

The Insider **Update**

Community Housing News

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For Investing \$6M in Housing







The Georgia Ports Authority (GPA) announced a \$6M workforce housing partnership with the City of Savannah through the Savannah Affordable Housing Fund (SAHF). (CHSA administers the SAHF.) GPA intends to make this investment in annual installments of \$750,000 each year for eight (8) years, totaling \$6 million.

The **Port of Savannah Area Workforce Housing Initiative** is designed to improve quality of life and housing for individuals living in near GPA's Ocean Terminal through the repair, construction, and purchase of affordable and workforce housing that benefits low- and moderate-income homeowners, first time homebuyers, and renters.

The initiative will focus on housing improvements and first time homebuyers for residents of neighborhoods north of Ogeechee Road and west of Martin Luther King, Jr. Boulevard, including Brickyard, Carver Village, Cloverdale, Cuyler-Brownville, Hudson Hill, Ogeecheeton, Tremont Park, West Savannah, and Woodville. Home repairs for eligible neighborhood residents and homeowners will be a priority. Also, eligible Georgia Ports employees can receive down payment assistance for first time home purchases in the Savannah area, Garden City or Port Wentworth.

"Savannah is growing, and the Georgia Ports Authority is proud to be a part of that growth, and is proud to be part of this Workforce Housing Initiative." said Griff Lynch, President and CEO of Georgia Ports Authority. "These hard-working people have helped make our successes possible, and it is our duty to help them make their housing dreams attainable."

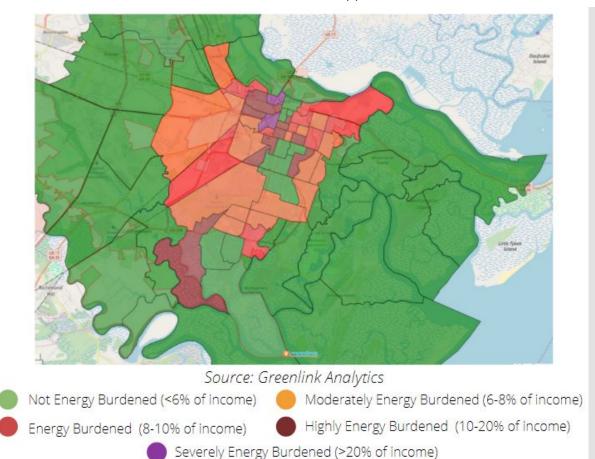
Employer-assisted housing benefits are an innovative hiring and retention tool for businesses of all sizes.

Contact Anita Smith-Dixon at 912-651-2169 to find out how your business can provide this benefit.

Download a One-pager on Employer Down Payment Assistance

Energy Costs affect Housing Affordability

Thank you to the <u>City of Savannah's Office of Sustainability</u> for sharing this important chart showing the relative effects of energy costs on housing affordability in Savannah. Even if a home is fully paid for, the cost of electriity in the summer can run over \$400/month. Weatherization and energy efficient HVAC solutions can make a difference-- and also promote sustainable energy futures for the entire city. Donations to CHSA fund these types of repairs to increase the affordability of existing homes in Savannah.





Miss Naomi's Neighborhood Notes

Actions speak louder than words

As the neighborhood coordinator for the City of Savannah, one task was to help elderly persons whose homes had become unsafe. As a community member, I encourage each and every neighbor to be an advocate for one another. This is my advice:

1) Build trust. Don't show up at someone's door and tell them you are going to call code compliance if they don't answer. I treat people the way I would want to be treated. I have walked in and seen the ground beneath the floorboards, black mold, rats, roaches, slanted hallways— you name it. Maybe the person feels abandoned or embarrassed by the home's problems. Make a friend and try to help connect with relatives in the area. Bring them something good to eat or some flowers. Let them know you are just checking in because you care.

2) Be patient. Even if the person let you in or sits with you on the porch, it might take months to fix the housing issues. Most likely, the relatives in the area have concerns, too. Don't set timelines or ultimatums. Gradually get to know the person and engage with their trusted family. And, you can seek out information on programs to help, like the City of Savannah's Home Repair program.

- 3) Document the housing repairs, before and after. With your friend's permission, take pictures of the issues needing repair. One time I helped connect an elderly person with her neighbors to accomplish some repairs, and a distant relative showed up, challenging me on what had been done. I was able to show the extent of the horrid conditions this lady had endured, and inquire why that relative haven't done anything to help before the neighbors stepped in.
- **4) Help people see a brighter future.** We do have emotional connections to our homes, don't we? Even if needed repairs exceed the home's value, the heart ties are painful to sever. One time, a 90 year old lovely lady had heard from both her nephew and myself that her home was uninhabitable. It was only after she toured several senior apartments with us that her perspective changed. It still took six months, but she moved to that safe haven. The home had to be torn down.

Part of building community is taking care of our elderly friends and neighbors. We see people every day who may be in need – at the grocery store, at church, walking down the street in our neighborhoods. You can make a difference! And someday, you might be the one in need of help.

CHSA established the <u>Aging in Place Fund</u> exclusively for the benefit of residents over age 50 in Chatham County with low to modest incomes in need of pest extermination, maintenance or accessibility renovations. Your donations to the Aging in Place Fund will help older adults remain in their homes and avoid nursing home care. Our pilot project is focused on referrals from SOURCE/CSSP and Hospice Savannah.

Donate to CHSA!



Savannah Gardens wins Affordable Housing Excellence Award from the Urban Land Institute!



Savannah Gardens is built on the site of the former Strathmore Estates.

Thomas & Hutton received an Award of Excellence from the Urban Land Institute on September 14 for the Savannah Gardens development. CHSA Development, Inc., the master developer, and the City of Savannah, Mercy Housing Southeast, and other partners redeveloped the former Strathmore Estates property, resulting in more than 600 affordable multi-family and single-family homes. Savannah Gardens was started in 2007 and the final homes are nearing completion. Congratulations!

See the Award Citation!

National Equity Atlas: Rent Debt in America

The National Equity Atlas publishes data on renters and their debt. They estimate that there are 5,360 households behind on rent in Chatham County, for a total of over \$7.1M. The average amount behind is \$1300/household. Nearly 90% of those households include children.

Those behind on rent are overwhelmingly low-income households who experienced job and income losses during the pandemic.

Characteristics of Renters Behind on Rent, United States

People of Color Low Income

6796

Unemployed Households with Children

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

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