



CHSA
Community Housing
Services Agency

BUILDING STRONGER COMMUNITIES

Investing in today.
Building for tomorrow.



916 Martin Luther King Jr Blvd
Groundbreaking Ceremony

2025
ANNUAL REPORT

*Safe, affordable homes.
Stronger communities.*



Community Call to Action!



Anita Smith-Dixon
Executive Director, CHSA

Community Housing Services Agency (CHSA) is honored to serve as the lead organization for Housing United, a countywide affordable and workforce housing initiative. **Three highly respected community partners support the Housing United initiative: the Savannah Economic Development Authority (SEDA), Chatham County, and the City of Savannah.** Their decision to partner with CHSA reflects confidence in our mission, our experience, and the measurable results we have delivered for more than three decades in affordable housing and community development. This report shows those results for 2025.

While CHSA serves as the lead organization, **Housing United is not about one organization. It is about one community coming together** to find solutions to the housing problems we face.

Across Chatham County, our neighbors are struggling to find housing that is affordable, safe, and accessible. The challenge especially affects modest wage earners and their families. These seniors, young professionals, essential workers, and first-time homebuyers are core to the diversity and stability of our community. We must act to preserve the quality of life that has made the Savannah region a place we are proud to call home



Housing United is built on a simple belief: real solutions require collective action. We invite YOU to focus on what you can do to be part of the solution. Local governments, employers, financial institutions, developers, nonprofit organizations, faith communities, philanthropists, and residents all have a role to play. What will yours be?

As a Community Development Financial Institution (CDFI) dedicated to affordable housing, CHSA is working with partners across the county to identify resources, develop innovative solutions, and create housing opportunities that benefit low- and modest- income households. Working together, we can expand access to quality housing, initiate new homes, and preserve existing homes throughout our community.

We invite you to join CHSA in this [Housing United initiative](#). [Subscribe to our newsletter](#), take our [Trolley Tour of Housing Opportunities](#), and visit [our website](#). [Donate to support programs](#) that are meaningful to you and your family. Housing is the core building block for a strong economy, a capable workforce, and our unique Southern hospitality.

Please join us!

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



A Message from Deborah Wright, Board Chair of CHSA

During my term as Chair of CHSA, I have seen firsthand how powerful partnerships can be. 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.

Even in a time of uncertainty, one truth has remained constant: the need for safe, decent, and affordable housing is greater than ever. At CHSA, we deeply value every collaborator who walks alongside us. It is through these partnerships—built on trust, commitment, and shared vision—that individuals and families are able to find a stable place to call home.

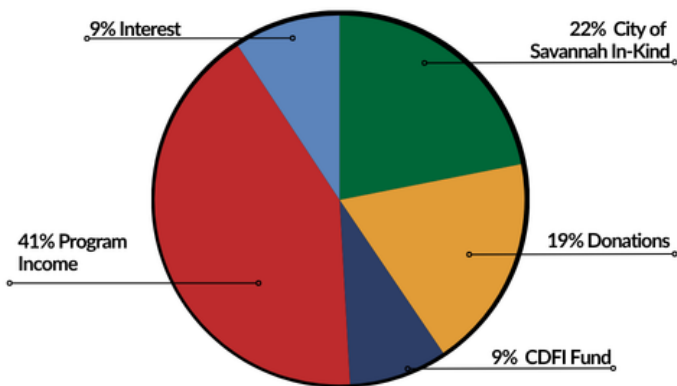


A Message from Marsha Buford, President of CHSA Development

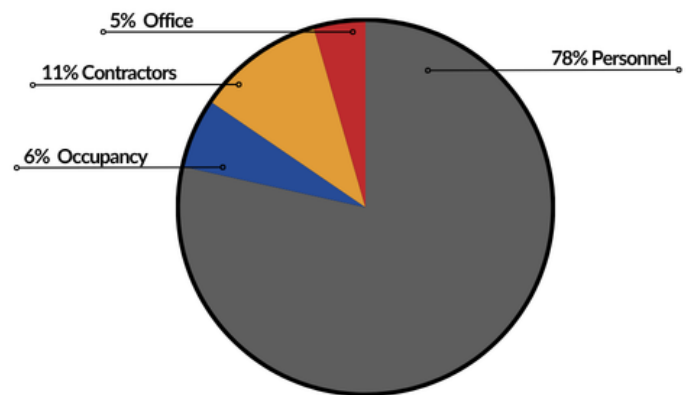
At CHSA Development, we renovate and build safe, quality, affordable homes—but our work is truly about the individuals and families whose lives are transformed inside them.

