



The Insider Update

Community Housing News

Volume 2 Number 10 - November 2024

Employer Down Payment Assistance Help Your Employees Afford to Buy a Home! (open to employers throughout Chatham County)



EMPLOYER-ASSISTED HOUSING PROGRAMS

Employer-assisted housing programs (home purchase and home repair) offer several benefits that can significantly impact employee retention and stability. Here are some key advantages:

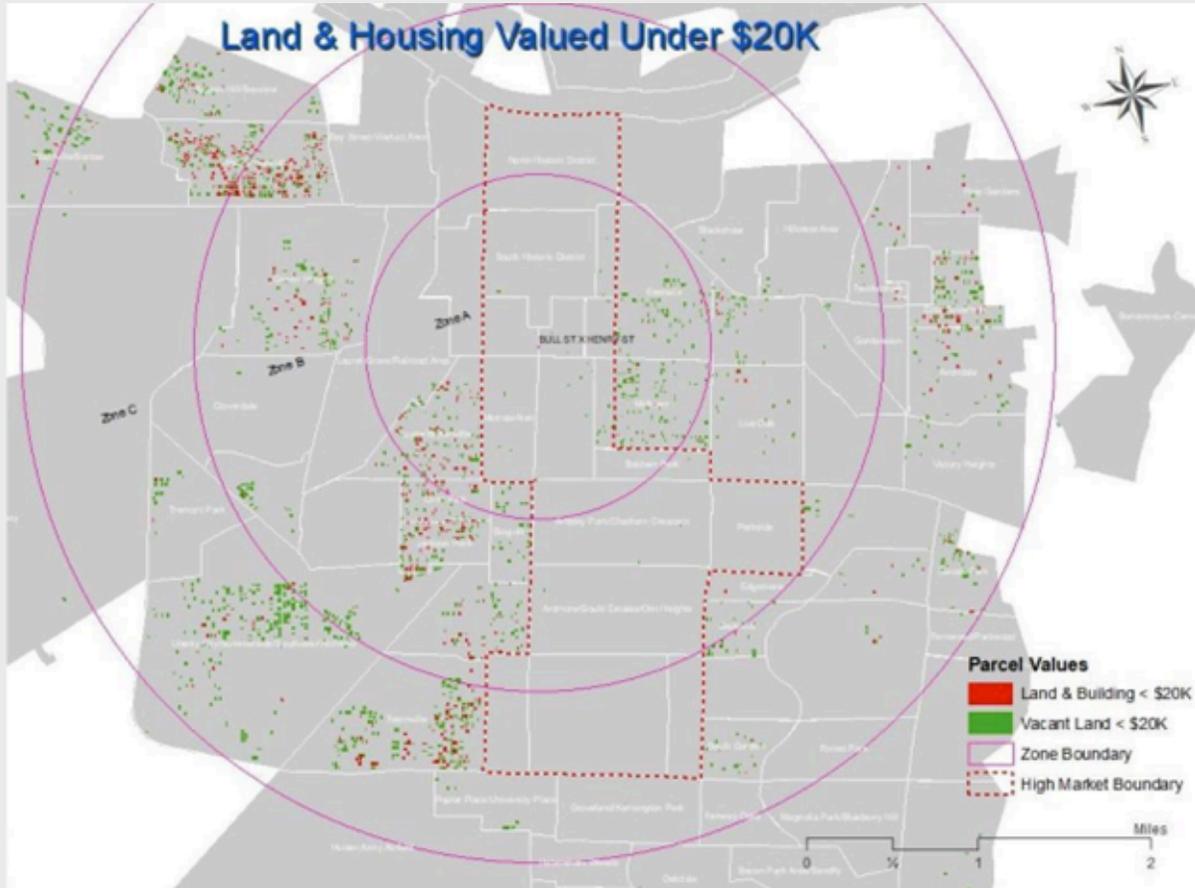
Employers in Chatham County such as St. Joseph's/Candler, Memorial Health, Georgia Ports Authority and the City of Savannah have invested in Down Payment Assistance programs for their employees. Paired with both local and state programs for first-time buyers such as the [Dream Maker Program](#), or the [Georgia Dream Programs](#), they provide a benefit to their employees by making home ownership a real possibility.

Benefits to the employer may include: employee attraction and retention, enhanced stability and productivity of employees, stronger employer-employee relationships, community development recognition, customized and flexible programs, and improved job performance.

Contact Anita Smith-Dixon today at 912-651-2169 or by email at asmithdixon@chsainc.org to discuss this opportunity for your business!

[Download a One Pager on Employer-Sponsored Down Payment Assistance](#)

DID YOU KNOW?
There are over 2500 vacant, underutilized properties
within three miles of Forsyth Park.



