



**CHATHAM COUNTY / CITY OF SAVANNAH
LAND BANK AUTHORITY, INC.**

**Regular Board Meeting
October 14, 2025, 11:00 AM
124 Bull Street, 2nd Floor Green Room
Savannah, Georgia**

AGENDA

I. CALL TO ORDER & ROLL CALL

- A. Members of the Land Bank Authority Board of Directors
- B. Members of the Advisory Board

II. Approval of the Minutes of the Regular Board Meeting held on August 12, 2025

III. Financial Report

IV. Property Acquisition and Disposition Update

- A. Acquisition and Disposition of Properties
 - i. Property Inventory
 - ii. Update on Revised Language for Affordability Covenants
 - iii. Status Update for Properties Approved for Sale to Habitat with Contingencies
 - iv. Update on Properties Approved for South Streets, LLC Properties
 - v. Update on Civis f/k/a Galvan Properties (Pure Pain)
 - vi. Acquisition: 417 Bolton Street
- B. Surveys for Land Bank Properties
- C. Update on the LBA Tax Exemption Opportunity for Affordable Housing

ACTION ITEMS

- V. Approval to Increase Maximum Sales Price of Homes Sold on Land Bank Properties to \$260,000 in accordance with City of Savannah Housing Programs Funding Guidelines**
- VI. Resolution to Release the Affordability Restriction on Property Located at 620 W 42nd Street for Savannah Historic Initiatives, Inc.**
- VII. Resolution Authorizing the Sale and Transfer of Property Located at 0 Alfred Street to Neighborhood Improvement Association, Inc. for Development of Affordable Housing**
- VIII. Resolution Authorizing the Sale and Transfer of Property Located at 1208 Demmond Street to Neighborhood Improvement Association, Inc. for Development of Affordable Housing**
- IX. OTHER BUSINESS**
 - A. Georgia Association of Land Bank Authorities (GALBA) Summit, October 28th-29th

B. Dundee Cottages Ribbon Cutting and Grand Opening-October 16th at 10:00 am

X. ADJOURNMENT-The Next Regular Board Meeting is scheduled for Tuesday, December 9, 2025

SAVANNAH-CHATHAM LAND BANK AUTHORITY
Annual Meeting Minutes
124 Bull Street, 2nd Floor Green Room
Tuesday, August 12, 2025
11:00 a.m.

I. CALL TO ORDER & ROLL CALL

The August 12, 2025, Regular Meeting was called to order at 11:03am by Chairperson Gregori S. Anderson.

A. Board-members:

Present:	Gregori S. Anderson	Chairperson
	Martin Fretty	Vice Chairperson
	Tomeca McPherson	Secretary
	Linda Cramer	Board Member
	Taffanye Young	Board Member

B. Members of the Advisory Board:

Present:	Zerik Samples	Coastal Habitat for Humanity
	Tara Hicks (For Bates Lovett)	Office of the City Attorney

Absent:	Jennifer Dulong	CSAH
	Rafaella Nutini	Savannah Housing Authority
	Sonya L. Jackson	Chatham County Tax Commissioner
	Larry O. Jackson	Savannah Chatham Board of Education

<u>Others attending:</u>	Alison Goldey	Land Bank Director
	Denton Hill	City of Savannah Housing Department
	Moneka Brown	Housing and Neighborhood Services
	Melody Frederick	Housing and Neighborhood Services
	Anita Smith-Dixon	CHSA
	Sue Adler	Civis
	Juan Uzcategui	Civis
	Virgil Lyon	Chatham County

II. **ACTION ITEMS:**

A. **Approval of the June 11, 2025, Regular Board Meeting Minutes:**

Linda Cramer moved for approval of the Regular June 11, 2025, minutes.

Tomeca McPherson seconded the motion.

Motion carried unanimously.

III. **FINANCIAL REPORT:**

A. **Quarterly Report:**

➤ Year End Budget to Date is \$313,790.00.

➤ Year to Date Actual is \$187,577.72.

Fund Revenue Report:

➤ Projected Revenue Income is - \$265,300.00

➤ Year to Date Actual is - \$,184,386.81

LBA Investment Fund Balance:

➤ Sale of Land and Property - \$150,000.00

➤ Interest Earned - \$27,191.63.

➤ Miscellaneous Rents (Lease Payments) - \$300.00.

➤ Contribution from Chatham County - \$35,000.00.

LBA Investment Fund Balance:

➤ Begin Balance - \$1,340,992.47.

➤ Uncollected Budget - \$1,337,800.56.

IV. **PROPERTY ACQUISITION and DISPOSITION UPDATE:**

A. Acquisition and Disposition of Properties

B. Surveys for Land Bank Properties

C. Update on the LBA Tax Exemption Opportunity for Affordable Housing

Mrs. Goldey updated the Board members on the activities for the LBA as of August 12, 2025. The LBA has acquired fifteen properties. The Land Bank continues to be outbid at the tax sales each month. During the last year there have been a small number of properties that are going up for sale and a small number of properties that are potential candidates for purchase by the LBA. The LBA has eight properties approved for sale and twelve properties that were sold this year to date. The Land Bank currently has a lease agreement for four properties.

Mrs. Goldey indicated that it is in the best interest of the Land Bank to start completing surveys on the Land Bank properties. The Land Bank Director will provide a list of properties to the Brewer Land Surveying Company to get an estimate on the cost to survey the properties.

Mrs. Goldey updated the Board on the LBA Tax Exemption Program for Affordable Housing meeting. The Land Bank Director met with the Tax Assessors Office. She indicated that they were very supportive of the LBA Tax Exemption Program. They requested that the Land Bank draft a letter to recap the conversation of the meeting and the program. The letter has been drafted and sent to Sara Toering from SJT Partners for further review.

The Land Bank anticipates that the Dundee Cottages development will be completed by the end of September. A revision to the assignable lease with CHSA will be revised for execution to confirm that CHSA will not have any liability associated with the property once it is transferred to the Homeless Authority.

V. **ACTION ITEMS:**

Authorization for the Executive Director to Modify Right of Reversion and Affordability Terms as Necessary:

Mrs. Goldey briefed the Board on a request for authorization for the Executive Director to modify the right of reversion and affordability terms, as necessary. The Land Bank has received feedback from private lenders indicating that they are hesitant or not willing to provide funding for the construction of homes or for homebuyers purchasing new homes due to the deed restrictions established by the Land Bank for the right of reversion and affordability requirements.

The Land Bank Director is working with Stuart Halpern and counsel to determine optional language that would allow for restrictions to be in place that would be more acceptable to lenders and attorneys, while still allowing for affordability restrictions on properties sold by the LBA.

The Executive Director requests authorization to make the necessary modifications as outlined in a memorandum when necessary, and to continue to work with legal counsel to identify language that will be acceptable to lenders and to the mission of the Land Bank Authority to continue to provide affordable housing.

Tomeca McPherson moved for approval of staff recommendations.
Linda Cramer seconded the motion.

Motion carried unanimously.

