



Community Housing Services Agency, Inc.

The Insider Update

Community Housing News

Volume 1, Number 9 November 2023



CHSA Receives Neighborhood Champion grant from Bank of America for Capacity Building

CHSA is the 2023 Bank of America Neighborhood Champion® awardee for our work advancing economic mobility and building up underserved neighborhoods in Chatham County. CHSA's programs address economic mobility by increasing access to affordable housing. This multi-year grant funding and leadership training will allow CHSA to increase capacity and develop a long-term strategy to create even more affordable housing.

"CHSA has served hundreds of persons in the past, but there are thousands of Chatham County residents in need of affordable housing," says Anita Smith-Dixon,

CHSA Executive Director. "The Neighborhood Champion funding and training will help CHSA increase its organizational capacity and ensure that we grow in a sustainable manner. "

Through the program, CHSA staff will participate in virtual leadership training delivered by experts in the nonprofit sector on topics like human capital management, increasing financial sustainability and storytelling. CHSA also will receive a \$50,000 grant over two years. The invitation-only program is highly competitive, and nonprofits are selected by a committee comprised of community leaders and past awardees.

Bank of America also provided a generous grant to CHSA of \$15,000 for economic development and capacity building efforts in Chatham County. Smith-Dixon adds, "We have had a partnership with Bank of America for many years, and are delighted to deepen that bond with such generous investments."

Questions should be directed to Anita Smith-Dixon at 912-651-2169.

[More information on Neighborhood Champions](#)

Home Ownership Affordability Monitor

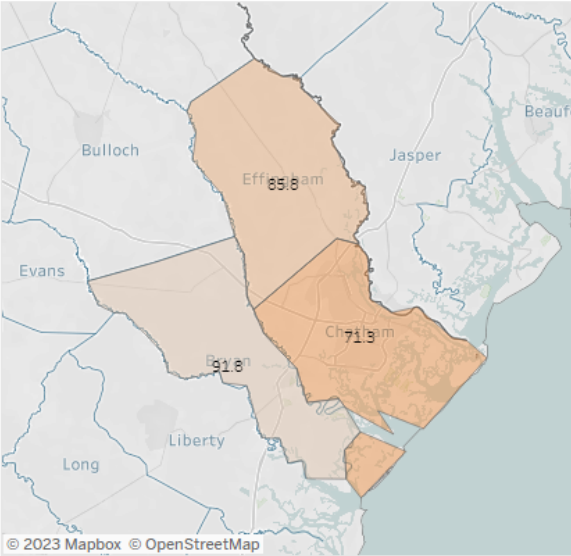
The Federal Reserve Bank of Atlanta has a data tool tracking home ownership affordability. LOOK at how the affordability of homes has declined since 2022, despite an overall increase in wages! The chart below was generated based on counties. [Visit the tool on their website.](#)

Savannah, GA

June 2023

Federal Reserve Bank of Atlanta Metro-County Home Ownership Affordability Monitor (HOAM) Index

Index Less than 100 = Unaffordable



HOAM Index (Min/Max)

71.3

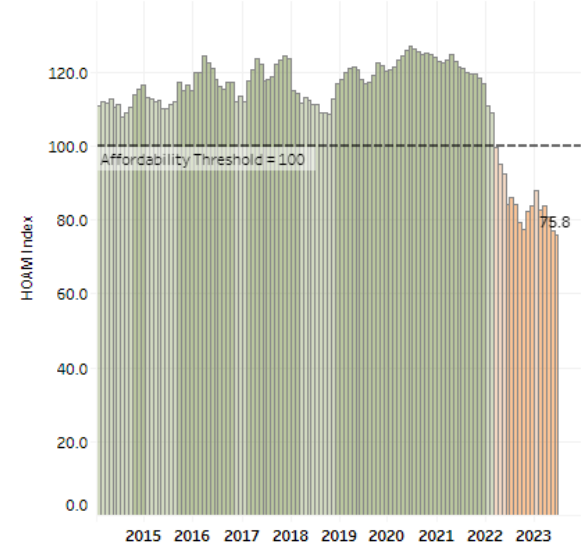
109.6

Savannah, GA

January 2014 to June 2023

Federal Reserve Bank of Atlanta Metro Home Ownership Affordability Monitor (HOAM) Index

Index Less than 100 = Unaffordable



What is a DAF?

