



The Insider Update

Community Housing News

Volume 4 Number 7 - July 2026

Civis Savannah Wins HSF Presidents' Choice Award! The Story of a House Restored



OVERVIEW: The property includes full restoration of one home, plus new construction of a matching property and two new carriage house/accessory dwelling units. Completed in December 2024, all four units are now being rented at affordable rates, by CHSA Development.

The Historic Savannah Foundation celebrated the renovation of 2205 - 2207 Martin Luther King, Jr. Boulevard, giving the Civis Savannah team the President's Choice Award in May 2026. The addition of two accessory dwelling units behind each principal property created a total of four affordable housing units.

Here is the award citation:

"Purchased from the HSF Revolving Fund, the principal dwelling at 2205 Martin Luther King, Jr. Boulevard was the only remaining historic structure on the block and was left vacant, leading to significant disrepair, water intrusion and rot. The project team used a preservation-minded approach to address property maintenance and blight and added a new principal and accessory dwelling at neighboring 2207 Martin Luther King, Jr. Boulevard, resulting in four additional units to help combat Savannah's housing shortage. This project served as a catalyst for nearby preservation work and continues to have a positive impact on the appearance and vitality of the Cuyler-Brownville National Register Historic District. The President's Choice Award is the highest honor presented at the HSF Preservation Awards and is reserved for local projects that represent excellence across all categories, including craftsmanship, rehabilitation, restoration and

stewardship. Civis Savannah; Ward Architecture + Preservation; The Basin Company; Community Housing Services Agency, Inc."



Many of the houses on 36th Street have historic value because of the civil rights leaders who lived on this street. This home at 612 36th Street is being renovated by Civis Savannah.



Civis Savannah is committed to preserving history and culture. They renovated the home of civil rights pioneer W.W. Law at 710 W. Victory Drive in 2025.

Civis Savannah develops properties in the historic Cuyler-Brownville neighborhood of Savannah. They started a major housing initiative in 2022 with a goal to develop 50 properties. To date, Civis has already finished 14 properties, which includes selling 13 affordable homes to local families.

For example, they built three brand-new houses on Lavinia Street and sold them to first-time home buyers. The restored older building and new rental homes on Martin Luther King Jr. Boulevard were sold to CHSA Development. CHSA Development rents the units at affordable rates to tenants with modest incomes. This partnership ensures that the housing units remain affordable.

"Civis Savannah has been a collaborative and creative developer in Cuyler Brownville. CHSA is delighted to work with such a dedicated group of professionals," says Anita Smith-Dixon. "Their commitment to affordability is an inspiration."

Other completed projects include single-family homes on 42nd Street, 36th Street, and Bulloch Street. Civis keeps these homes affordable by selling them for less than \$260,000 so buyers may qualify for down-payment assistance. Civis Savannah has nine more properties in development. They also are partnering with the City of Savannah to restore and open the Kiah House museum in Cuyler Brownville.

[Find Out More about Civis Savannah](#)

Thank YOU Dedicated CHSA Advocates!

Housing United Employer Survey Update!

Deadline: July 31, 2026!



CHSA is surveying employers in Chatham County to better understand affordable housing needs in our area. The survey closes on July 31! If you haven't already, please help us get more responses:

1. Ask your workplace HR department to complete the survey.
2. Please send this survey to other employers you know in Chatham County.

Help us gain insight into the housing needs of residents of Chatham County. Survey respondents will be entered to win a \$100 gift card!

On behalf of our **Housing United** partners, the Savannah Economic Development Authority (SEDA), Chatham County Government, and the City of Savannah, we thank you for your support.

If you have questions, please call us at 912-651-2169, email info@chsainc.org. The survey deadline is July 31.