VI. **Ratification of Email Approval to Modify Restrictive Reversion and Affordability Covenants on Property Located at 2503 Harden Street in Favor of Restrictive Affordability Covenants Required by Loans Provided by the Housing Services Department and CHSA, Inc:**

Mrs. Goldey briefed the Board on the ratification of board approval by email to modify restrictive and affordability covenants on the property located at 2503 Harden Street in favor of restrictive affordability covenants required by loans provided by the Housing Services Department and CHSA, Inc. The Executive Director made a request that the Board ratify the approval previously approved by email.

Linda Cramer moved for approval of staff recommendations.

Taffanye Young seconded the motion.

Motion carried unanimously.

VII. **Resolutions Authorizing the Sale and Conveyance of Property Located at 1314 New Castle Street, Savannah, Georgia to Grateful Construction, LLC for Development of Affordable Housing:**

Mrs. Goldey briefed the Board on the sale and transfer of the property located at 0 (1314) New Castle Street to Grateful Construction, LLC. The property was transferred to the Land Bank Authority from the City of Savannah in February of 2025.

The Authority has received two proposals for the subject property, one from Grateful Construction, LLC and one from Coastal Empire Habitat for Humanity, Inc.

Grateful Construction, LLC. proposes to construct a new affordable home on the property that consists of 816 square feet heated with two bedrooms and two bathrooms for a sales price of \$196,000.00. The purchase price for the property will be \$20,000.00 and Grateful Construction, LLC requests to put 10% down at closing and pay the and the Land Bank provide a 90% loan to be paid within 12 months or when the new home is sold, whichever occurs first.

Habitat proposes constructing a new affordable home on the property that consists of 839 square feet heated with two bedrooms and two bathrooms for a sales price of \$230,000.00. The purchase price for the property will be \$20,000.00 and Habitat requests to put 10% down at closing and the Land Bank will provide a 90% loan to be paid within 12 months or when the new home is sold, whichever occurs first.

Mrs. Goldey informed the Board of the proposed funding, budget and timeline for each proposal.

Staff recommends that the Board adopt a resolution authorizing the sale and transfer of property located at 1314 New Castle Street, Savannah, GA to Grateful Construction, LLC for \$20,000.00, with a 12-month 90% loan, contingent upon meeting all development requirements and authorizing the Authority's Chairperson or Director to execute such instruments as may be necessary to consummate said sale and transfers.

Linda Cramer moved for approval of staff recommendations.

Taffanye Young seconded the motion.

Motion carried unanimously.

VIII. Resolutions Authorizing the Sale and Conveyance of Property Located at 5107 Dancy Street, Savannah, Georgia to Coastal Empire Habitat for Humanity, Inc for Development of Affordable Housing:

Mrs. Goldey briefed the Board on the sale and transfer of the property located at 5107 Dancy Street to Coastal Empire Habitat for Humanity, Inc. The property was acquired at a Chatham County tax sale on June 6, 2022.

Coastal Empire Habitat for Humanity, Inc. proposes constructing a new affordable home on the properties that consists of 839 square feet heated with two bedrooms and two bathrooms for a sales price at or below \$238,700.00. The purchase price for the property will be \$20,000.00 and Habitat requests to put 10% down at closing and the Land Bank will provide a 90% loan to be paid within 12 months or when the new home is sold, whichever occurs first.

Habitat is in the process of submitting applications for funding to the City of Savannah's Housing Services Department. Mrs. Goldey informed the Board of the proposed budget and timeline for the project.

Staff recommends that the Board adopt a resolution authorizing the sale and transfer of properties located at 5107 Dancy Street, Savannah, GA to Coastal Empire Habitat for Humanity, Inc for a total sales price of \$20,000.00, with a 12-month 90% loan contingent upon the following:

1. Verification of funding for the project to include HOME funds and Savannah Affordable Housing Funds as evidenced by commitment letters within 60 days.
2. Meeting all minimum development and affordability requirements, and
3. Authorizing the Authority's Chairperson or Director to execute such instruments as may be necessary to consummate said sale and transfer of the property.

Linda Cramer moved for approval of staff recommendations.

Tomeca McPherson seconded the motion.

Motion carried unanimously.

IX. Resolutions Authorizing the Sale and Conveyance of Property Located at 0 Temple Street, Savannah, Georgia to Coastal Empire Habitat for Humanity, Inc for Development of Affordable Housing:

Mrs. Goldey briefed the Board on the sale and transfer of the property located at 0 Temple Street to Coastal Empire Habitat for Humanity, Inc. The property was acquired at a Chatham County tax sale on June 6, 2022.

Coastal Empire Habitat for Humanity, Inc. proposes to construct a new affordable home on the property that will consist of 1124 square feet heated with three bedrooms and two bathrooms for a sales price at or below \$255,000.00. The purchase price for the property will be \$20,000.00 and Habitat requests to put 10% down at closing and the Land Bank provide a 90% loan to be paid within 12 months or when the new home is sold, whichever occurs first.

Habitat is in the process of submitting applications for funding to the City of Savannah's Housing Services Department. Mrs. Goldey informed the Board of the proposed budget and timeline for the project.

Staff recommends that the Board adopt a resolution authorizing the sale and transfer of properties located at 0 Temple Street, Savannah, GA to Coastal Empire Habitat for Humanity, Inc for a total sales price of \$20,000.00, with a 12-month 90% loan contingent upon the following:

1. Verification of funding for the project to include HOME funds and Savannah Affordable Housing Funds as evidenced by commitment letters within 60 days.
2. Meeting all minimum development and affordability requirements, and
3. Authorizing the Authority's Chairperson or Director to execute such instruments as may be necessary to consummate said sale and transfer of the property.

Tomeca McPherson moved for approval of staff recommendations.

Martin Fretty seconded the motion.

Motion carried unanimously.

X. OTHER BUSINESS:

- A. National Land Bank Network Conference, September 8-9th, Detroit, Michigan
- B. Georgia Association of Land Bank Authorities (GALBA) Summit, October 28-29th, GMA Headquarters, Atlanta, Georgia.

XI. ADJOURNMENT:

With no further business to discuss, the meeting was adjourned by Chairperson Gregori Anderson at 12:12pm. The next Board Meeting is scheduled for Tuesday, October 14, 2025.

These Minutes were prepared by Administrative Assistant Tracy Gregory.

