



# The Insider Update

Community Housing News

Volume 2 Number 5 - May-June 2024

## 2023 Annual Report

The City of Savannah led the way with heroic investments since 2020. In 2023, the Georgia Ports Authority responded with a \$6M (over 8 years) investment. And, the Galvan Foundation committed \$1M to the Savannah Affordable Housing Fund and over \$6M in redevelopments in Cuyler Brownville. This is the time to dig deep and renew our commitment to housing solutions in our community! Housing opportunities are a legacy we can leave to the next generation— will you join us?

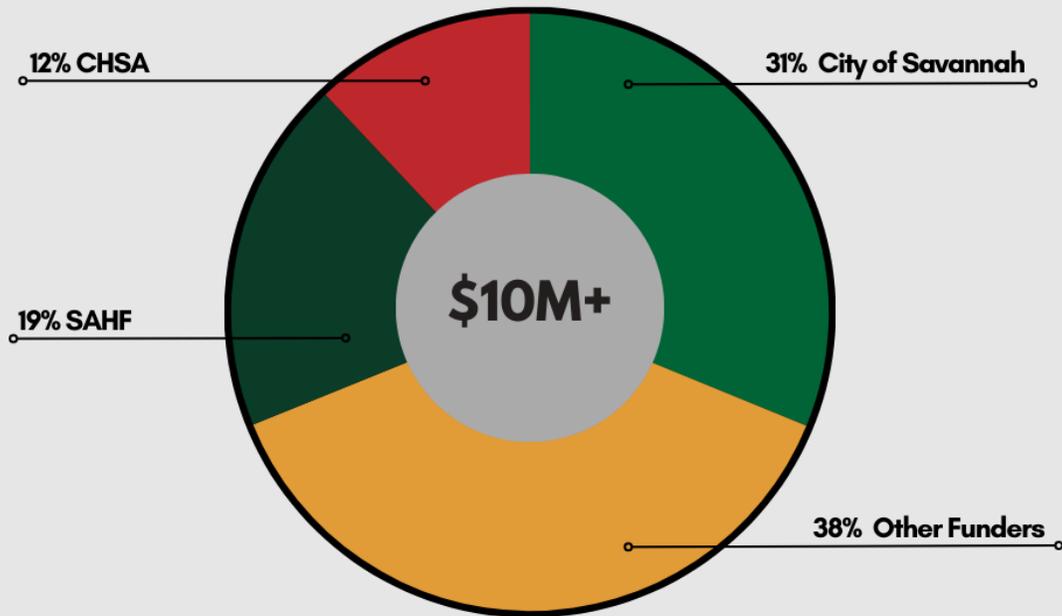


**Anita Smith-Dixon**  
Executive Director

A handwritten signature in black ink that reads "Anita Smith-Dixon".

[Read our 2023 Annual Report](#)

## Funding Partners for 2023 Impact



### DID YOU KNOW?

#### CHSA administers the Savannah Affordable Housing Fund.

The Savannah Affordable Housing Fund was established by Mayor Otis Johnson in 2012 to invest in affordable housing. The Fund supports:

- Home repair programs (through the City's Home Repair program)
- Down payment assistance (through the Dream Maker program)
- Security deposit and rental assistance (through United Way 2-1-1)
- Employer down payment assistance programs
- Major projects approved by City Council

**Local investments assist local residents!**



CHSA is a Community Development Financial Institution (CDFI). In addition to administering the Savannah Affordable Housing Fund, we also administer the CHSA Loan Fund. The CHSA Loan Fund provides support for projects in Chatham County including some cooperative ventures with the SAHF.

[Housing Savannah Inc.](#) was established by the City of Savannah and CHSA to raise funding for the Savannah Affordable Housing Fund, as well as advocate for affordable housing solutions.



Donate to the CHSA Loan Fund!



Donate to the SAHF at  
Housing Savannah!



## Mrs. Naomi Brown's Neighborhood Notes

Miss Bernice Rivers is 97 years young. She is a retired teacher, and graduated from Savannah State University in 1953. She says, “Education is the key for our young people.” And indeed, Miss Rivers is known and cherished by thousands of Savannah residents who she taught in the Catholic schools in Savannah. Here is more wisdom from Miss Rivers:

**Work together, and use the opportunities you have:** Her mother died in 1952, and her brother, John E. Rivers, was killed in the Korean War not long after that. Using his military death benefit as a down payment, Miss Rivers and her sisters purchased a house on Jones Street in the Beach Institute neighborhood. She still lives in this house.

*\* Think about the resources available to you through family, friends, church, and community. Could you initiate a legacy housing investment with them?*

**Persevere - even when it is difficult.** Over time, many of her neighbors were able to move into more prosperous neighborhoods on the East side. As a teacher on a limited budget, Miss Rivers stayed. By the early 1980’s, she recalls that only three people lived on the street and she didn’t dare venture out at night. Community leader W.W. Law lived across the street - and he encouraged her to stay.

*\* Think about the challenges faced in neighborhoods. Could you spend more time or talent to support neighborhood associations to address the issues?*

**Embrace change:** Investments in the nearby historic district have spurred a neighborhood transformation—it’s no longer a dangerous place to live. “You have to embrace change,” she says. “Just roll with it and don’t try to stop it.” Miss Rivers recently was able to complete needed renovations for her home’s exterior, partly funded by the Savannah Affordable Housing Fund. “I am just so grateful,” she says.

*\* Think about the ways that housing changes affect the elderly and households with modest incomes. How might you bring people together to support affordable housing in Savannah?*

Throughout our interview, Miss Rivers quoted this line, “*Life for me ain’t been no crystal stair.*” ([Read the whole poem - Mother to Son -- by Langston Hughes here.](#)) Let’s listen to the wisdom of our elders!



Miss Bernice Rivers and Mrs. Naomi Brown pose in her living room beneath a picture of her brother, John E. Rivers, who died in the Korean War. His military death benefit provided the down payment for her home.

**Watch a video interview with Miss Rivers on Savannah.gov TV!**

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## Charlotte, NC ranked 50th out of 50 cities for upward mobility in a Harvard study...and Crosland SE decided to take action!

They created over 500 affordable rentals. Their goal was to make a difference! Call CHSA at 912-651-2169 to discuss making a difference in Savannah.

## Half of all renters are cost-burdened - 2024 Rental Housing Report

The Harvard Joint Center on Housing Studies released its America's Rental Housing 2024 report in March. Even though rental increases have slowed, evictions have increased and rental assistance programs only serve about 5M of the 19M households who qualify.

[Read the Report!](#)



## 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



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