CHSA
Community Housing Services Agency

The Insider Update

Community Housing News

Volume 4 Number 10 - October 2026

CIVIS Commits $7 Million to Savannah's Housing Initiative

Housing United in Action



Dan Kent of CIVIS presents a check to Mayor Van Johnson pledging a $7M investment in Cuyler Brownville at the City Council Meeting on October 8, 2026.

There is now growing momentum behind the Housing United initiative. Over $12M has been raised to date. CHSA is bringing partners together, connecting with new partners and inspiring additional commitments. Across Chatham County, these partnerships are turning a shared commitment to affordable and workforce housing into meaningful investments. Public, private, and philanthropic partners are demonstrating what we can accomplish together.

For example, the Civis Foundation (CIVIS) has pledged an additional $7,000,000 to expand affordable and workforce housing under its West Broad Blueprint vision. This brings CIVIS' total investment in the historic Cuyler Brownville and west-side neighborhoods to $14,000,000 since 2022.

Another example is our longtime partner, St. Joseph Candler Health System, who donated $40,000 to the Housing United initiative earmarked for the SAHF for down payment assistance for their employees. This marks the 12th consecutive year of this housing benefit for their employees, with a total investment of $185,000. SJCHS was the first non-government employer to offer housing benefits to employees through the SAHF.

Anita Smith-Dixon, Executive Director of CHSA, says: “At CHSA, we believe every resident, business, and organization in Chatham County has a role to play in addressing our housing challenges. By working together to expand housing opportunities, strengthen neighborhoods, and create pathways to economic stability, we build a stronger community for everyone. CIVIS and SJCHS are just two of the many partners sharing a common vision and turning their commitment into meaningful action. This is the **Power of Partnerships** in action.”

Join in the movement! Your donations to the Housing United Countywide Fund add up to big investments in affordable homes!

Donate to HUCF

Investing in the MLK Business Corridor

CIVIS Launches West Broad Blueprint Initiative



CIVIS has spearheaded a complete renovation of the historic Kiah House Museum, located on 36th Street, as well as a storefront location which used to be Futch's grocery store in Cuyler Brownville.

The acquisition of property between Montgomery Street and Martin Luther King Jr. Boulevard, south of the police station, is part of a larger strategy to develop housing, retail, and cultural arts investments along the Martin Luther King Jr. Boulevard Corridor.

The new $7,000,000 commitment includes:

- **$500,000** over five years to the Savannah Affordable Housing Fund (SAHF).
- **$1,500,000** in a Social Impact Loan to provide permanent financing for newly built affordable apartments.
- **$5,000,000** to facilitate acquiring vacant, blighted property along the Martin Luther King, Jr. Boulevard and Montgomery Street corridors.

The Savannah City Council approved the use of "1K-in-10" SPLOST funding for the Chatham County-City of Savannah Land Bank Authority (LBA) to purchase the blighted property from CIVIS. CIVIS, the City, the LBA, and CHSA will work collaboratively to develop the property with affordable housing and neighborhood retail.

Dan Kent, a representative from CIVIS, points to the Housing Savannah Action Plan as a key component of their decision to invest in Savannah. “We look forward to doing more and more work together over the years, and we couldn't be more delighted to be building housing here in Savannah with all of you as partners,” Kent said at the City Council meeting.

Anita Smith-Dixon, Executive Director of CHSA, says: “When we each step forward and contribute what we can, we create housing solutions that strengthen communities and inspire others to take action. The exciting part of these funding commitments is seeing partners bring their resources together for the greater good."

Email Anita to Get Involved

SAHF Supports Winning LIHTC Application

Savannah Gateway Gardens Secures Eastside LIHTC



With support from CHSA and the City of Savannah, the Paces Foundation received a Low Income Housing Tax Credit (LIHTC) award from the State of Georgia Department of Community Affairs. The Paces Foundation is the developer for Savannah Gateway Gardens LLC, which will build 78 new affordable apartments on both sides of Wheaton Street between Dundee Cottages and Waters Avenue. The build site is vacant property owned by the Housing Authority of Savannah (HAS).

