



# The Insider Update

Community Housing News

Volume 3 Number 2 - February 2025

## **New Housing for Families Exiting Homelessness** **Groundbreaking: 916 Martin Luther King Jr. Blvd.**



*CHSA Board Member Naomi Brown, CHSA Board Chair Deborah Wright, CHSA Executive Director Anita Smith-Dixon, CHSA Development President Marsha Buford, CHSA Board Member Alicia Gaffney and Mayor Van R. Johnson II celebrate at the groundbreaking on February 6.*

On February 6, the City of Savannah held a groundbreaking for a new housing development at 916 Martin Luther King Jr. Boulevard, funded in part by the Savannah Affordable Housing Fund. Once complete, the sixteen two-bedroom apartments will be home to small families displaced by rising housing costs in the neighborhood and Savannah.

This development is the result of public and private partnerships, led by the City of Savannah. CHSA Development is the master developer, in partnership with Community Housing Services Agency (CHSA), Chatham County/City of

Savannah Land Bank Authority (LBA), and Chatham Savannah Authority for the Homeless (CSAH). The architect is Patrick Shay of Gunn Meyerhoff Shay Architects.

Eric and Ashley Scott of SDG Construction Services, Inc., of Savannah, are the contractors. Mr. Scott says, "I'm from Savannah, and I grew up in this neighborhood. My great-grandfather's house that has been in my family for 100 years is just a few blocks away. So, I'm just grateful that I can build something to benefit my own neighborhood."

CHSA and City of Savannah officials met with multiple representatives of the Victorian Neighborhoods Association (VNA) to foster collaboration with current neighborhood residents. VNA President Nancy Maia says, "Our goal is an integrated neighborhood that reflects all of Savannah." Membership in the VNA is open to renters, home owners and businesses in the district. "We want to be good neighbors, and to have good neighbors. That's why we are excited about the possibilities," adds Ms. Maia.

Late in 2025, CHSA Development will oversee an RFQ process to select a nonprofit agency to manage the residential units, and make use of the office space which is intended to benefit existing neighborhood residents. The amenities offered in the main floor of the building will include a retail store, computer lab, laundry services, and a nonprofit service center.

"This groundbreaking represents a significant step forward in the City of Savannah's commitment to creating affordable housing solutions for those who need them the most," Savannah Mayor Van R. Johnson, II said. "By working together, we're not only providing housing, but also giving families the stability they need to thrive."

*For more information, contact Anita Smith-Dixon of CHSA at 912-651-2169, or at [asmithdixon@chsainc.org](mailto:asmithdixon@chsainc.org).*



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## DID YOU KNOW?

60-70% of low income households are paying more than half of their income on rent!

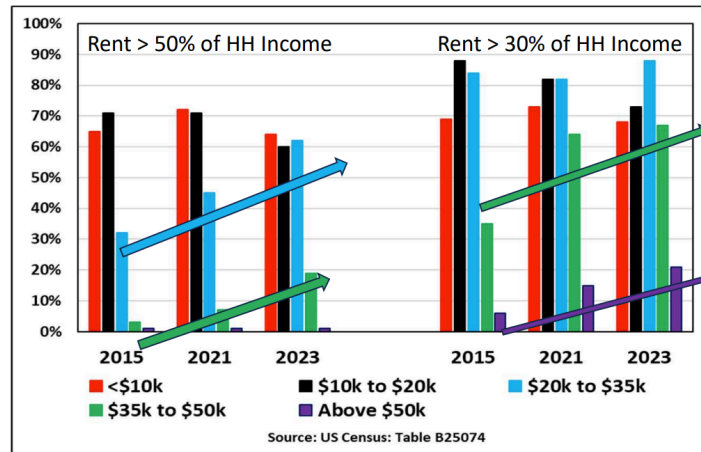
PARKER COLLEGE OF BUSINESS



### Sav MSA: RENTAL Housing Costs > 30% and >50% of HH Income By Household Income

Extensive Pressure on lower income households (<\$20k):  
60% to 70% are paying more than 50% of income on rent

Increasing pressure on middle income households



Dr. Michael Toma of Georgia Southern University addressed the annual meeting of CHSA, CHSA Development and Housing Savannah in December. His presentation showed the extreme price pressures affecting households with modest incomes in our region.



## Mrs. Naomi Brown's Neighborhood Notes



The roof on Mr. James Thomas' long-time family home was collapsing, endangering his life. Due to the seriousness of this matter, his home was declared unsafe for occupancy. "My daddy built this house in 1942," he says. "And I've worked as a carpenter and a painter my whole life. I knew how to fix it, but I couldn't do it because I wasn't licensed."

