



The Insider Update

Community Housing News

Volume 4 Number 8 - August 2026

When Health and Safety Meet Housing A Safe Home Can Make All the Difference



When elderly homeowners have significant repair bills, they may defer that maintenance because they simply cannot afford it. Home repair programs funded by Housing United, including the Savannah Affordable Housing Fund, and Hospice Savannah's CAPABLE program ensure that resources are available.

Most older adults want to remain in the homes and neighborhoods they know and love. But as we age, the place that has always felt like home can present new

challenges. A dark hallway. Steep steps. A slippery bathroom. A missing handrail.

For an older adult with changes in mobility, these everyday conditions can increase the risk of a serious fall.

And this isn't just a national concern. **In 2024, 2,536 elderly residents of Chatham County had to visit an emergency room after a fall.** That's 2,536 reminders that where we live can directly affect our health and safety.

Simple improvements can make a home safer and daily activities easier. Grab bars, handrails, ramps, better lighting, and adaptive equipment can help older adults move through their homes with greater safety and confidence.

But for homeowners living on low or fixed incomes, even relatively simple improvements can be financially out of reach. Larger needs, such as damaged roofs, plumbing problems, and accessibility renovations, can be even more difficult to afford.

That's where housing and healthcare partnerships can make a difference.

CAPABLE: Helping Seniors Live Safely at Home

Community Aging in Place–Advancing Better Living for Elders (CAPABLE) is a patient-directed initiative designed to help older adults remain in their homes by improving mobility, function and quality of life.

Hospice Savannah brought CAPABLE to our community in 2025. The program combines a therapeutic assessment of a participant's needs with the workers needed to make recommended home modifications.

And sometimes the impact is deeply personal.

Dr. Kathleen Benton, President/CEO of Hospice Savannah, says, "One of our clients hadn't been able to get in the bathtub for many, many years because of arthritis and other impairments. We were able to put in place a lift that allowed her to safely take her first bath in years. She called me and couldn't stop talking about how happy she was."

The results of the CAPABLE approach are encouraging. Studies have found decreases in hospitalizations, emergency room visits and Medicare expenditures. Another study found decreased home hazards for 78% of participants.

Investing in simple home repairs can save thousands of dollars in healthcare bills by preventing falls, injuries, and hospital visits. By connecting healthcare with housing, programs like CAPABLE and CDFIs like CHSA help older adults remain safe, independent, and healthy in homes they know and love.



Did You Know?
In 2024 in Chatham County,

2,536

**Persons aged 65+ visited the
Emergency Room after a Fall**

The Georgia Department of Public Health tracks emergency room visits across the entire state. This data includes hospital-based emergency room visits located in Chatham County for 2024, as of 8/21/2026.

[Visit Oasis to see the Data](#)



Healthcare services can help older adults maintain their health and mobility. But healthcare alone cannot repair a leaking roof, build a ramp, or make an unsafe home accessible.

CAPABLE identifies health and functional needs. CHSA and its housing partners help address the physical conditions of the home. Together, housing and healthcare can help seniors age safely in place.

CHSA works with the City of Savannah and other countywide community partners to help income-eligible homeowners access critical home repairs and accessibility improvements.

Through the Housing United Countywide Fund, administered by CHSA, resources can support home repair programs across Chatham County.

That means our community has an opportunity to address not only a person's health—but also the place where that person lives everyday.