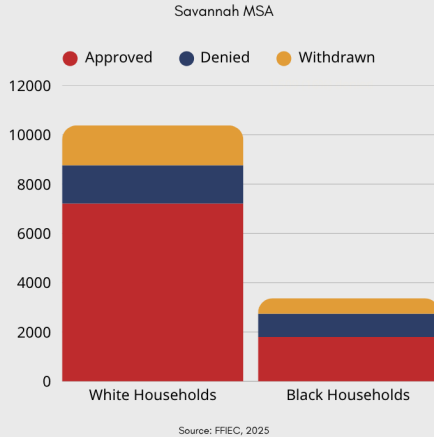
[COMPLETE THE SURVEY](#)

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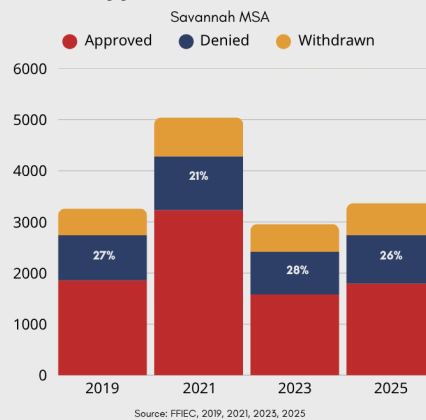
Mortgage Applications Data 2025

Home Buyer Data is Similar to 2023

Mortgage Applications by Race



Black Household Mortgage Applications 2019-2025



Savannah's rate of home ownership is much higher for White residents than for Black residents. This economic inequity is slowly starting to change. As seen above, there were more overall Black household mortgage applications in 2025, and the denial rates were lower for Black applicants in 2025.

Rising prices and a lack of available houses make buying very difficult. Mortgage rates remain high and wages are stagnant across most industries. White households still apply for mortgages at three times the rate of Black households.

At CHSA, we see even small increases in the number of underserved home buyers as an improvement. Down payment assistance programs help modest-income households gain access to home ownership. CHSA also works with developers like Civis Savannah to build more single-family homes with affordable prices. Visit our website for more information.

[Learn More](#)

CHSA's Trolley Tour of Housing Opportunities
"Stop trying to boil the ocean!"



Robin Horne is a mortgage originator with Bank South in Atlanta.

Robin Horne is a mortgage originator at Bank South in Atlanta. Her colleagues in Savannah encouraged her to drive down to attend CHSA's Trolley Tour of Housing Opportunities in June. Because she was enthusiastic about the tour, we asked her to share what she learned.

"I wish more people knew about the partnerships CHSA has to increase their impact. It's very powerful!"

"Specifically, I was impressed by the Cove at Dundee, with housing for veterans. Focusing on one specific section of this housing crisis has a huge impact."



CSAH Executive Director Jennifer Dulong shares details about the Cove at Dundee with trolley tour guests.

The Cove at Dundee was completed in 2024, and was constructed with funding from CHSA, the Savannah Affordable Housing Fund, and many generous donors and foundations. There are 46 tiny homes for veterans exiting homelessness, with access to case management, workforce development, and medical care. The Chatham Savannah Authority for the Homeless (CSAH) owns and operates the Cove at Dundee.

Ms. Horne continues, "It's easy to look at the issue of affordable housing and get overwhelmed. But, this tour showed me that we have to stop trying to boil the ocean! By focusing on different segments like the veterans, they were able to create housing that works for groups of people with different needs."

Join Anita Smith-Dixon for a CHSA Trolley Tour of Housing Opportunities! The next tour is in August. For more information, visit our website.

[Join a Trolley Tour!](#)

Leading Through Service
County Commissioner Aaron 'Adot' Whitely
Joins the CHSA Board



For Chatham County Commissioner Aaron 'Adot' Whitely, leadership has never been about collecting titles. It has always been about creating opportunities for others. Whether serving his country in Afghanistan, mentoring young people on the playing field, helping entrepreneurs grow their businesses, or shaping public policy, Whitely has built a career around one simple principle. As he puts it, "Somebody's

got to do the work.” That commitment to service is what makes him such a welcome addition to the CHSA Board of Directors.

CHSA Executive Director Anita Smith Dixon says, “We welcome such a distinguished and capable board member. Aaron Whitely’s proven leadership, commitment to community engagement, and passion for creating meaningful opportunities make him an outstanding addition to the CHSA Board. We are excited to work alongside him as we continue advancing affordable housing solutions and expanding the impact of CHSA throughout Chatham County.”