ATTEST:

Tomeca McPherson, Secretary



Chatham County/City of Savannah
 LAND BANK AUTHORITY, INC.
 OPERATING BUDGET
 FY 2025 Budget

9/30/2025

	Budget 2025	FY YTD Actual	Budget Remaining
Salaries & Benefits			
Salaries & Wages	\$ 150,672.00	\$ 113,914.39	\$ 36,757.61
Social Security	\$ 11,527.00	\$ 8,477.97	\$ 3,049.03
Group Medical Insurance	\$ 14,937.00	\$ 11,205.00	\$ 3,732.00
Group Life Insurance	\$ -	\$ -	\$ -
Unemployment Comp	\$ -	\$ -	\$ -
Disability Insurance	\$ 278.00	\$ 207.00	\$ 71.00
Worker's Comp	\$ 3,637.00	\$ 2,727.00	\$ 910.00
Pension	\$ 6,096.00	\$ 9,729.00	\$ (3,633.00)
City Contr-Def Comp	\$ 480.00	\$ 351.12	\$ 128.88
Risk Managmnt Insurance	\$ 4,751.00	\$ 3,564.00	\$ 1,187.00
Vehicle Assesory Charge	\$ -	\$ 360.00	\$ (360.00)
Reimbursement Personnel Services	\$ (192,378.00)	\$ (150,535.48)	\$ (41,842.52)
	\$ -	\$ -	\$ -
Administrative Contract Services			
Cell Communications	\$ 1,000.00	\$ 700.01	\$ 299.99
Travel-Transportation/Lodging	\$ 2,000.00	\$ 2,410.66	\$ (410.66)
Education & Training	\$ 1,000.00	\$ 995.00	\$ 5.00
Advertising	\$ 4,500.00	\$ 1,918.00	\$ 2,582.00
Dues & Fees	\$ 250.00	\$ 40.00	\$ 210.00
Professional Pur Services	\$ 17,575.00	\$ 10,931.00	\$ 6,644.00
Legal Fees	\$ 8,000.00		
Annual Audit	\$ 6,300.00		
Insurance-Liability, D&O	\$ 3,275.00		
Car Washing	\$ 80.00	\$ 60.00	\$ 20.00
Photocopying	\$ 200.00	\$ -	\$ 200.00
Meals & Miscellaneous Food	\$ 2,000.00	\$ 1,368.49	\$ 631.51
Outside Printing	\$ 100.00	\$ -	\$ 100.00
Other Contractural Services	\$ 20,000.00	\$ 10,665.00	\$ 9,335.00
	\$ 48,705.00	\$ 29,088.16	\$ 19,616.84
Commodities			
Offices Supplies	\$ 1,200.00	\$ 551.38	\$ 648.62
Postage	\$ 50.00	\$ 0.76	\$ 49.24
Gasoline	\$ 300.00	\$ 80.81	\$ 219.19
Other	\$ 250.00	\$ -	\$ 250.00
	\$ 1,800.00	\$ 632.95	\$ 1,167.05
Real Property Services	\$ 180,641.00	\$ 150,535.48	\$ 30,105.52
	\$ 180,641.00	\$ 150,535.48	\$ 30,105.52
Computer Software (51510)	\$ 12,000.00	\$ 12,000.00	\$ -
Computer Services	\$ 9,169.00	\$ -	\$ 9,169.00
Computer Capital Charge	\$ 1,000.00	\$ -	\$ 1,000.00
Vehicle Accessory Charge	\$ 475.00	\$ -	\$ 475.00
	\$ 22,644.00	\$ 12,000.00	\$ 10,644.00
Property Acquisition	\$ 60,000.00	\$ 125,207.14	\$ (65,207.14)
Total Land Bank Administration:	\$ 313,790.00	\$ 317,463.73	\$ (3,673.73)

Chatham County|City of Savannah
 LAND BANK AUTHORITY, INC.

Fund Revenue Report-September 30, 2025

Revenue Description	Annual Budget	YTD Actual	Uncollected Budget
Sale of Land and Property	\$ 150,000.00	\$ 161,435.18	\$ (11,435.18)
Interest Earned	\$ 50,000.00	\$ 36,263.60	\$ 13,736.40
Miscellaneous Rents	\$ 300.00	\$ 300.00	\$ -
Contribution from General Fund	\$ 30,000.00	\$ -	\$ 30,000.00
Contribution From Chatham Cty	\$ 35,000.00	\$ 30,000.00	\$ 5,000.00
Total:	\$ 265,300.00	\$ 227,998.78	\$ 37,301.22

LBA Investment Fund Balance	Begin Balance 1/2025	Net Tranx	Ending Balance 07/2025
	\$ 1,340,992.47	\$ (89,464.95)	\$ 1,251,527.52

Property Acquisition

Property Address	Parcel ID	Date Acquired	Seller	Acquisition Price	Status
0 New Castle Street	20027 22012	2/13/25	City of Savannah	\$0.00	Good title
0 Scarborough Street	20020 18004	2/13/2025	City of Savannah	\$0	Good title
9 Scarborough Street	20020 18005	2/13/25	City of Savannah	\$0.00	Good title
1028 Demmond Street	20019 15031	2/13/2025	City of Savannah	\$0	Marketable Title
1207 Love Street	20019 12012	2/13/25	City of Savannah	\$0.00	Marketable Title
1725 Dunn Street	20026 26016	2/13/2025	City of Savannah	\$0	Good title
1260 Comer Street	20019 22033	2/13/25	City of Savannah	\$0.00	Good title
1262 Comer Street	20019 22034	2/13/2025	City of Savannah	\$0	Good title
1264 Comer Street	20019 22035	2/13/25	City of Savannah	\$0.00	Good title
916 Martin Luther King Jr Blvd	20052 04011	2/13/2025	City of Savannah	\$0	Leased to CHSA Development
420 W Waldburg Street	20052 04012	2/13/25	City of Savannah	\$0.00	Leased to CHSA Development
404 W Waldburg Street	20052 04014	2/13/2025	City of Savannah	\$0	Leased to CHSA Development
409 W Waldburg Street	20052 04004	2/13/25	City of Savannah	\$0.00	Leased to CHSA Development
0 Albion Street	20716 02001A	3/4/2025	Tax Commissioner	\$21,000	Right of Redemption
2102 Hanson Street	20039 08014	3/11/25	Abouharb Hana	\$12,000.00	Pending Bar & QTA
19 Helmken Street	20041 07005	10/7/2025	Tax Commissioner	\$51,000	Right of Redemption
732 E 32nd Street	20054 21007	10/7/25	City Revenue Tax Sale	\$14,074.23	Right of Redemption

Sales Approved and Pending

	Property Address	Parcel ID	Date Approved	Buyer	Sales Price	Development
1	519 W 40th Street	20073 27005	6/13/2023	South Streets LLC	\$15,000	Pending Development Plans
2	525 W 40th Street	20073 27003	6/13/2023	South Streets LLC	\$15,000	Pending Development Plans
3	619 W 40th Street	20073 26004	6/13/2023	South Streets LLC	\$15,000	Pending Development Plans
4	602 E 33rd Street	20054 26013	6/13/2023	South Streets LLC	\$15,000	Pending Development Plans
5	516 W 40th Street	20073 15016	6/13/2023	South Streets LLC	\$10,000	Pending Development Plans
6	602 E 33rd Street	20054 26013	6/13/2023	South Streets LLC	\$15,000	Pending Development Plans
7	0 (2013) Florence Street	20066 46005	8/13/2024	SHI Inc.	\$22,000	Single Family Home (Encroachment Issue)
8	2115 Florence Street	20073 06008	8/13/2024	SHI Inc.	\$15,000	WITHDRAWN