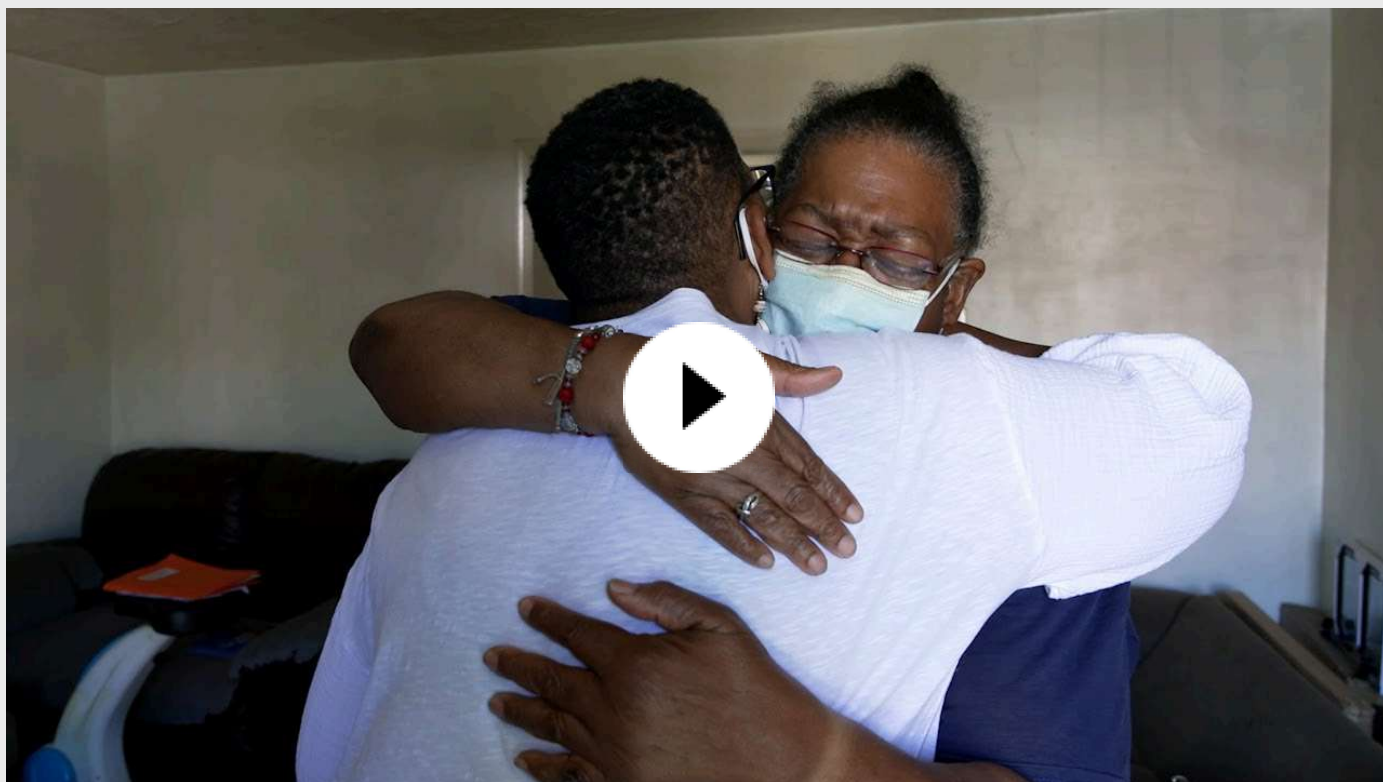
2,536 Reasons to Help Make a Home Safer

Behind Chatham County's fall statistics are real people: our parents, grandparents, neighbors, friends and longtime members of our community. A safer home can start with a handrail, better lighting, a grab bar, a ramp or another critical repair.

Your donations to the Housing United Countywide Fund help make needed home repairs possible for eligible Chatham County homeowners so they can remain safer, more independent, and better able to age in place.

Help Make Homes Safer for Seniors!

Partner Spotlight: Hospice Savannah **More Information About CAPABLE**



Learn more about the CAPABLE program in this video.



**COMMUNITY AGING IN PLACE -
ADVANCING BETTER LIVING FOR ELDER**



BROUGHT TO YOU BY HOSPICE SAVANNAH AND STEWARD CENTER FOR
PALLIATIVE CARE, CAPABLE IS A PERSON-DIRECTED, HOME-BASED PROGRAM
THAT ADDRESSES BOTH FUNCTION AND HEALTHCARE EXPENSES.

Hospice Savannah operates the CAPABLE program. CAPABLE provides both a therapeutic approach to assess what renovations are needed, as well as the worker(s) needed to make those repairs. The team includes an occupational therapist, nurse, and handy worker for repairs. For more information on services, contact Hospice Savannah at 912.629.1100 or email CAPABLE@hospicesavannah.org.

Visit Hospice Savannah's Website

Ribbon Cutting for 1826 Florence Street!
Join us on Tuesday, August 25 at 11:30 am



Cuyler/Brownville
Neighborhood
Association



The connection between health and housing extends beyond home repair. It also means ensuring that people recovering from a health crisis have a safe, accessible

place to call home.

CHSA will be celebrating with our partners the completion of 1826 Florence Street, which will now be available for persons recovering from a health crisis who are in need of ADA-accessible housing.