First and foremost, Commissioner Whitely is a husband, father, U.S. Army combat veteran, entrepreneur, and educational advocate. He also brings an impressive combination of professional expertise and community leadership to CHSA. He earned a bachelor's degree in Mass Communications, a master's degree in Public Administration, and a graduate certificate in Nonprofit Leadership from Savannah State University.

His commitment to affordable housing is rooted in personal experience. Like many families, Whitely remembers searching for an apartment his family could afford while raising young children. Those experiences shaped his understanding that housing is about much more than a place to live. It is the foundation that allows families to build stable, successful lives. “I honestly believe that affordable housing is one of the key performance indicators of our economy, and of our community,” Whitely says. “If people don't have access to housing, it creates so many more barriers to success.”

That philosophy has guided his work on the Chatham County Commission since 2021, where affordable housing has remained one of his top priorities. “Chatham County has partnered with Habitat for Humanity in Port Wentworth. We also changed zoning for a motel not too long ago so they could build studio apartments. So, we're trying to find ways to create more affordable spaces.” He also emphasized the importance of maintaining existing housing, while encouraging innovative partnerships to create additional housing.

Those partnerships are at the heart of Housing United, a collaborative initiative anchored by CHSA with the Savannah Economic Development Authority, Chatham County, and the City of Savannah. Whitely sees Housing United as a model for the kind of cooperation that produces lasting results. “I think the Housing United initiative is a great thing. It's an opportunity for us to break down silos,” he says. “I'm hopeful that we all think outside of the box. We're going to have to be very creative and find new resources. We can't just make housing affordable only through sticks and bricks.”

Whitely believes that same collaborative spirit is essential as Coastal Georgia competes for resources that strengthen the region's housing and social safety net. Speaking about community development and public investment, he emphasized that success depends on working together across organizational and governmental boundaries. “I believe in us speaking in a unified voice, us developing legislative priorities, and sharing them with each other and then advocating for legislative priorities that benefit all of us. That is how we're going to get a bigger bite out of the apple.”

His perspective is informed by experience that extends well beyond Chatham County. In addition to serving in numerous local leadership roles, Whitely was recently appointed Chair of the Veteran and Military Affairs Council for the National Association of Counties, the organization that represents county governments before the federal government. He also serves as Vice Chair of NACO's Community, Economic and Workforce Development Policy Steering Committee, helping shape national conversations on issues that directly affect local communities. Those leadership positions provide him with a unique understanding of how federal, state, and local policies intersect, and how communities like Chatham County can advocate more effectively for the resources they need.

Even with his many leadership responsibilities, Whitely remains focused on investing in the next generation. "Ultimately, those are tomorrow's voters, those are tomorrow's leaders, those are tomorrow's business owners, those are tomorrow's workforce. And if we don't pour into them, we're really setting ourselves up for failure in the future."

Looking for tax savings on Appreciated Assets? Put Stock toward a Housing Legacy!



Did you know that when you donate appreciated stock, you may avoid the tax on the gain while deducting 100% of the value of the contribution? That makes stock gifting one of the most tax-advantaged ways to give. And when you donate stock, we get to keep the proceeds that would have gone to pay taxes. It's a win-win for you and the people we serve! And now it's fast, safe, and free to donate stock to CHSA or any fund of the Housing United initiative.

We have partnered with [DonateStock.com](https://www.donatestock.com) to enable our supporters to make stock donations in 10 minutes or less. By clicking on the DonateStock button below, you can initiate a stock gift from your brokerage through a secure portal in minutes at no cost to you.

So, remember, charitable giving doesn't always mean cash. By gifting stock, your support will have an even greater impact—with potential tax benefits for you!

This year, give smart and save more by putting stock in something that matters.

[Donate an Appreciated Stock to CHSA](#)

[Tax Savings Calculator](#)

Save the Date: OFN Conference October 20-23, 2026

The Opportunity Finance Network's Annual Conference is in New Orleans this fall. CHSA is a member and networks with funders and CDFIs who are also members.

[More Info](#)



21st Century Road to Housing Act Becomes Law - A Summary of the Bill's Benefits

The new law is the first significant bipartisan housing package passed in decades, bringing together more than 50 provisions to expand housing supply, preserve affordable housing, and improve housing affordability nationwide.

[More info](#)



Our Office Moved!



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Effective 3/13/2026

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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