Property Disposition

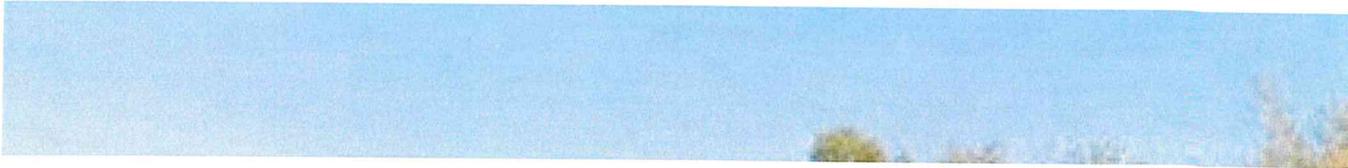
	Property Address	Parcel ID	Date Closed	Buyer	Sales Price	Development
1	0 Julia Law Street	20596 01006	1/3/2025	Dasher Construction	\$10,000	Market Rate Home
2	0 West Street	20020 23002	2/26/2025	Lenoure Estates Inc	\$10,650	Single Family Home
3	1317 New Castle Street	20028 02010	3/20/2025	NIA Inc.	\$20,000	Single Family Home
4	2110 Bulloch Street	20073 03016	3/21/2025	Savannah Historic Initiated	\$15,000	Single Family Home
5	2114 Bulloch Street	20073 03019	3/21/2025	Savannah Historic Initiated	\$22,000	Single Family Home
6	634 Orchard Street	20089 21020	4/30/2025	A&I Legacy Group	\$8,000	Side Lot for SFH
7	0 E 32nd Street	20055 18010	7/22/2025	Briana Paxton	\$15,000	Duplex
8	1207 Love Street	20019 12012	8/7/2025	Dasher Construction	\$30,000	Single Family Home
9	1725 Dunn Street	20026 26016	7/22/2025	SLD Development	\$20,000	Single Family Home
10	201 Glass Street	20029 01022	8/7/2025	CHSA Development	\$45,200	Two Single Family Homes
11	1802 Dexter Street	20027 09008	8/7/2025	CHSA Development	\$22,600	Single Family Home
12	207 Millen Street	20027 05004	8/7/2025	CHSA Development	\$22,600	Single Family Home
13	1314 New Castle Street	20027 22012	9/30/2025	Grateful Construction	\$20,000	Single Family Home
14	0 Julia Law Street	20596 01006	9/26/2025	James William Perry Sr	\$6,614	Redemption of Property

Completed Development Projects

	Property Address	Parcel ID	Date Closed/Completed	Developer	New Home Sales Price/Rent	Development
1	806 W 52nd Street	20091 16016	1/31/2025	GIT LLC	\$229,000	Single Family Home
2	1408 Golden Street	20019 02019	1/9/2025	Grateful Construction	\$207,000	Single Family Home
3	1512 New Castle Street	20027 20018	2/7/2025	Dasher Construction	\$190,000	Single Family Home
4	923 W 40th Street	20073 23003	2/28/2025	SLI Inc	\$255,000	Market Rate Home
5	0 (2824) Julia Law Street	20596 01005	Pending	Dasher Construction	\$299,000	Single Family Home
6	818 Jamestown Road	20752 01092	6/4/2025	DanCo LLC	\$250,000	Market Rate Home
7	2503 Harden Street	20073 35002	7/16/2025	SHI, Inc	\$247,000	Single Family Home
8	610 W 36th Street	20066 41006	9/25/2025	SHI, Inc	\$206,000	Single Family Home
9	603 W 42nd Street	20073 41015	9/26/2025	SHI, Inc	\$237,000	Single Family Home

Property Currently Under Lease or Option

	Property Address	Parcel ID	Lessee	Lease/Option Date	Term	LBA Costs
1	Savannah Gardens Land Lease	Multiple Properties	Mercy Housing	8/10/2020	99 year-2118	\$0.00
2	916 Martin Luther King Jr Blvd, 404, 409, 420 Waldburg St	Multiple Properties	CHSA Development	2/28/2025	40 year-2065	\$0.00
3	225 Cumming Street	20019 18010	Family Promise	3/21/2022	15 year-2037	\$0.00
4	65 Dundee Street	Multiple Properties	CHSA Development- Assignable	2/27/2024	25 year-2049	\$0.00



602 E 33RD STREET



REDEVELOPMENT PROPOSAL



PREPARED FOR:
CHATHAM-SAVANNAH
LAND BANK AUTHORITY

PREPARED BY:
BRAD BAUGH
SOUTH STREETS LLC

COVER LETTER

Dear Ms. Goldey,

Thank you for the opportunity to update the proposal for 602 E 33rd Street. In 2022, I submitted a proposal to purchase 519 West 40th Street; 525 W 40th Street; 619 West 40th Street; and 602 E 33rd Street with the intention of building duplexes on each once the Affordable Housing Overlay District passed. However, in 2025 the neighborhoods included in the Overlay were reduced and these lots are not included and remain single-family only.

Given the setbacks, I'm proposing a new solution. The irregular shaped lot at 602 East 33rd Street doesn't seem a great fit for a single-family home on the corner of a one way street and backing up to the railroad tracks but could make a good investment property. I would like to develop it as a market rate investment property with an ADU, and exchange the covenants that are on it for another lot that would fit better as a single family affordable home. I would still need to go to ZBA to get this plan approved for the ADU.

I would like to propose a 30 x 105 lot that I already own in Cuyler-Brownsville at 815 W. 42nd Street (known as 0 W. 42nd Street) for the affordable build. It's in the middle of a block of modest mostly single family homes.

I acknowledge the new Affordability Guidelines for ensuring the homeowner and sales price meets the affordability limits. I look forward to partnering with the Land Bank on this affordable housing opportunity.

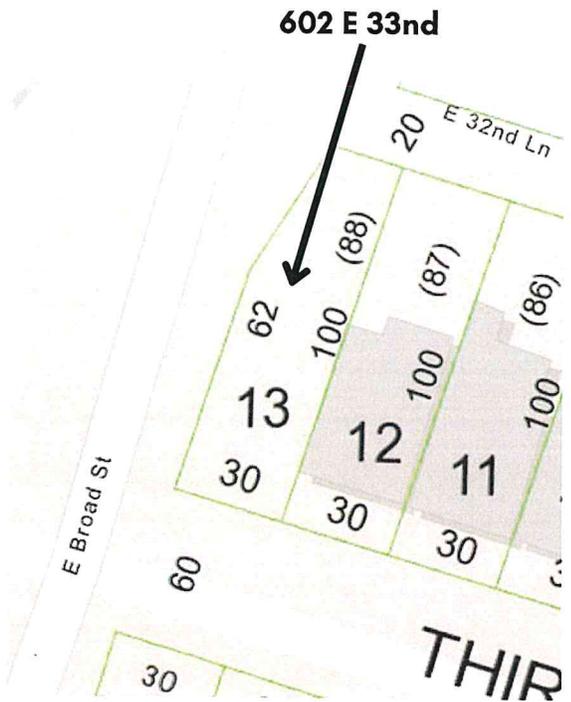
Sincerely,

Brad Baugh

ARCHITECTURAL & CONSTRUCTION PLANS

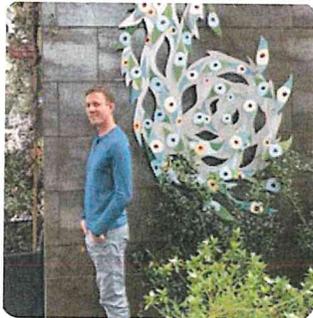


0 W 42nd St

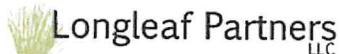


602 E 33rd

EXPERIENCE



Brad Baugh is a 20+ year real estate veteran with experience as an owner, developer, manager, and licensed real estate broker. He used savings from his bartending tips to purchase his first home in Baldwin Park in Savannah, in 1997 and has gone on to acquire, renovate, and build dozens of properties. Three projects received Historic Preservation Awards from The Historic Savannah Foundation.