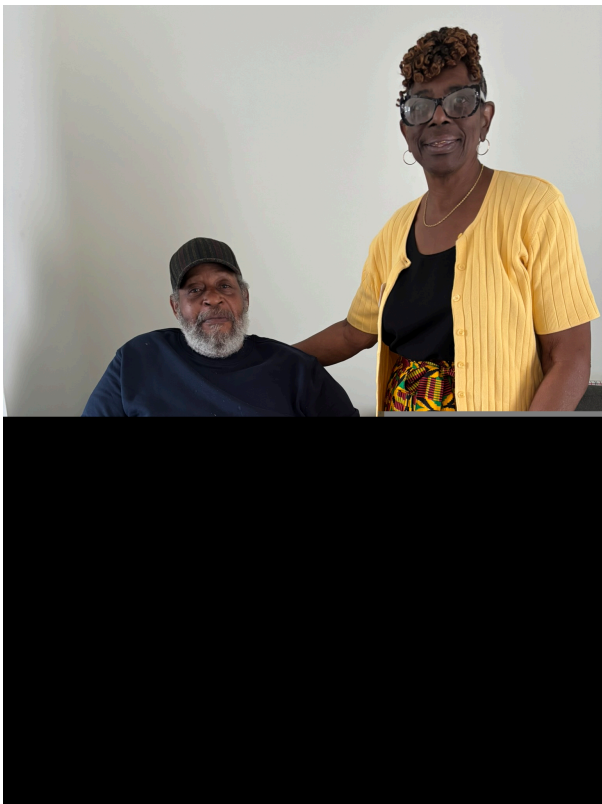


He paid several people to try to complete the needed repairs, but they disappeared after he paid them...with the repairs unfinished. Adding to these challenges, his health began to fail.

Notified of the home's dire condition, the City's Housing Services Department brainstormed possible solutions with Mr. Thomas. They consulted with officials from the City's Code Compliance Department, Chatham County / City of Savannah Land Bank Authority (LBA), and CHSA Development. This is when the story turns positive.

Having clear title to his property, Mr. Thomas decided to sell his home to the Land Bank in June 2024 and move temporarily into other housing. The Land Bank then immediately sold the property to CHSA Development. With financing from the Savannah Affordable Housing Fund, CHSA Development hired a minority-owned contractor to demolish the house and build a new 650 square foot 2-bedroom 1-bathroom home in its place. The new home includes a handicap ramp and an accessible bathroom.

Mr. Thomas visited the finished house in November 2024. At first, he resisted. "I didn't want to come back. I vowed I would not. But, my son got me to visit." On the site of his family property, Mr. Thomas found a beautiful new home. "It had to have been all set just for me. It all worked out because God sent me all kinds of help," he says. He moved in just in time for Thanksgiving.



*Mr. James Thomas poses in his new living room with CHSA Development Board Member Naomi Brown.*

Anita Smith - Dixon, Executive Director of CHSA Development, recalls, "The best part of sharing this house with Mr. Thomas was to see him recognize that he belongs in this house, and that he is worthy of a nice home like this. This is our mission—to build quality homes accessible to all."

According to Martin Fretty, Director of the City's Housing Services Department, "The power of faith, partnership, and creativity along with financial assistance from the Savannah Affordable Housing Fund made it possible for Mr. Thomas' dreams to come true. And enabled a valuable long-time and deserving resident of family-owned property to continue to live on the property under his terms."

*If you are interested in providing resources and housing opportunities to families who own homes with code compliance issues, please contact CHSA at 912-651-2169.*

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## **Are you required to take distributions from your IRA?** **Qualified Charitable Distributions can help!**

### **What Is a Qualified Charitable Distribution (QCD)?**

A QCD is a direct transfer of funds from your **traditional, inherited, inactive SEP, or inactive SIMPLE IRA** to a **501(c)(3) nonprofit organization, like CHSA**. Unlike a typical withdrawal from an IRA, which would be taxed as ordinary income, a QCD is **excluded from your taxable income**. This means you can donate up to **\$108,000 in 2025** (\$216,000 for married couples with separate IRAs) without triggering additional income tax.

QCDs are especially valuable for individuals who must take **Required Minimum Distributions (RMDs)**. Once you reach age 73, you are required to withdraw a set amount from your traditional IRA each year, whether you need the money or not. A QCD can count toward your RMD, reducing your taxable income in the process.

CHSA urges generous donors to consult financial planning, accountant, and estate planning professionals for further details. We provide here a helpful form with more information for those considering making a QCD.

Download a form for your broker!

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**2025 Housing Summit**  
**April 9**  
**8:00 am - 3:30 pm**  
**5717 White Bluff Road**

[RSVP Here](#)

Join Housing Savannah for an informative and energizing look at housing challenges in Savannah, and potential solutions. The \$10 registration fee covers breakfast and lunch.

**CHSA Trolley Tours** provide an in-depth look at the accomplishments...and needs for quality housing in Savannah



Tours are conducted by CHSA Executive Director Anita Smith-Dixon. The \$35 cost covers the trolley as well as breakfast for all participants.

[Click here to sign up for a tour!](#)

## 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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