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. Thank you for supporting this vital mission.

CHSA Operating Income: \$645,791



CHSA Operating Expenses: \$643,761



Thank you to these dedicated and talented individuals who have worked so hard in 2025 to advance our housing mission in Chatham County!



Deborah Wright, Chair
Fred Madsen, Secretary
Dick Evans, Treasurer
Bernie Beier
Naomi Brown
Marsha Buford
Sheri Butler
Alicia Gaffney
Evette Hester
Chad Jacobs
Jessie Jones
Michael Stephens

CHSA Staff

Anita Smith-Dixon, Executive Director
Adela Smith, Administrative Coordinator
Cimone' Gilbert, Lending Coordinator
Jenise Irizarry, Housing Development Inspector
Cynthia Holly, Contract Loan Officer



Marsha Buford, President
Dick Evans, Treasurer
Naomi Brown, Secretary
Bernie Beier
Sheri Butler



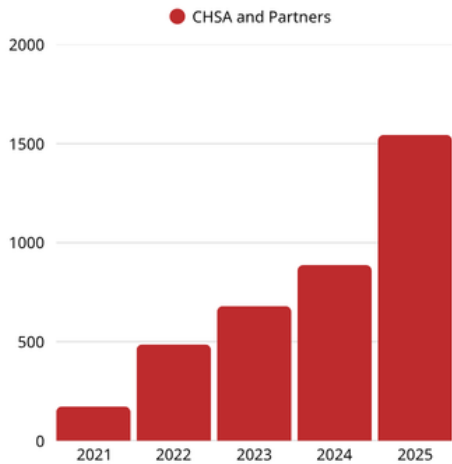
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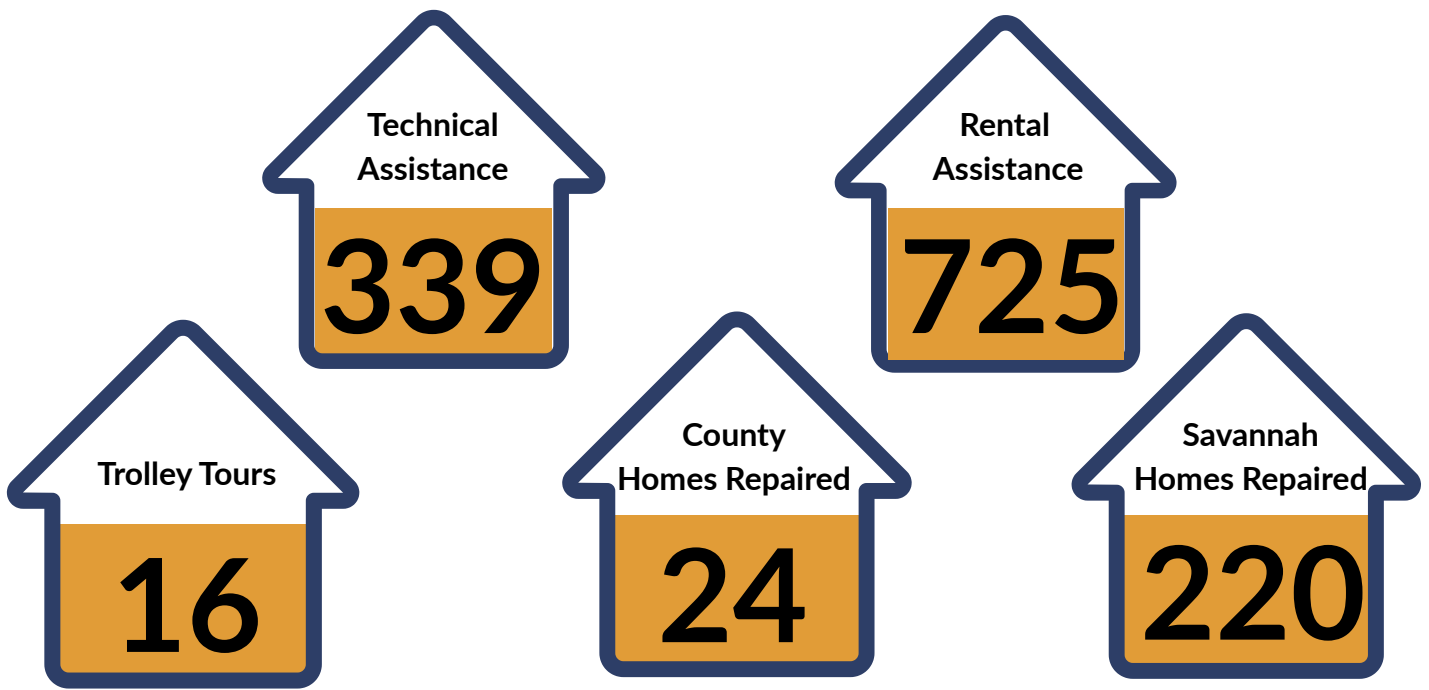
www.chsainc.org