In 2012, Baugh founded Longleaf Partners, LLC, a full-service property management company with 95 residential and commercial units currently under management.



Baugh volunteers locally as a board member of the Savannah Development and Renewal Authority and treasurer of the Victorian Neighborhoods Association. Additionally, he is co-owner of Brighter Day Natural Foods, an Independent, Locally Owned Natural Grocery Store and a long-time business consultant to The Sentient Bean coffee shop.



Outside of real estate, he is a licensed boat captain, avid sailor, and enjoys traveling the world's islands and waterways.

PROJECT EXPERIENCE

Brad Baugh has a proven track record of quality rehabilitation and new construction.

626 E 33rd & 1602 LeGrand, single family infill new construction for affordable first-time homebuyer. Purchased through Land Bank in 2021.



City Property Transfers

	Property Address	PIN #	Sales Date	Development	Afford/Mrt Rate	Notes
1	0 (610) West 36th Street	20066 41006	11/8/2024	New Construction	A	Completed New Home
2	603 West 32nd Street	20073 41015	11/8/2024	New Construction	A	Completed New Home
3	712 Lavinia Street	20066 21006	8/18/2023	New Construction	A	Completed New Home
4	714 Lavinia Street	20066 21007	8/18/2023	New Construction	A	Completed New Home
5	718 Lavinia Street	20066 21008	8/18/2023	New Construction	A	Completed New Home
6	2110 Bulloch Street	20073 03016	8/13/2024	New Construction	A	Under Construction
7	2114 Bulloch Street	20073 03019	8/13/2024	New Construction	A	Under Construction
8	923 West 40th Street	20073 23003	7/7/2023	Rehab	MR	Land Bank Property-Completed New Home
9	811 West 37th Street	20073 03001				Development Plan in Process-Off Street Parking
10	2104 Bulloch Street	20073 03018				Development Plan in Process-Off Street Parking
11	501 West 37th Street	20073 10007				Large Lot-Request for Market Rate Home
12	0 Florance Street	20066 46005				Encroachments from contiguous Property
13	0 West 37th Street	20073 06001				Pure Pain Request-Flau'jae Johnson
14	0 West 37th Street	20073 06002				Pure Pain Request-Flau'jae Johnson
15	709 West 37th Street	20073 06003				Pure Pain Request-Flau'jae Johnson
16	703 West 37th Street	20073 06004				Pure Pain Request-Flau'jae Johnson
17	2106 Harden Street	20073 06025				Pure Pain Request-Flau'jae Johnson
18	631 West 39th Street	20073 16005				Request Withdrawn-20 x 100 lot w/encroachment
19	2409 Bulloch Street	20073 23013				Request Withdrawn-Small lot 52 x 39

Land Bank Properties

	Property Address	PIN #	Sales Date	Development	Afford/Mrt Rate	Notes
20	917 W 40th Street	20073 23005	10/24/2023		A	Land Bank Property
21	603 W 42nd Street	20073 41015	11/8/2024	New Construction	A	Completed New Home
22	2503 Harden Street	20073 05002	11/8/2024	New Construction	A	Completed New Home
23	620 W 42nd Street		TBD	Rehab		Purchasing from HSF Developer-Requesting release of affordability Covenants
24	2115 Florance Street	20073 06008	LBA Approved	New Construction		Land Bank Property Approved-Request Withdrawn, 25 x 100 near Pure Pain

Affordable Homes Completed	9
Affordable Homes Completed by Year End	2
Affordable Home w/o 10 Year restriction	1

LBA Resolution 2025-014

RESOLUTION OF THE BOARD OF DIRECTORS OF THE CHATHAM COUNTY/CITY OF SAVANNAH LAND BANK AUTHORITY, INC. AUTHORIZING THE RELEASE OF THE AFFORDABILITY COVENANTS FOR PROPERTY LOCATED AT 620 W 42ND STREET, SAVANNAH, GEORGIA; AND FOR OTHER PURPOSES

WHEREAS, on April 9, 2020, the Mayor and Aldermen of the City of Savannah transferred property located at 620 W. 42nd Street, Savannah, Georgia, (PIN #: 20073 33028) to the Chatham County/City of Savannah Land Bank Authority, Inc. (Land Bank) for future conveyance to Historic Savannah Foundation (HSF) for the purpose of providing homes for modest income households; and

WHEREAS, on November 30, 2021, the Land Bank sold the property to HSF who had identified a developer to rehabilitate the property for future sale and HSF subsequently sold the property to a developer with a restriction that included affordability covenants; and

WHEREAS, the developer and current owner of the subject property has not rehabilitated the existing home on the property and desires to sell the property; and

WHEREAS, Civis, doing business as Savannah Historic Initiatives, Inc. (SHI) is acquiring several properties on the same block and is willing to purchase the subject property for the purpose of rehabilitating it for future sale, and has made a request to the Land Bank that the existing affordability covenants be released; and

WHEREAS, HSI has made a commitment to the Cuyler Brownville Neighborhood and has previously purchased properties from the Land Bank that have been redeveloped for affordable housing with affordability covenants; and

WHEREAS, the Land Bank may allow for up to 50% of properties that are redeveloped by a developer in a neighborhood to be market rate; and

WHEREAS, the release of the existing affordability covenants is consistent with the policies and objectives of the City of Savannah/Chatham County Land Bank Authority, Inc. and is in the best interest of the citizens of Chatham County.

NOW, THEREFORE, BE IT RESOLVED BY THE CHATHAM COUNTY/CITY OF SAVANNAH LAND BANK AUTHORITY, INC. that:

- (1) The Authority approves the release of the existing affordability covenants for property located at 620 W 42nd Street contingent upon the property being purchased by Civis, doing business as Historic Savannah Initiatives, Inc. as part of the redevelopment of properties located in the Cuyler Brownville Neighborhood; and
- (2) The Authority's Chairperson or Executive Director is authorized to release the existing affordability covenants to support the rehabilitation of the existing structure as described above.

This authorization to release affordability covenants was approved by the affirmative vote of a majority of the members of the Authority present and voting.

Adopted this ____ day of _____, 2025.

**CHATHAM COUNTY/CITY OF SAVANNAH
LAND BANK AUTHORITY, INC.**

By: _____
Gregori S. Anderson, Chairman

Attest: _____
Tomeca McPherson, Secretary



Chatham County-City of Savannah
Land Bank Authority, Inc.

