



2025 – 2029
Five-Year Consolidated Plan
and
2025 – 2026 Annual Action Plan

DRAFT

For Public Comments

Department of Economic Development
Housing & Community Investment Division
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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

As an eligible participating jurisdiction (PJ), the City of Chattanooga receives grants (entitlement funds) from the U.S. Department of Housing and Urban Development (HUD) on an annual basis. These include Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). Emergency Solutions Grant (ESG) funds are received from the State of Tennessee through Tennessee Housing Development Agency (THDA). The funds are made available to assist in developing and maintaining a viable urban community, inclusive of low- and moderate-income citizens, through providing decent housing, a suitable living environment, expanded economic opportunities, and programs that address the needs of homeless and near-homeless persons.

Community Development Block Grant (CDBG)

The primary objective of the CDBG program is to develop viable urban communities. Funds can be used for a wide array of activities, including housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.

HOME Investment Partnership Program (HOME)

The HOME program provides funds for improved access to affordable rental and ownership housing for low and moderate-income households. HOME funds can be used for activities that promote affordable rental housing and homeownership, including reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.

Emergency Solutions Grant (ESG)

A grant program designed to provide essential social services to homeless individuals, help prevent homelessness, help improve the quality of existing emergency shelters for the homeless, to make additional shelters available, and meet the costs of operating shelters. Due to shifts in population thresholds related to the American Community Survey (ACS) data, the City is not eligible as a participating jurisdiction (PJ) for ESG. The grant is incorporated in the Plan's resources and associated goals because the City can receive ESG funding from the State. The State's recipient of ESG funds, THDA, has included Chattanooga in its list of cities eligible for a set-aside portion of their allocation. Historically,

THDA has, at minimum, endeavored to provide the same level of funding the City would have received from HUD

Purpose of the Consolidated Plan

HUD requires that participating jurisdictions (PJ) receiving federal entitlement funds complete a Consolidated Plan every three to five years that describes the PJ's affordable housing and community development priorities and multiyear goals, based on a needs assessment and market conditions analysis. The purpose of this Consolidated Plan is to provide guidance for decisions regarding the use of these federal funds.

The City of Chattanooga Five-Year Consolidated Plan consolidates into a single document the planning and application requirements for receipt of the entitlement funds over the five years, and an Action Plan for the first year of the Plan. The City of Chattanooga Department of Economic Development, through its Office of Housing and Community Investment (HCI), is the lead agency responsible for the development and implementation of this Plan.

This Plan consists of a five-year strategic plan outlining the proposed use of the funds, with goals and objectives for fiscal years (program years) 2025 – 2029 and the Annual Action Plan for FY 2025 – 2026. Sections in the Plan cover housing and homeless needs, analysis of the housing market, the 5-year strategy to address community needs, expected resources, a 1-year Action Plan, and accompanying documentation outlining citizen participation and public comments.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Through community and stakeholder input and the completion of a needs assessment and a market analysis, five priority needs and sixteen goals for the five-year Consolidated Plan period.

Priority Needs

1. Affordable Housing

- Expand Inventory of Affordable Housing Affordable Housing Opportunities
- Preserve Existing Affordable Housing Units
- Expanding Access to Affordable Housing

2. Public Support and Services

- Support and Services for low-income citizens
- Support and Services for at-risk households
- Support and Services for the homeless citizens

3. Non-housing Community Development

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- Public Facility and Infrastructure improvements

4. Economic Development

- Reduce Poverty through expanded economic opportunity
- Job creation/retention

5. Planning and Administration

- Grant and resources management

Under these priority needs, a range of goals, objectives and outcomes were formulated to address needs identified for homelessness, housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, special needs, and economic development. These include:

- Increase access to and supply of affordable rental housing for the City's low- and moderate-income households.
- Increase access to affordable homeownership opportunities for City residents.
- Increase the viability for potential homeownership opportunities.
- Increase the number and types of newly constructed or renovated homes available on the affordable housing market.
- Improve the condition of housing for low-income renters and homeowners.
- Preserve existing affordable housing stock.
- Provide housing services to special needs populations, including low-barrier housing for the homeless.
- Continue to collaborate with homeless providers to supply a continuum of services.
- Support services aimed at the prevention and elimination of homelessness.
- Provide funding for public/facility improvements, strategically coordinated with housing and community revitalization activities.
- Promote economic development activities by supporting businesses and individuals engaged in economic development activities.
- Improve access to information about affordable housing.
- Address zoning and other regulations that are counterintuitive to the preservation and production of affordable housing.
- Eliminate housing discrimination and bias toward affordable housing
- Address blight and disinvestment -help stabilize and restore the quality of life and housing conditions in low-income neighborhoods by alleviating danger from properties that are a threat to public health, substandard, and/or vacant.
- Convert blight to productive property

3. Evaluation of past performance

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The City of Chattanooga has a long history of successfully utilizing HUD funds, particularly the Community Development Block Grant, HOME Investment Partnership Program, and the Emergency Solutions Grant, to address targeted needs in the community.