See properties at Chatham County Savannah Land Bank Authority

FROM TANGLED TITLE TO RENOVATED RENTAL



Heirs' Property Program Thankful for Technical Assistance from CHSA (Part Two of Three)

Brothers Andre Jenkins and Jamata Williams grew up with their grandmother, Beatrice Lewis, in her Carver Village home. Long after they moved into their own homes, Ms. Lewis moved into assisted care. Her brick house sat empty for many years, and strangers vandalized the house. What had once been an asset to the family and neighborhood had become a liability.

To protect the home from becoming a total loss or from being sold for unpaid taxes, the City foreclosed on an outstanding home repair loan. It then transferred the property to the Chatham County/Savannah Land Bank Authority. They work with interested heirs to reclaim and reinvest in family property so it, once again, becomes a family and neighborhood asset.

“When I first told Jamata about possibly getting the house, he said, ‘Go for it! Try to get it back!’” says Andre Jenkins. “All of my family was supportive.”

But the road to regaining and preserving the family legacy included paperwork and construction expertise. Makia Jenkins, Andre’s wife, says, “CHSA and the Land Bank were flexible for us, and moved at our pace, when we were ready. That allowed us time to save up for a down payment.”

The application to purchase a property from the Land Bank Authority requires a project description, redevelopment plan, timeline, budget, improvement specifications, and a financing plan. “We work hand in hand with the Land Bank Authority to offer technical assistance to property applicants,” says Anita Smith-Dixon, executive director. “We were delighted to help Mr. and Mrs. Jenkins create a plan for this house that is now an affordable rental.”

Makia Jenkins appreciated the thorough review of the project. “I can understand why someone might feel intimidated, but you just have to get started and the help is there for you,” she says. “After all that planning and project proposals, the house was back in our family.” The Jenkins family hired an experienced, licensed contractor to complete the renovations, which took about five months.

“We did my grandmother proud,” says Andre Jenkins.

Even more important, they are united in having a legacy for their own children. “Our kids got to see where we grew up—first empty, and now after all the work is complete,” says Andre. The family legacy is now a source of pride and inspiration. He adds, “When I first told my niece we were doing this, she started crying. She said, ‘I didn’t know it was possible! I thought that house was gone!’”

With support from the City, Land Bank Authority and CHSA, the family asset will now create happy memories for new renters and an income stream for the family.

To find out more about supporting the Heirs’ Property Program at CHSA, contact Anita Smith-Dixon at 912-651-2169 or asmithdixon@chsainc.org.

This is Part 2 of a 3-part series on Heirs’ Property Opportunities.

Part 1 (October): A Legacy of Family Love

Part 2 (November): Thankful for Technical Assistance from CHSA

Part 3 (December): A New Home for the Holidays for a Lucky Family!





thanks



**for investing in the
Heirs' Property Program**

**Help CHSA Fund More Heirs' Property Projects
You can Invest in Housing Opportunities!**

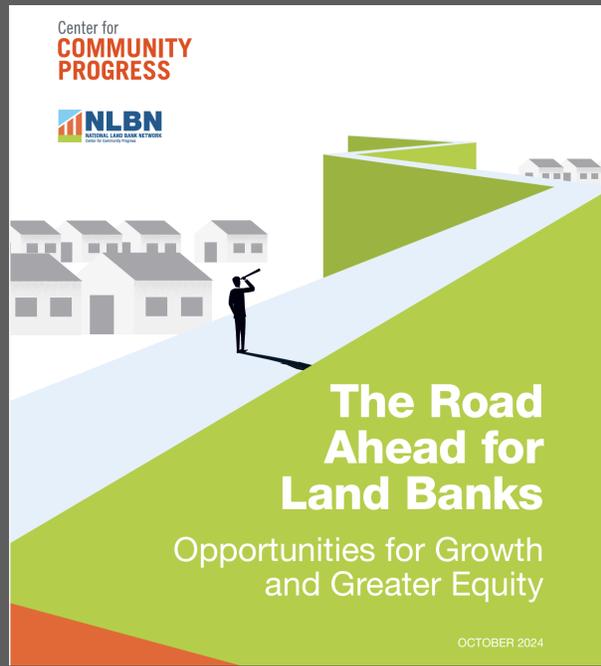


DONATE

New report from Center for Community Progress!

CHSA is committed to racial equity in housing opportunities. This report includes results from a survey of over 300 land banks across the country and showcases opportunities to build in greater equity as well as growth opportunities.

[Download it Here!](#)



[Registration Info!](#)

National Low Income Housing Coalition Housing Policy Forum, March 24-27, 2025 in Washington, DC!

NLIHC's annual housing policy forum is an opportunity to engage with and learn from thought leaders, policy experts, researchers, tenant advocates, affordable housing practitioners, and members of Congress about how to end the housing and homelessness crisis impacting low-income renters in America.

Urban Land Institute - Atlanta Expands into Savannah!

CHSA welcomes ULI's expansion of housing opportunities to Savannah!



WHERE THE FUTURE IS BUILT

[More Information!](#)

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!

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Services Agency

Financing Affordable Homes since 1989