DISPOSITION MEMORANDUM

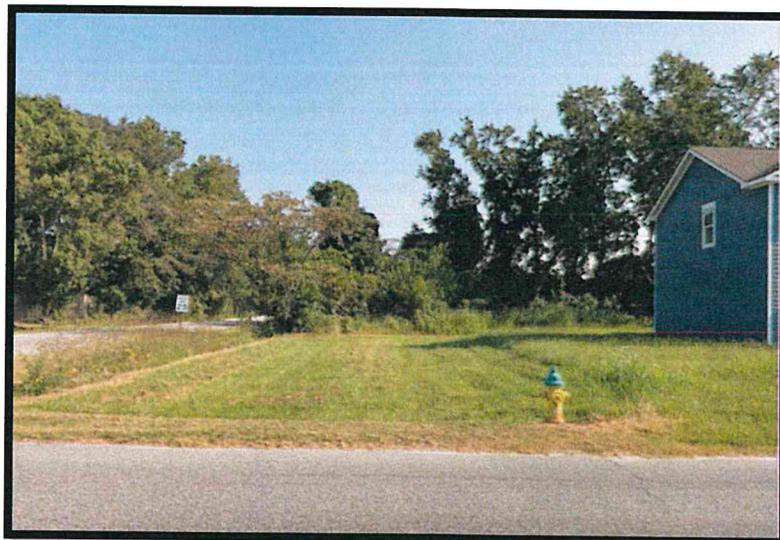
TO: LBA Board of Directors
FROM: Alison Goldey, LBA Executive Director
DATE: October 14, 2025
RE: Property Disposition-0 (12) Alfred Street, Savannah, GA
PIN: 20628 07004

Property Requested By: Neighborhood Improvement Association, Inc. (NIA)

Property Information

Location: Woodville
Dimensions: 50 x 152
Zoning: RSF-6 Flood Zone: X
Appraised Value: \$20,000
LBA Investment: approximately \$29,150

The property is a vacant lot that was acquired by the Land Bank at a County tax sale on June 7, 2022. The Land Bank foreclosed the Right of Redemption and pursued Quiet Title Action to obtain a marketable title to the property.



FRAMING NOTES

3" STUDS THROUGHOUT

Framing Lumber: Unless otherwise required by Code or notes, use #2 Southern Pine or better for ceiling joists, rafters, and load bearing walls.

Exterior Wall Headers: For all opening headers use minimum (2) 2"x10" with 15/32" OSB glue nailed between.

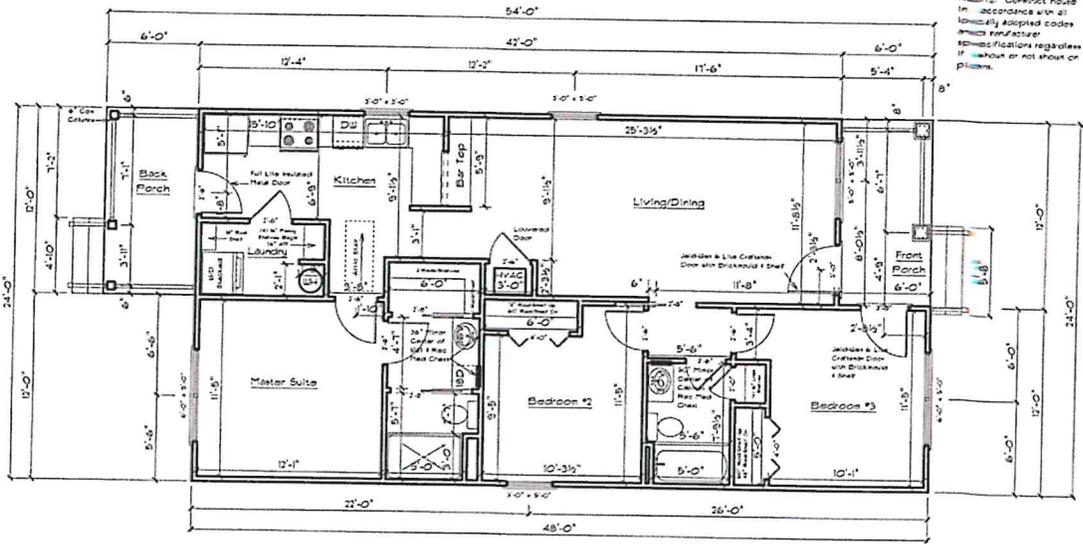
Exterior Wall Opening Straps: Use Simpson LSTAS at header bearing to jamb at all openings that are 4' or more wide.

Exterior Wall Sill Openings: Use (1) jack and (2) king studs on sides of openings that are 3' or less wide.

Exterior Wall Large Openings: Use (2) jack and (2) king studs on sides of openings that are more than 3' wide.

Interior Wall Headers: For all opening headers use minimum (2) 2"x6" with 15/32" OSB glue nailed between.

Interior Wall Opening Straps: Use at least (1) jack and (2) king studs on sides of openings.



NOTE: Construct house in accordance with all locally adopted codes and manufacturer's specifications regardless of whether or not shown on plans.

Note: Install QuickTie anchoring system in accordance with manufacturer specifications and instructions to meet local code requirements. Locate in all exterior wall corners, on both sides of openings, and no more than 6" OC around perimeter of exterior walls. Locate inside porch columns. Locate tops of QuickTies in exterior walls within 3" of studs to reduce deflection at double top plates when QuickTies are placed under tension. Thoroughly clean all dust and debris from holes drilled in concrete before installing QuickTie and QuickTie epoxy into holes. Obtain and submit signed drawing from QuickTie and/or local engineer or architect.

These copyrighted plans may be used by those building houses in Savannah, Georgia, in partnership with GHA Development, Inc. and Neighborhood Improvement Association, Inc. These plans may not be otherwise used, sold, given away or altered without the written approval of the copyright owner.

FLOOR PLAN 0.24.CW-16-010D-10BOSF-A
3/16" = 1'-0"



Experience & Capacity:

Over the years, NIA has acquired land and built over 20 homes in the City of Savannah and sold the homes to moderate income home buyers. Some neighborhoods that NIA has worked in include Cuyler-Brownsville, Midtown, and Benjamin Van Clark. NIA has previously successfully constructed single family residential affordable homes on properties acquired from the Land Bank. Price Custom Homebuilders will be the general contractor to build the house.

Housing Affordability:

NIA will be obtaining construction loan funds from the City of Savannah's Housing Department and the Savannah Affordable Housing Fund and will build the home in accordance with the affordability restrictions and specifications of the Dream Maker 3 Program. This will ensure that the home remains affordable in accordance with the Program's affordability restrictions.

Project Funding: Funds for the project will be \$95,000 in HOME funds from the City of Savannah Housing Services Department and \$95,000 from the Savannah Affordable Housing Fund. NIA is requesting that 10% be paid down at closing for the land and that the remainder be a loan that is due within 12 months or when the house is sold, whichever occurs first.

Estimated Project Budget (Pro forma provided):

Lot Cost	\$30,000
Hard Construction Costs	\$188,450
Soft Costs	\$17,220
Realtor Fee	\$7,290
Total Development Costs:	\$242,960

Building materials and specifications will be in accordance with Dream Maker 3 standards and requirements.

Estimated Project Timeline: NIA estimates commencement will be approximately 30 days after closing and the construction process will take 180 days after closing.