The Gateway Gardens apartments will be located in the East Savannah United (ESU) focus area, a Purpose Built Community. This supportive neighborhood has a new childcare facility opening soon, and has additional housing resources available for households with modest incomes.

Total development costs for the apartments are estimated at $27,012,500 of which $2,000,000 is favorable financing from the Savannah Affordable Housing Fund (SAHF) by CHSA. Without the SAHF financing, the project would not have scored high enough to receive the tax credits in this competitive category, Other Metros. “We thank the City of Savannah for providing resources through the Savannah Affordable Housing Fund so that we can help developers build more affordable housing in our community,” says Anita Smith-Dixon, Executive Director of CHSA.

See the LIHTC Recipient List

Thank You for Investing in Housing and our Community!



CHSA and CHSA Development announce that our 2026 Annual Meeting, the Power of Partnerships, will be held on December 2, 2026. The celebration begins at 11:30 am, and will be located at the Venues at Trustees Garden, 10 Broad Street in Savannah.

CIVIS is the Presenting Partner for the CHSA 2026 Annual Meeting.

2026 has been an exciting year for CHSA as the anchor organization for the Housing United initiative. We honor our premier partners: Chatham County, the City of Savannah, and the Savannah Economic Development Authority. Their

leadership has paved the road toward the housing solutions needed to strengthen communities all across the county.

One year ago, the Housing United initiative was launched with a simple but important belief: our community can accomplish more when we work together. **This initiative brings together public, private, philanthropic, nonprofit, and community partners** around a shared commitment to increasing affordable and workforce housing opportunities throughout Chatham County.

Together, we are demonstrating that addressing our community's housing needs is not the responsibility of one organization, one government, or one sector. **It takes all of us.**

And it is not too late to join our team of sponsors for this event - a sponsor packet is available at our website.

Find Out More!

2026 CHSA Annual Meeting Sponsors
THANK YOU FOR YOUR SUPPORT!

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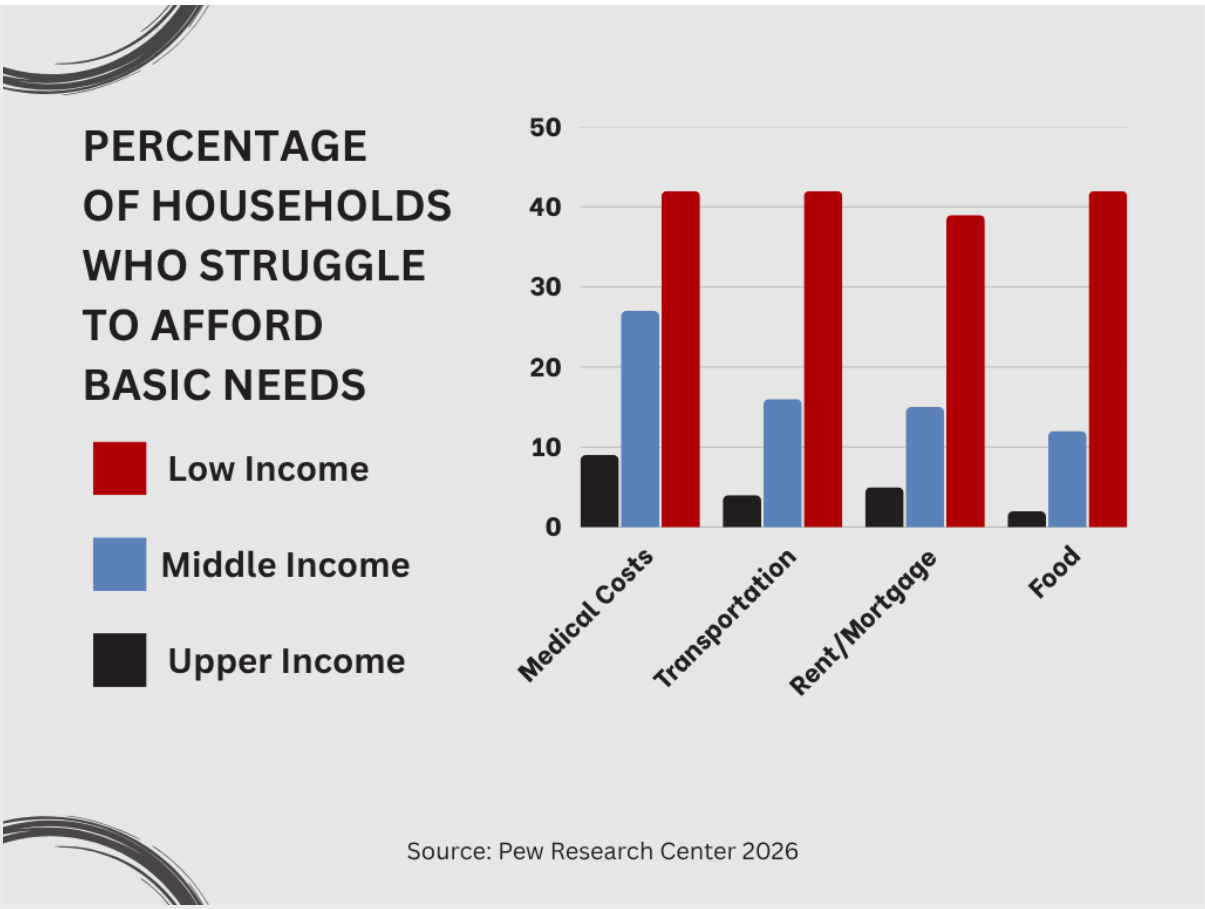
parallel housing
AFFORDABLE. SUSTAINABLE.

