

# Housing Partnerships



## Helping Homeowners



## Helping Home Buyers



## Helping Renters Changing Lives!

### Keys to Success

- Elected Official & City Administration Support.
- Savannah Affordable Housing Fund, City of Savannah and Housing Authority of Savannah Investments help Leverage Millions of Dollars.
- Multiple and Diverse Partnerships.

### 2020 Results

144 ( 21%) Homeowner Repair Projects  
 78 ( 11%) Home Purchases  
 52 ( 7%) Single Family Homes Constructed  
 430 ( 61%) Rentals Developed & Retained  
 704 (100%) Total

\$ .77 ( 1%) Million Savannah Fund (SAHF)  
 \$ 2.00 ( 2%) Million HUD CDBG & HOME  
 \$ 25.43 ( 19%) Million Private Investment  
 \$102.60 ( 78%) Million LIHTC/Bond Investment  
 \$130.80 (100%) Million Total

### Household Income Limits

Income limits, effective July 2020, for HUD CDBG and HOME funded projects. Subject to change without notice.

1-Person Household = \$40,350  
 2-Person Household = \$46,100  
 3-Person Household = \$51,850  
 4-Person Household = \$57,600  
 5-Person Household = \$62,250  
 6-Person Household = \$66,850  
 7-Person Household = \$71,450  
 8-Person Household = \$76,050  
 Additional Per Person = \$4,600

### Contact Information

Housing & Neighborhood Services Department  
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## Housing & Neighborhood Services Department



Housing partnerships make it happen! For example, the Savannah Affordable Housing Fund in partnership with a local member of the Federal Home Loan Bank and the City of Savannah made it possible for this homeowner to repair her home and keep the rain out.

### Offering Housing Opportunities for

- Homeowners
- Home Buyers
- Renters/Landlords
- Housing Developers

## Homeowner Opportunities

The Housing & Neighborhood Services Department (HNSD) can help qualified low-income homeowners apply for home repair assistance typically under \$10,000. Household incomes typically cannot exceed 80% of the area median income (HUD income limits). Houses must be in the City of Savannah, owner-occupied, and habitable. Repairs correct one or two major problems but do not result in complete renovations. Repairs often include roofing and exterior paint. Electrical, plumbing, and heating/cooling repairs are also eligible.



**Volunteer Home Repair Program:** The HNSD provides homeowners with material purchase and house prep grants. Volunteers install the materials and make improvements at no charge.

**Home Improvement Program:** The HNSD can provide small grants/loans to homeowners who hire contractors of their choice to make repairs.

**Additional Resources:** The HNSD partnered with SAHF partners, Community Help, Salvation Army, Coastal Empire Disaster Recovery Committee, United Way of the Coastal Empire, Southeastern Conference of the United Methodist Church, Savannah Widows Society, and the Federal Home Loan Bank to provide \$350K additional non-HUD home improvement funding for homeowners.

## Home Buyer Opportunities

First time home buyers purchasing a home in the City of Savannah may be eligible for Housing & Neighborhood Services Department (HNSD) down payment, closing cost, and/or gap financing. Buyers must qualify for primary financing from a participating lender, contribute at least \$1,000, and meet HUD household income requirements. Houses may be new or existing and must meet building code and/or housing standard requirements. Tenants cannot be displaced. HUD sale price limits apply. Pre-1978 houses cannot have peeling paint.



**DreamMaker Purchase Program:** The HNSD can provide between \$500 and \$10,000 in down payment, closing cost, and/or gap financing. Larger amounts may be available as part of City neighborhood revitalization initiatives.

**DreamMaker Housing Development Program:** The HNSD may provide builders/developers with secondary house construction financing and other incentives in revitalization areas.

**Employer Assisted Home Purchase Program:** The HNSD can establish employee down payment programs with interested employers like it did with St. Joseph's/Candler Health Systems and Memorial Health.

## Rental Opportunities

The Housing & Neighborhood Services Department (HNSD), Community Housing Services Agency, Inc. (CHSA) and Housing Authority of Savannah (HAS) support the repair, development and retention of affordable and workforce housing in the City of Savannah. Landlords of small properties and developers of larger Low Income Housing Tax Credit and bond funded housing may seek financial and other City support. CHSA financing is typically under \$10,000 per dwelling and must be matched, at least 1-to-1, by private investment.



Dwellings must meet all building and housing code requirements. CHSA funded repairs to pre-1978 housing may be limited to exterior, non-paint disturbing, and/or mechanical system improvements. Tenant household incomes must meet funding source requirements.

**CHSA Rental Property Repair Program:** CHSA may be able to provide landlords with small secondary matching loans for basic repairs, code compliance repairs, and renovations.

**Low Income Housing Tax Credits & HAS Bonds:** The City may be able to offer partial construction financing and other development incentives and/or support through the SAHF.