Recommendation: Staff recommends the Board of Directors adopt a resolution authorizing the sale and transfer of the property located at 0 (12) Alfred Street (PIN 20628 07004) to Neighborhood Improvement Association, Inc. for a sales price of \$30,000, with a 90% loan, contingent upon providing all required minimum development requirements to include verification of funding and authorizing the Authority's Chairperson or Director to execute such instruments as may be necessary to consummate said transfer sale and future sales and transfers.

Resolution 2025-012

A RESOLUTION OF THE CHATHAM COUNTY/CITY OF SAVANNAH LAND BANK AUTHORITY, INC. AUTHORIZING THE SALE AND CONVEYANCE OF PROPERTY LOCATED AT 0 ALFRED STREET, SAVANNAH, GEORGIA TO NEIGHBORHOOD IMPROVEMENT ASSOCIATION, INC.; AND FOR OTHER PURPOSES

WHEREAS, the vacant property located in West Savannah known as 0 Alfred Street (PIN # 20628 07004), LOT 6 BLK 4 Woodville S/D, Savannah, Georgia, (the "Property"), is owned by the Chatham County/City of Savannah Land Bank Authority, Inc. (the "Authority"), and

WHEREAS, the subject Property is vacant and presents an opportunity to develop affordable housing where vacant land currently exists, and

WHEREAS, Neighborhood Improvement Association, Inc. (NIA), an established local non-profit housing developer, has made a request to purchase the subject Property to bring about the construction and sale of a new single-family house to modest income homebuyers through the City of Savannah's Housing Services Department Dream Maker 3 home purchase program; and

WHEREAS, NIA has requested that 10% of the purchase price be paid at closing and the remaining balance be due within twelve months or when the house is sold, whichever comes first; and

WHEREAS, the Authority may provide a priority to non-profit entities obtaining property for the production or rehabilitation of housing for persons with low or moderate incomes; and

WHEREAS, said proposal is consistent with the policies and objectives of the Chatham County/City of Savannah Land Bank Authority, Inc. and is in the best interest of the citizens of Savannah, Chatham County.

NOW, THEREFORE, BE IT RESOLVED BY THE CHATHAM COUNTY/CITY OF SAVANNAH LAND BANK AUTHORITY, INC. as follows:

- (1) The Authority approves the sale and transfer of property located at 0 Alfred Street, Savannah, Georgia to Neighborhood Improvement Association, Inc. for redevelopment of residential housing in accordance with the City of Savannah's Dream Maker 3 Program for a sales price in the amount of \$30,000, subject to providing the minimum development requirements to include, but not limited to verification of funding for the project and meeting the Land Bank Affordability requirements; and
- (2) The Authority approves a 90% loan for the acquisition of the property with 10% down being paid at the time the property is purchased, and the remainder due within 12 months or when the house sells, whichever occurs first, and
- (3) The Authority's Chairperson or Director is authorized to execute such instruments as may be necessary to consummate said transfer and future sales and transfers.

This disposition action was approved by the affirmative vote of a majority of the members of the Authority present and voting.

Adopted this ____ day of _____, 2025.

**CHATHAM COUNTY/CITY OF SAVANNAH
LAND BANK AUTHORITY, INC.**

By: _____
Gregori S. Anderson, Chairman

Attest: _____
Tomeca McPherson, Secretary



Chatham County-City of Savannah
Land Bank Authority, Inc.

DISPOSITION MEMORANDUM

TO: LBA Board of Directors
FROM: Alison Goldey, LBA Executive Director
DATE: October 14, 2025
RE: Property Disposition-1028 Demmond Street, Savannah, GA
PIN: 20019 15031

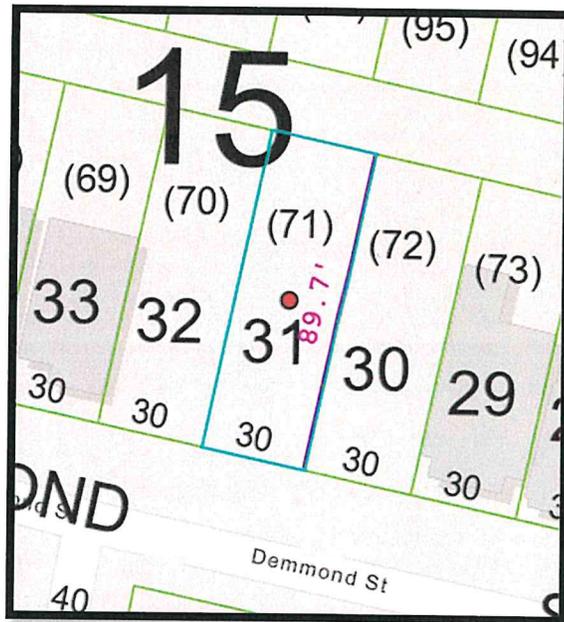
Property Requested By: Neighborhood Improvement Association, Inc. (NIA)

Property Information

Location: West Savannah
Dimensions: 30 x 90
Zoning: RSF-5 Flood Zone: X-500
Appraised Value: \$20,000
LBA Investment: approximately \$4,600

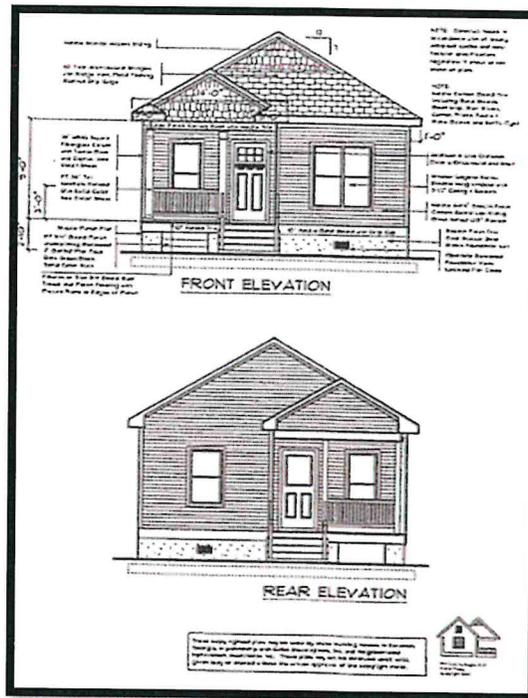
The property is a vacant lot that was transferred to the Land Bank Authority from the City of Savannah in February of 2025.

