



# The Insider Update

Community Housing News

Volume 3 Number 12 - December 2025

## The Power of Partnerships! CHSA Annual Meeting was December 8





CHSA staff members pose at the Annual Meeting on December 8, 2025 (from left, Anita Smith-Dixon, Executive Director; Jenise Irizarry, Development Inspector; Adela Smith, Administrative Coordinator; Cimone' Gilbert, Loan Coordinator.)

CHSA, CHSA Development and Housing Savannah Inc. board members and local leaders gathered on December 8, 2025 to celebrate a year of successes, and ambitious plans for future housing opportunities across the entire region.

CHSA's outgoing board chair, Deborah Wright, said, "Our progress has never been the result of one organization alone, but of many hands and voices coming together with a shared purpose. Community partners, funders, local leaders, and dedicated staff have each played a vital role in strengthening the housing landscape for those we serve." Michael Stephens will be the new board chair of CHSA in 2026.

CHSA Development President Marcia Buford said, "A home is a safe space, a place to play, and a place to refuel and recharge. It is the foundation of a stable life and a stronger community. As I conclude my term, I am grateful for the opportunity to help create spaces where stability, dignity, and hope can take root." Sheri Butler will be the new President of CHSA Development in 2026.

Housing Savannah Inc. board chair Jay Melder said, "As we move into this next chapter...the work of our partners—public, private, nonprofit, and philanthropic—demands even deeper collaboration and commitment. The challenges ahead are significant, but so are the opportunities. By working together, bringing our creativity, resources, and determination to the table, we will meet the moment in big ways. I am grateful for every partner who walked alongside Housing Savannah."



Savannah Mayor Van R. Johnson II, Former Mayor Dr. Otis Johnson, and Savannah City Manager (and Housing Savannah Inc. Board Chair) Jay Melder are foremost among the partners contributing to CHSA's success in 2025. Thank you for your support!

[Download the Annual Meeting Program](#)

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**FIVE Trolley Tours at One Time!**  
**CHSA provides Tours for DCA Conference!**



The staff members for CHSA and the City of Savannah Housing Services Department work closely on a regular basis. The Georgia Department of Community Affairs Fall Conference provided several opportunities to showcase our collaboration. The conference was held in Savannah November 17-20 and Martin Fretty and Anita Smith-Dixon were among the speakers. Best of all, the team provided five simultaneous Trolley Tours of Housing Opportunities for participants of the conference. Our trolley team leaders were:

1. Anita Smith Dixon + Patience Wright
2. Adela Smith + Cimone' Gilbert
3. Martin Fretty + Tara Hicks
4. Moneka Brown + Jasmine Meza
5. Melody Frederick + Mark Bossinger + Karen Franklin

Reviews from the tour participants were enthusiastic! The innovative partnerships in Savannah between the City staff, the Land Bank Authority and CHSA continue to lead to more housing opportunities for our neighbors, locally and across the state!

We are honored to share the successes and challenges of this work with our colleagues.



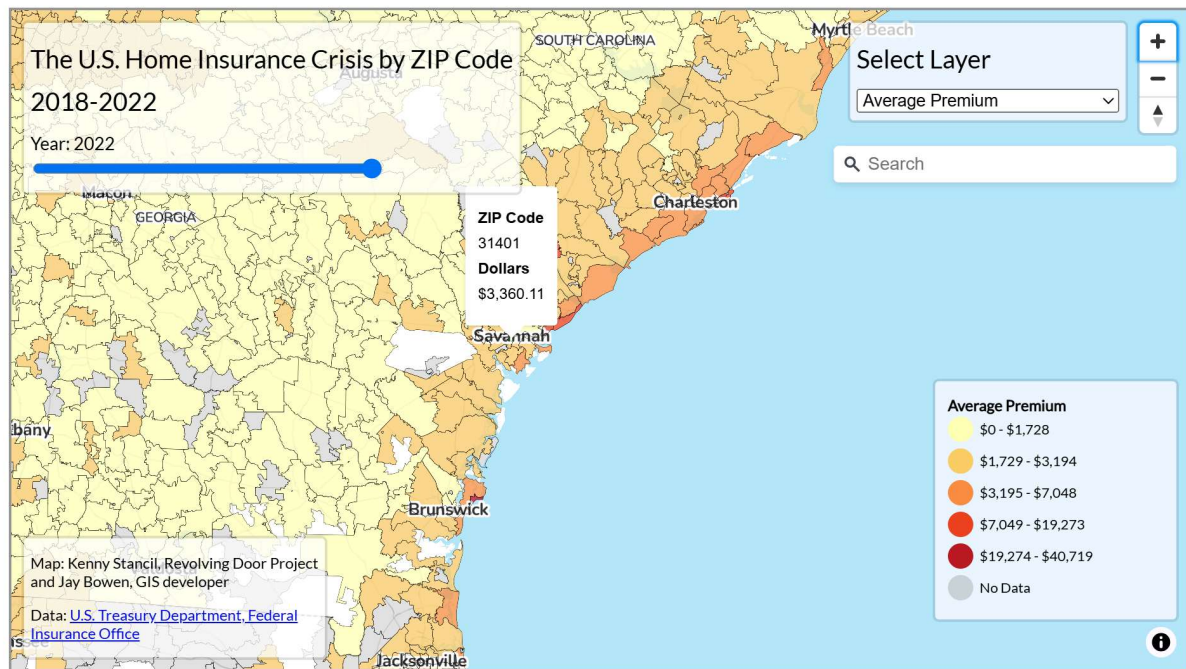
The Trolley Tour of Housing Opportunities team celebrates after the event on the Riverfront. What a beautiful city we live in!

**Sign up for a Trolley Tour in 2026**

## DID YOU KNOW?

### Bluelining: Insurance Costs Cause Affordability Barriers

#### THE EMERGENCE OF BLUELINING



"Bluelining" occurs when insurers raise their prices or pull out of areas that they perceive to be at greater environmental risk.

While not illegal, bluelining disproportionately impacts minority and lower-income residents. [Bluelining](#) – the 'new' redlining – is now placing both the physical and [financial burden](#) of climate change on those least equipped to deal with its impacts.

[Learn More](#)

**Every Donation Makes a Difference!**  
**The Impact of Small Donations**

# YOU can invest



# in a housing legacy!



At our Annual Meeting, Ms. Jasmine Rilington, an employee of St. Joseph's/Candler Health System, told the story of how she became a first-time home buyer with the help of CHSA and our partners. YOU can make housing opportunities for hardworking Savannah residents like Ms. Rilington.

When you invest in CHSA, every dollar is multiplied by our partners and programs to ensure that housing is attainable for all residents. Your donation today can go to support:

- \* Employer-Assisted Home Purchase Programs
- \* Heirs' Property Programs
- \* Home Repair Programs (throughout Chatham County)
- \* Single Family Home Construction
- \* Technical Assistance for all Developers
- \* And increasing CHSA's operations throughout Chatham County!

[Donate to CHSA!](#)

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## NIA Home Buyers Education Classes

Know someone interested in purchasing a home? The Neighborhood Improvement Association provides courses for first-time homebuyers. Call (912) 447-5577!

[More info](#)

## How to Explain Vacant Property Work

This blog post from the Center for Community Progress explains the impact of transforming vacant properties in cities like Savannah.

[Read it here!](#)



[How to Explain Vacant Property Work: A Plain Language Guide](#)

## 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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**CHSA**

Community Housing  
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**Financing Affordable Homes since 1989**