The redevelopment represents an \$825,000 community investment in housing, health, and stability. The Land Bank Authority acquired the property using funding from the City's 1K-in-10 initiative, while renovation was supported through investments from the Savannah Affordable Housing Fund (SAHF) and the CIVIS Foundation. To ensure long-term affordability and sustainability, CSAH acquired the completed development through a \$600,000 deferred-payment loan from the Chatham County Housing Fund and a \$225,000 deferred-payment loan from the Land Bank Authority, creating a permanent housing resource for medically vulnerable residents experiencing homelessness.

The celebration begins at 11:30 am, and will be located at 1826 Florence Street. Please attend and celebrate these new homes for persons most in need!

August is Make-A-Will Month **Build a Foundation for the Future!**



You can ensure working families always have a place to call home by including CHSA in your estate plans.

Every day, workers who keep our community running—teachers, healthcare staff, retail workers, and first responders—face the burden of rising housing costs. Your legacy gift provides the permanent capital needed to develop, protect, and retain affordable housing for generations to come.

By naming CHSA in your will, trust, or beneficiary designations, you directly invest in the economic resilience and stability of our neighborhoods.

Important Information for Your Estate Planner:

Legal Name: Community Housing Services Agency, Inc.

Corporate Status: Nonprofit / 501(c)(3)

Mailing Address: P.O. Box 1027 Savannah, GA 31402

Federal Tax ID (EIN): 58-1850981

[**Download a Form for Your Estate Planner**](#)

[**Need a Will? Visit our Website!**](#)

The Tax-Smart Solution:

Because CHSA is a tax-exempt nonprofit, we receive 100% of your retirement account balance completely tax-free.

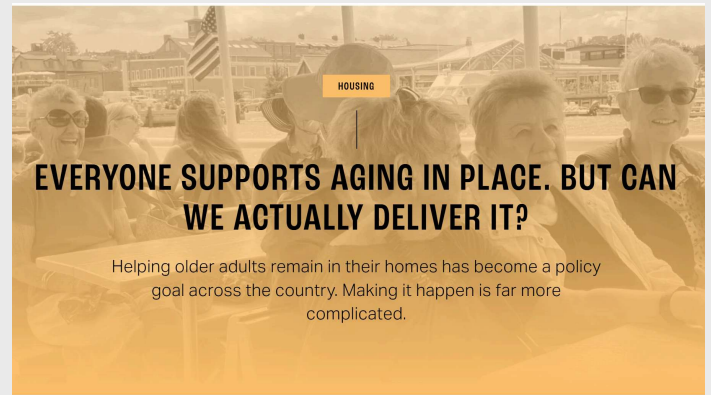
If you plan to support affordable housing and leave an inheritance for your family, consider this winning strategy:

- 1. Name CHSA** as a beneficiary of your tax-heavy retirement assets.
- 2. Save your tax-favored assets**—like real estate, cash, or standard investment accounts—for your loved ones, who can inherit them with minimized tax impacts.

Retirement assets may offer tax-efficient opportunities for charitable giving. If you are considering including CHSA in your estate plans, talk with your financial, tax or estate-planning professional about the giving strategy that is right for you.

Shelterforce: Everyone Supports Aging in Place

But can we deliver it? This article includes information on the CAPABLE program. "For cash-strapped older homeowners, the inability to afford repairs, maintenance, or accessibility modifications can dash hopes of aging in place. Programs that offer free or low-cost home repairs and modifications—from fixing roofs to installing grab bars, handrails, and ramps—can be a game changer."



EVERYONE SUPPORTS AGING IN PLACE. BUT CAN WE ACTUALLY DELIVER IT?

Helping older adults remain in their homes has become a policy goal across the country. Making it happen is far more complicated.

[More Info](#)



Sign up for the CHSA Trolley Tour of Housing Opportunities!

Patience Wright, a Loan Officer, with the City of Savannah's Housing Services says, "What impressed me from the tour is to see the changes that have taken place! I am so excited to see it! I grew up in Cuyler-Brownville until I was nine years old. When we moved out so long ago, it was really in a hard time. But to see all the new houses there, and to see how people are taking care of it – it brings me to tears!"

[Sign up for August 28 Tour!](#)

The August Tour is almost full! 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 working to expand affordable and workforce housing throughout Chatham County.

[NEWSLETTER SIGNUP](#)

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CHSA

**Community Housing
Services Agency**

Financing Affordable Homes since 1989