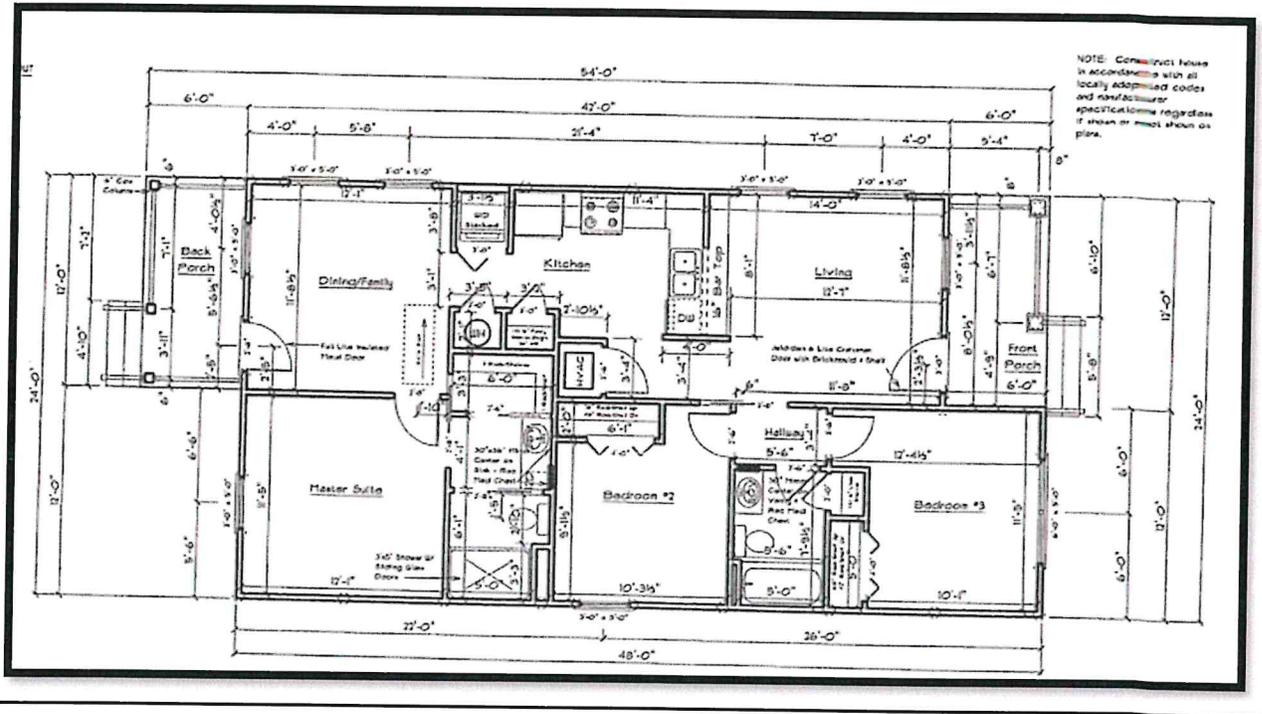




The Proposed Plan

Neighborhood Improvement Association, Inc. (NIA) proposes to build a single family two-bedroom, two-bathroom home that is 844 square feet to be sold to a modest income home buyer through the City of Savannah's Housing & Neighborhood Services Department Dream Maker 3 Program. The sales price of the house will be **\$196,000**. NIA offers to purchase the property for **\$20,000**.





Experience & Capacity:

Over the years, NIA has acquired land and built over 20 homes in the City of Savannah and sold the homes to moderate income home buyers. Some neighborhoods that NIA has worked in include Cuyler-Brownsville, Midtown, and Benjamin Van Clark. NIA has previously successfully constructed single family residential affordable homes on properties acquired from the Land Bank. Price Custom Homebuilders will be the general contractor to build the house.

Housing Affordability:

NIA will be obtaining construction loan funds from the City of Savannah’s Housing Department and the Savannah Affordable Housing Fund and will build the home in accordance with the affordability restrictions and specifications of the Dream Maker 3 Program. This will ensure that the home remains affordable in accordance with the Program’s affordability restrictions.

Project Funding: Funds for the project will be \$61,000 in HOME funds from the City of Savannah Housing Services Department and \$95,000 from the Savannah Affordable Housing Fund. NIA is requesting that 10% be paid down at closing for the land and that the remainder be a loan that is due within 12 months or when the house is sold, whichever occurs first.

Estimated Project Budget (Pro forma provided):

Lot Cost	\$20,000
Hard Construction Costs	\$155,510
Soft Costs	\$13,926
Realtor Fee	\$5,880
Total Development Costs:	\$195,316

Building materials and specifications will be in accordance with Dream Maker 3 standards and requirements.

Estimated Project Timeline: NIA estimates commencement will be approximately 30 days after closing and the construction process will take 180 days after closing.

Recommendation: Staff recommends the Board of Directors adopt a resolution authorizing the sale and transfer of the property located at 1028 Demmond Street (PIN 20019 15031) to Neighborhood Improvement Association, Inc. for a sales price of \$20,000, with a 90% loan, contingent upon providing all required minimum development requirements to include verification of funding and authorizing the Authority's Chairperson or Director to execute such instruments as may be necessary to consummate said transfer sale and future sales and transfers.

Resolution 2025-013

**A RESOLUTION OF THE CHATHAM COUNTY/CITY OF SAVANNAH
LAND BANK AUTHORITY, INC. AUTHORIZING THE SALE AND CONVEYANCE OF PROPERTY
LOCATED AT 1028 DEMMOND STREET, SAVANNAH, GEORGIA TO NEIGHBORHOOD
IMPROVEMENT ASSOCIATION, INC.; AND FOR OTHER PURPOSES**

WHEREAS, the vacant property located in West Savannah known as 1028 Demmond Street (PIN # 20019 15031), 71 Mitchell WD, Savannah, Georgia, (the "Property"), is owned by the Chatham County/City of Savannah Land Bank Authority, Inc. (the "Authority"), and

WHEREAS, the subject Property is vacant and presents an opportunity to develop affordable housing where vacant land currently exists, and

WHEREAS, Neighborhood Improvement Association, Inc. (NIA), an established local non-profit housing developer, has made a request to purchase the subject Property to bring about the construction and sale of a new single-family house to modest income homebuyers through the City of Savannah's Housing Services Department Dream Maker 3 home purchase program; and

WHEREAS, NIA has requested that 10% of the purchase price be paid at closing and the remaining balance be due within twelve months or when the house is sold, whichever comes first; and

WHEREAS, the Authority may provide a priority to non-profit entities obtaining property for the production or rehabilitation of housing for persons with low or moderate incomes; and

WHEREAS, said proposal is consistent with the policies and objectives of the Chatham County/City of Savannah Land Bank Authority, Inc. and is in the best interest of the citizens of Savannah, Chatham County.

NOW, THEREFORE, BE IT RESOLVED BY THE CHATHAM COUNTY/CITY OF SAVANNAH LAND BANK AUTHORITY, INC. as follows:

- (1) The Authority approves the sale and transfer of property located at 1028 Demmond Street, Savannah, Georgia to Neighborhood Improvement Association, Inc. for redevelopment of residential housing in accordance with the City of Savannah's Dream Maker 3 Program for a sales price in the amount of \$20,000, subject to providing the minimum development requirements to include, but not limited to verification of funding for the project and meeting the Land Bank Affordability requirements; and
- (2) The Authority approves a 90% loan for the acquisition of the property with 10% down being paid at the time the property is purchased, and the remainder due within 12 months or when the house sells, whichever occurs first, and
- (3) The Authority's Chairperson or Director is authorized to execute such instruments as may be necessary to consummate said transfer and future sales and transfers.

This disposition action was approved by the affirmative vote of a majority of the members of the Authority present and voting.

Adopted this ____ day of _____, 2025.

**CHATHAM COUNTY/CITY OF SAVANNAH
LAND BANK AUTHORITY, INC.**

By: _____
Gregori S. Anderson, Chairman

Attest: _____
Tomeca McPherson, Secretary