

The Insider Update

Community Housing News

Volume 2 Number 9 - October 2024

Funded by the Georgia Ports Authority Shelia Riley received a new roof-just before the hurricane!



CHSA Executive Director Anita Smith-Dixon and home owner Shelia Riley pose on her front porch. The Port of Savannah Area Workforce Housing Initiative, funded by the Georgia Ports Authority, provided funding for a new roof to prevent damage to their home.

A torrential downpour came down about a week after the repair — and just weeks before a major hurricane swept through the area, sparing the home.

"It was very helpful to get what I needed, when I needed it," said Mrs. RIley.

GPA's Workforce Housing Initiative focuses on housing improvements for residents of neighborhoods in the vicinity of the Port of Savannah's Garden City Terminal and Ocean Terminal —prioritizing home repairs for existing neighborhood residents and homeowners. The funding was provided to the Savannah Affordable Housing Fund, which is administered by CHSA.





A story about a legacy of family love... My Grandmother's Home: From Tangled Title to Renovated Rental



Decades ago, Beatrice Williams Lewis welcomed her four year old grandson Andre Jenkins to live with her in this Carver Village home after his mother died. He and his brother Jamata Williams grew up there. An elder at St. John Baptist Church, Mrs. Lewis and her husband built the home in 1948. They renovated it in 1989 with assistance from the City of Savannah, and she lived in it until she was in her late 80s.

After Mrs. Lewis moved into assisted living, the property fell into disrepair and eventually became uninhabitable. And when she died at the age of 99, the story might have ended there. However, this story has a much happier ending.

In 2015, the City acquired the then blighted vacant house to protect its interest in the property and with the hope of finding an heir who would be interested in owning and repairing the property. To help accomplish this, the City transferred the property to the Chatham County Savannah Land Bank Authority (LBA).

Andre Jenkins credits his wife with noticing that the property was available for purchase. "My wife, Makia, brought it to my attention. And thanks to a new program, we were able to buy it back and renovate it with technical assistance and financing from CHSA, the Savannah Affordable Housing Fund, and the Land Bank Authority!" Having purchased and renovated the house, his childhood home is once again a valuable asset to the family and neighborhood, and is providing much needed housing.

Alison Goldey, Executive Director of the Land Bank Authority, said, "Every property has a history and unique residents who lived there. We work hard to honor that history in our work. Congratulations to Mr. and Mrs. Jenkins, for bringing this property back to their family!"

This story highlights the possibilities open to heirs like Mr. Jenkins to bring vacant, underutilized properties back into use as safe, quality homes for

families. There are over 2,500 vacant properties within three miles of Forsyth Park. CHSA, the LBA, and the City of Savannah work together to create housing opportunities, as well as generational family wealth through clear title property ownership.

This is Part 1 of a 3-part series on Heirs' Property Opportunities.

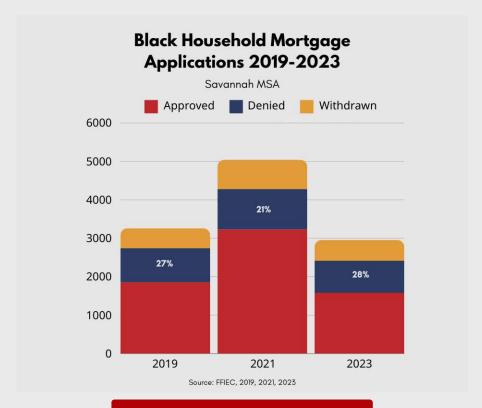
Part 2 (November): Thankful for Technical Assistance from CHSA

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



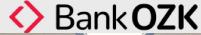
DID YOU KNOW?

Black applicants comprised only one-fourth of mortgage applications in the Savannah MSA in 2023, and 28% of those applications were denied.



Download our Policy Brief on Mortgage Equity

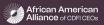
Thank you, Bank OZK, for investing in CHSA and housing opportunities!





Anita Smith-Dixon, Executive Director of CHSA, receives a generous donation from Bank OZK. "We are proud to invest in CHSA to create housing opportunities in Savannah," says Sarah Martin, Vice President, Commercial Banker at Bank OZK. "CHSA specializes in building trusting relationships with people in the community, which is a core value for us." CHSA also thanks Bank OZK for being a sponsor of our 35th Anniversary Celebration in April.





Building Power & **Growth for Black CDFIs**

AAACDFI CEOs Annual Meeting in June 2025 will be in Charleston, SC!

Mark your calendar now - CHSA is a member of the Alliance of African American CDFI CEOs. As a minority-led CDFI committed to racial equity, we look forward to the opportunity to connect with other leaders in our field.

The last Trolley Tour of 2024 is December 13!

Join CHSA for a Trolley Tour and discover what we're doing for affordable and workforce housing across Chatham County. Cost is \$35/pp.

Sign up today!



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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