	30	26
TOTALS	1826	2	14	476	1036	298	NA	951	594	295
MEDICAL PARKWOOD										
a. Goodyear Park	79	0	0	69	10	0	\$ 101,944.00	0	76	3
b. E. Goodyear Park / Eastview	104	0	0	103	1	0	\$ 142,141.00	0	97	7
c. NW Goodyear Park	48	0	0	25	23	0	\$ 75,009.00	0	48	0
d. Northside Estates / Eastview	94	0	0	94	0	0	\$ 184,974.00	0	89	5
e. Homesite	57	0	0	51	6	0	\$ 95,025.00	1	53	3
f. Montpelier	18	0	0	6	11	1	\$ 30,000.00	4	12	2
TOTALS	400	0	0	348	51	1	NA	5	375	20
RIVERSIDE										
a. Riverside	27	6	19	2	0	0	\$ 375,853.00	0	0	27
b. Riverside Waterfront	46	8	35	3	0	0	\$ 640,599.00	0	10	36
c. Riverside Marsh	23	2	12	9	0	0	\$ 348,238.00	0	12	11
TOTALS	96	16	66	14	0	0		0	22	74

**APPENDIX 2
SINGLE FAMILY HOUSING CONDITIONS SUMMARY
BY CHARACTER AREAS 2023**

<u>CHARACTER AREA</u>	<u>CONDITION</u>						<u>Av. Value</u>	<u>BUILT</u>		
	<u>SF Homes</u>	<u>A - Excel.</u>	<u>B - Good</u>	<u>C - Av.</u>	<u>D - Fair</u>	<u>E - Poor</u>		<u>Pre 1950</u>	<u>1950-1970</u>	<u>After 1970</u>
NORTH BRUNSWICK										
a. Magnolia Park	263	0	0	258	5	0 \$	67,324.00	0	131	132
b. College Park	111	0	0	111	0	0 \$	89,820.00	0	106	5
c. Highland Manor	16	0	0	6	10	0 \$	70,309.00	0	16	0
d. Suburban Estates	16	0	0	16	0	0 \$	106,588.00	0	2	11
TOTALS	406	0	0	391	15	0		0	255	148
CITY TOTALS	4663	84	268	2021	1866	424	4663	2172	1823	689
		2%	6%	43%	40%	9%		47%	39%	14%
								4684		

Brunswick Housing Year Built





Legend

Brunswick Parcels

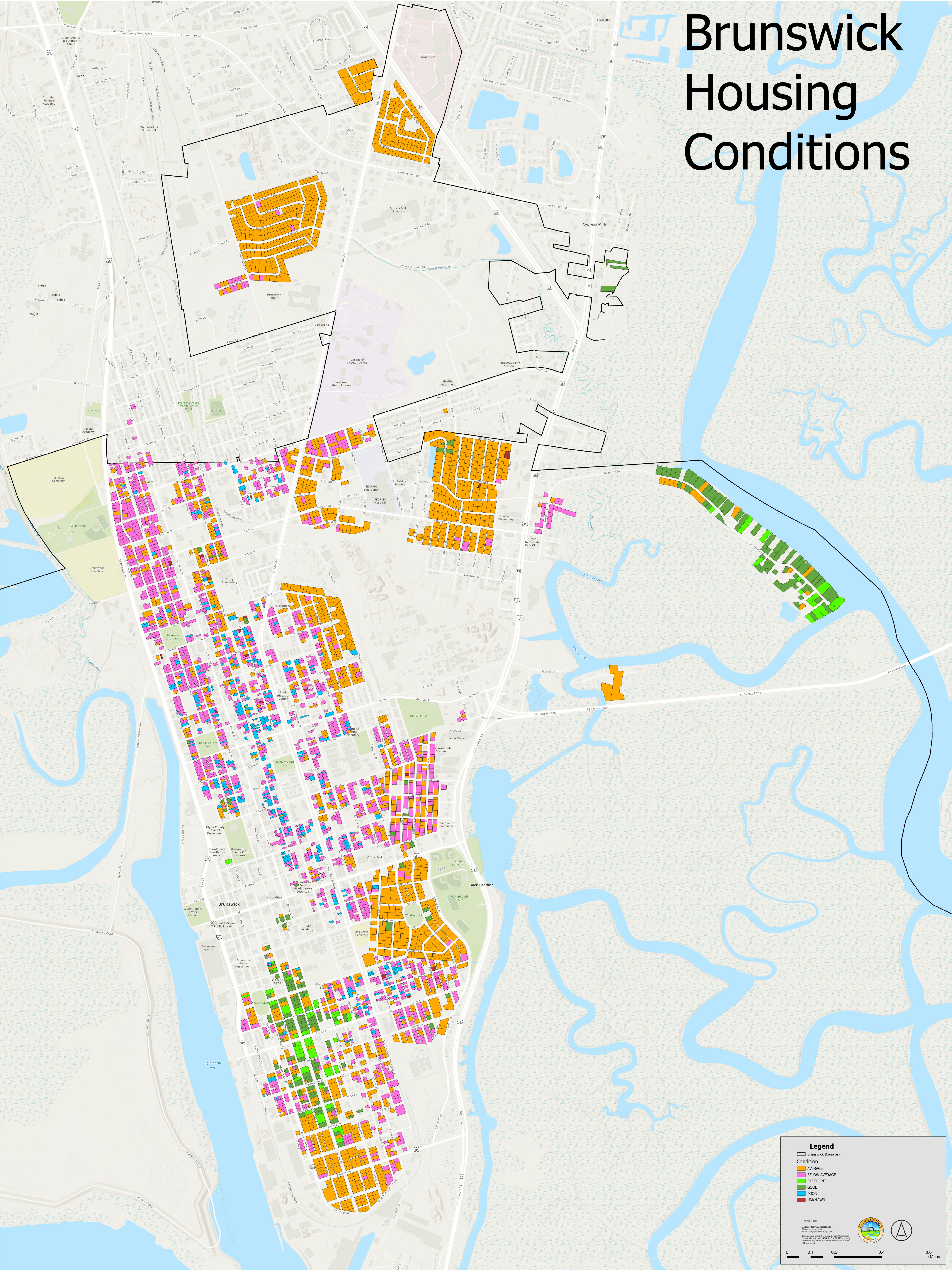
- POST 1970
- 1950-1970
- PRE-1950
- UNKNOWN

April 11, 2014
Glynn County GIS Department
Phone: 912.263.4444
Email: GIS@glynncounty.ga.gov
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that may result from the use of this map.



0 0.1 0.2 0.4 0.6 Miles



Brunswick Housing Conditions



Legend

- Brunswick Boundary
- Condition
- AVERAGE
- BELOW AVERAGE
- EXCELLENT
- GOOD
- POOR
- UNKNOWN

April 14, 2013
Glynn County GIS Department
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0 0.1 0.2 0.4 0.6 Miles