THOMAS & HUTTON

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Georgia Power

Affordable Housing is NOT a Luxury
It is a Basic Necessity



Source: Pew Research Center 2026

Investing in workforce and affordable housing has never been more important. The report from Pew Research Center shows that families with lower incomes are feeling the brunt of inflation today. This is why affordable housing supports workforce development. When families can afford to live near work or school, that benefits both employers and residents. **Investing in housing is investing in our people, our workforce, and the future of Chatham County.**

See the Data

October is National Estate Planning 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:

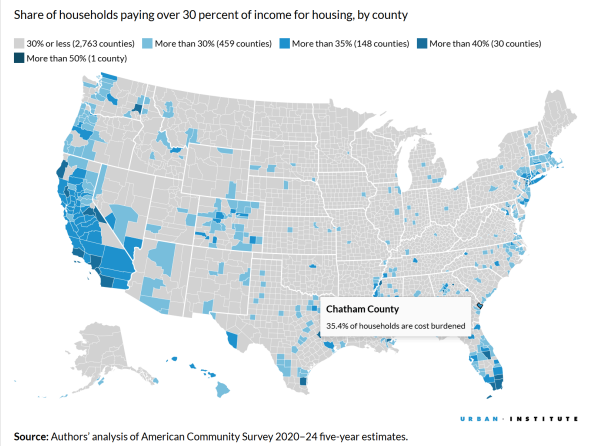
1. Name CHSA as a beneficiary of your tax-heavy retirement assets.

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.

New CRA Rules: Adjust the Standard Down, says Urban Institute study

The Urban Institute reports that proposed revisions to the Community Revitalization Act need some attention. They argue that the current standards for CRA investment exclude all but 30 counties. Thus, the standard needs to be adjusted to include more households with very modest incomes. Chatham County is one of the few counties in America that qualifies with 35.4% of households spending more than 30% of their incomes on housing.



Source: Authors' analysis of American Community Survey 2020–24 five-year estimates.

Read the Article



Visit the Archives!

Historic West Broad Street - a walking tour by the City of Savannah Municipal Archives

Historic West Broad Street: Savannah's African American Cultural Hub is part of the StoryRoots project. This picture shows the Dunbar Theatre, a popular attraction for Black Savannah residents. It was demolished to make room for the I-16 freeway interchange in the 1960's. The business district on West Broad Street, now Martin Luther King, Jr. Blvd., was a vital part of the stability of Cuyler Brownville as a neighborhood.

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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Financing Affordable Homes since 1989