2025 By the Numbers

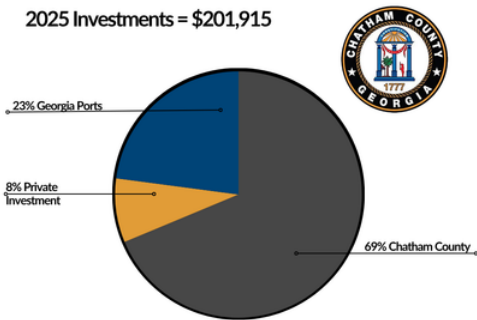
Housing Opportunities Received



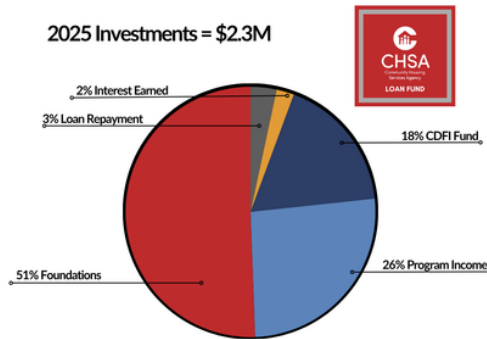
Since 2020, CHSA has invested \$16.5M and leveraged over \$95M to create and retain 1560 houses.



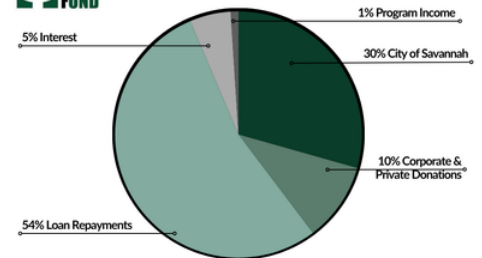
2025 Investments = \$201,915



2025 Investments = \$2.3M



2025 Investments = \$8.5 M



What we accomplished together in 2025



- Completed Dundee Cottages, a 39 unit tiny home community for families and individuals exiting homelessness. CHSA partnered with the City of Savannah, the Savannah Affordable Housing Fund, the Chatham Savannah Land Bank Authority, KJ Construction, GM Shay & Associates, and CHSA Development. The Chatham Savannah Authority for the Homeless is the proud owner-operator.
- Created a new Heirs' Property Program to provide access to legal services and financing for families who inherit properties with tangled titles, in partnership with Wells Fargo Bank and the Erich and Hannah Sachs Family Foundation.
- Partnered to create 17 new infill housing units in partnership with Civis Savannah Inc., the Chatham Savannah Land Bank Authority, the Savannah Affordable Housing Fund, nonprofit developers, and for-profit developers.



POWER of PARTNERSHIPS



- Began construction on 916 Martin Luther King Jr. Blvd., 16 apartments for families, in partnership with the City of Savannah, the Chatham/Savannah Land Bank Authority, the Savannah Affordable Housing Fund, CHSA Development, SDG Construction, the Chatham Savannah Authority for the Homeless, the Victorian Neighborhood Association, and GM Shay & Associates.
- Began construction on 1826 Florance Street, four units of ADA accessible housing, for persons exiting homelessness, in partnership with the City of Savannah, the Savannah Affordable Housing Fund, Chatham/Savannah Land Bank Authority, GM Shay & Associates, K J Construction, the Cuyler Brownville Neighborhood Association, and the Chatham Savannah Authority for the Homeless.
- Created a pilot Home Repair program for houses located in Chatham County, funded by Chatham County and the Georgia Ports Authority.




A Housing Legacy

Alone, each of us can only do so much. But together—as partners, neighbors, and advocates—we can strengthen neighborhoods across Chatham County and create meaningful change for our neighbors.

By partnering with us, you become part of a legacy that will outlast us all. Your support uplifts residents, strengthens builders, and empowers the funders who believe in creating a more equitable future. The power of partnership makes this work possible. We are not just building housing; we are building a community where everyone has a place to call home.

JOIN US!

Contact Information:

 912-651-2169

 www.chsainc.org

