

# The Insider Update

Community Housing News

Volume 3 Number 1 - January 2025

Executive Director Anita Smith-Dixon 2025: A Year of Housing Opportunities!



The housing challenges facing us in 2025 are **real**. But CHSA has 35 years of experience to draw on—and a firm commitment to bringing EVERYONE to the

table. **We will not give up!** Together, we can create more housing for residents with modest incomes and generate rental income opportunities.

In 2025, CHSA will be emphasizing two programs that have tremendous potential! In addition to housing, these programs will create a legacy of intergenerational wealth in neighborhoods with limited resources.

**Heirs' Property Program:** CHSA provides resources to help heirs with tangled titles reclaim and redevelop their family properties.

**Faith-Based Housing Initiative:** CHSA works with churches and property owners to find unique housing solutions for renovations and new construction.

In the coming months, you will see more in our newsletter about our partnerships and investment of capital in these opportunities.

Thanks to the vision and generosity of our funding partners, we continue to invest in homes for workers who are the heart and soul of this community. In 2025, we have a bold vision—to bring more people to the table with a heart to retain and build quality homes that are accessible to households with modest incomes.

#### Will you join CHSA at the table?

Interested in creating a legacy of housing opportunities? Contact Anita at asmithdixon@chsainc.org or 912-651-2169.

### Chatham County Home Repair Program A New Opportunity for Homeowners



## Home Repair Assistance Program



Chatham County has selected CHSA to administer a county-wide Home Repair Assistance Program, open to homeowners with incomes below 150% of the federal poverty line. (Residents of the City of Savannah are not eligible for the County program.)

Anita Smith-Dixon, Executive Director of CHSA, says, "We are honored to work with Chatham County to make more resources available to homeowners with modest incomes. This program is in its first year, and we hope to see the funding available grow in the future."

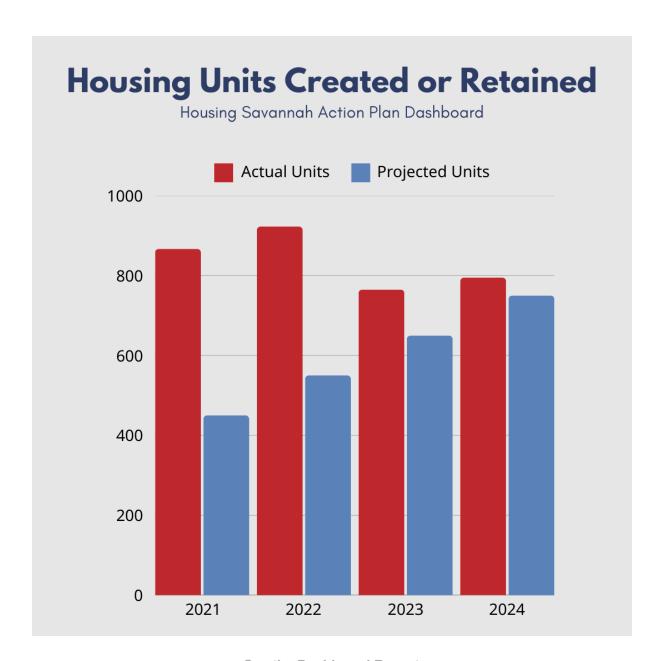
Download the program brochure below, or contact Program Coordinator Cynthia Holly at cholly@chsainc.org or 912-651-2169.

**Download Program Brochure** 

**Explore CHSA Home Repair Programs** 

DID YOU KNOW?

CHSA and its Housing Savannah Action Plan partners have reached 100% of their housing goal for 2024!



**See the Dashboard Report** 

CHSA has a new Lending Coordinator!

Meet Cimoné Gilbert!



Cimoné Gilbert joined the CHSA team in October 2024 as their Lending Coordinator, bringing with her over seven years of experience in finance. Prior to her work with CHSA, she served as a Loan Officer with the City of Savannah's Housing Department, where she assisted first-time homebuyers in securing down payment funding needed to make homeownership a reality.

This role deepened her passion for helping others and solidified her commitment to leaving a lasting impact on her community.

Her decision to join CHSA was driven by the organization's housing mission. "Affordable and workforce housing should blend seamlessly into neighborhoods, offering the same quality and sense of belonging as any other home," she emphasizes.

In her role at CHSA, Ms. Gilbert works closely with applicants from the very start of the process, guiding them through each step. She ensures they understand every phase, whether it's for new construction homes, rental property improvements, or down payment assistance. From explaining the application process to offering support, Ms. Gilbert is dedicated to helping residents navigate their journey through homeownership and housing improvement needs.

"It's incredibly rewarding to know that I'm helping ensure my community is provided the opportunity for meaningful change. Every day, I get to be a part of creating lasting impacts where I live," she says.

Click below to see terms for rental property improvement loans. You can reach Ms. Gilbert at 912-651-2169, or by email at cimone.gilbert@savannahga.gov.

Rental Property Improvement Loans



of the beginning construction on 16 affordable two-bedroom apartments.

February 6, 2025 | 11:00AM

Location

#### 916 MARTIN LUTHER KING JR BLVD



















Architect

Read the Press Release

#### Monthly donations build housing opportunities!

Donate to CHSA today!



**Read the Report Here** 

#### Harvard's Joint Center on Housing Studies released their 2024 State of the Nation's Housing Report

This annual report includes data explaining why both owners and renters are struggling with high costs, as well as hopeful signs such as a surge in new multifamily rental units. Interactive charts show county level data!

#### CHSA congratulates Ms. Earline Davis on her retirement from the **Housing Authority of** Savannah!

Earline Davis has served on the CHSA Board of Directors for many years and provided great insight. We wish her well in retirement and thank her for her many years of service! We are thrilled to welcome Ms. Evette Hester, the new Executive Director, to Savannah.



#### 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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#### **Our Contact Information**

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Financing Affordable Homes since 1989