How can I donate to CHSA using my DAF?

DONOR ADVISED FUNDS EXPLAINED

It's like a FAMILY FOUNDATION

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    graph TD
      Person((Person)) -- Tax Deduction --> DAF[DAF]
      Person -- Cash --> DAF
      Person -- Stock --> DAF
      Person -- Funds --> DAF
      Person -- Real Estate --> DAF
      House[House] --> DAF
      DAF --> CharityA[Charity A]
      DAF --> CharityB[Charity B]
      DAF --> CharityC[Charity C]
  
```

Please keep in mind that CHSA accepts gifts from donor-advised funds (DAFs), so if you have a DAF, please recommend to your financial advisor that you wish to support CHSA. Our EIN is 58-1850981.



Mrs. Naomi Brown's Neighborhood Notes

Grateful for neighbors who care!

In my life, I have known more neighbors who care than neighbors who don't care. But to find this out, you have to ask. And, when you do ask, be prepared for something bountiful to happen.

One house I visited when I worked for the City gave my heart pause. Generally, the Home Repair program is focused on exterior repairs. The house I visited I knew would not qualify for the program because most of the repairs needed were inside. But the resident needed help and had few resources or family to support her.

I got in my car, and just talked to Jesus. It was 100 degrees outside that day, but I just had to sit and pray for a solution. Finally, I started to drive away. But I stopped when I saw a group of guys sitting in a lot down the street, in the shade. I stopped to talk, and sure enough, they knew that neighbor. And, they asked to go see what she needed. So I helped them reconnect.

Well, they helped her. The neighbors pitched in and got materials and worked with her so that the house would at least be safe for her to live in. This is community, and it is the kind of connection that makes Savannah such a wonderful place to live.

As you gather around the table this Thanksgiving, be mindful and connect with one another in your neighborhood, so we can all be a blessing to one another. I am thankful to be your neighbor in our city!



Community Housing Services Agency, Inc.

Together we give.

Nov 28, 2023

**GIVING
TUESDAY**

This is Why I Give to CHSA: An Interview with Board Member Fred Madsen

My introduction to CHSA was a tour with Anita Smith-Dixon, back in 2018. I was a new retiree and looking for some ways I could give back to the community. The Savannah Gardens project was in process, and the transformation of Cumming Street was just an idea. But what struck me was the passion Anita had for the possibilities! I was hooked.

Like many retired executives, I was familiar with the challenges of homelessness and the lack of affordable housing in other cities. But in Savannah, we are making serious investments to give a “hand up,” not just a “handout,” to people. CHSA is pro-active. We take abandoned properties and get them back on the tax rolls. CHSA creates value by building solid, quality homes people can afford to buy. Even with the challenges of inflation and limited capital, CHSA invests in housing for real people who need opportunities to purchase real assets.

I give to CHSA because affordable housing affects the whole community. Affordable housing attracts workers to jobs here, builds up our tax base to support our schools, and builds our reputation as a great place to visit for tourists. We don't make subsidized housing; we create homes for people willing to "carry their own water."

Would you join me in supporting CHSA on Giving Tuesday?



Mr. Madsen is the Board Secretary for CHSA. He spent 35 years in the insurance industry at various agencies in Connecticut before retiring in 2017 to Savannah. He is a graduate of St. John's University in Collegeville, Minnesota.

Donate to CHSA!



Don't forget that the Combined Federal Campaign is still live until January 15, 2024! Federal employees and Retirees can donate to CHSA through the CFC - Use number 18393!

Click here to Donate to CFC!

Investing in Affordability

Georgia BRIGHT is designed to reach low- to moderate- income (LMI) homeowners in Georgia by using solar power to bring energy bills down through a discount solar lease program that saves eligible homeowners money starting day one.

[Find out more HERE.](#)



Help us share good news!

**Please share our newsletter with friends and colleagues!
Each month, we bring you updates on the projects and partners who
contribute to affordable housing in Savannah!**

NEWSLETTER SIGNUP

DONATE to CHSA



Contact Information

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Please choose
CFC 18393!

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