HUD conducts an annual Consolidated Plan end-of-year review of the most recent year-end performance by the City of Chattanooga and provides a report with the results for each review. Additionally, the HUD Secretary determines that the grant recipient is in compliance with the statutes and has the continuing capacity to implement and administer the programs for which assistance is received. The most recent review, received June 2023, indicates the City of Chattanooga is in compliance with all requirements.

The City's performance has been consistent with the goals, objectives, and priorities in the City's annual plans and the five-year Consolidated Plan. Highly leveraged with local funding and resources, activities undertaken have improved housing conditions for owner-occupants and renters, created homeownership opportunities, assisted the homeless, eliminated blighting conditions, enhanced or improved services, and provided infrastructure and public facilities in lower-income neighborhoods.

For the past strategic plan, the City has been able to meet, surpass, or address many of the challenges, goals, and objectives outlined in the Consolidate Plan and Action Plan but has been challenged with realizing the anticipated goals for increased access to affordable housing and the preservation and production of affordable housing. Like many cities nationwide, the City is challenged with finding solutions and adequate resources to address the overwhelming and growing need for safe, decent, and affordable housing. With resources shrinking, collaborative efforts are even more critical to accomplishing not only the housing-related goals but the other goals. The City continuously works to identify additional resources to accomplish the Consolidated Plan goals as they are tied to sustainability for those who need it the most.

The City has and will continue to address this challenge using CDBG and HOME funds, along with other City initiatives such as the Payment in Lieu of Taxes (PILOT) program and the Voluntary Zoning Incentives (VIP) program. These are tools that have been available to incentivize partnerships that result in greater leveraging of resources and increased production and preservation of housing units and housing services.

4. Summary of citizen participation process and consultation process

HUD requires entitlement jurisdictions to provide opportunities for citizen participation in developing the Consolidated Plan. Also required by HUD, ECD staff developed the Citizen Participation Plan (CPP). The CPP gives details on how and when opportunities for citizen involvement are made available and on

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how notices of these opportunities and other related information are provided for the various stages of the Consolidated Plan development.

Conforming to the provisions of the Citizen Participation Plan, public input was gathered in multiple ways: public meetings, surveys, consultations with stakeholders, and services providers. Several public outreach events were held to make the public aware of the Consolidated Plan process and the value of their input. Four public forums were held at well-utilized recreation centers in LMI areas to gather the public's input on priorities for the Consolidated Plan. Two public meetings were also held to announce the results of the public input on priorities.

A community survey was distributed in various community and organizational meetings, placed in agencies' offices, distributed at public events with target populations, and posted on the City's website.

Public notices were published in the area's newspaper of general circulation - Chattanooga Times Free Press and in the Chattanooga News Chronicle, an area newspaper targeting the African American community. Several articles discussing the Plan and process appeared in the Chattanooga Times Free Press and other community papers. Notices were also widely distributed through the City's social media mediums. All of the dates, as well as details on additional public outreach efforts, are outlined in the Plan.

5. Summary of public comments

Comments received were from public meetings and surveys. Comments received included: concerns about the need for affordable housing for elderly, low to average income, and the homeless, providing facilities for seniors, helping people remain in their homes, increasing incomes, improved sidewalks, streets and lighting, safety in neighborhoods, and general questions about how individuals could qualify for funded programs. Over 100 Consolidated Plan Surveys returned and over 20 citizens participated in a priority-setting game at various locations.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were considered.

7. Summary

This document was developed through a process that included a significant community engagement component (made up of focus groups, workshops, and a public review period) along with extensive community data supplied by HUD, and local studies and plans. During the timeframe in which public meetings were being held and surveys were being solicited for the Consolidated Plan, other City-directed input meetings and surveys were being conducted. This includes community input meetings for RPA's Area Plan.

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Supplementing the data with other various sources of input from the community allowed the City to develop a plan that allocates the corresponding resources in the most efficient, effective, and impactful manner, ensuring the funds will be targeted to activities/programs/projects that can deliver the greatest benefit to the community.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Housing & Community Investment
HOME Administrator		Housing & Community Investment
ESG Administrator		Housing & Community Investment

Table 1 – Responsible Agencies

Narrative

The lead agency for the development of the Consolidated Plan is the Economic Development Department of the City of Chattanooga. The City also consulted with a number of other agencies including the Chattanooga Housing Authority, the City's community housing development organizations, and agencies involved in the local Continuum of Care to address homelessness.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Chattanooga works with a variety of agencies, organizations, and service providers in identifying local housing and community development needs. The City's consultations are achieved through ongoing relationships, meetings, special task forces, events like the Housing Connections Conference and partnering with stakeholders and actively involving citizens. Beginning in November 2024, area agencies, organizations and City departments rendering various types of services to the citizenry of Chattanooga were surveyed or interviewed to gather input for the 2025-2029 Consolidated Plan. These entities represent public and nonprofit agencies whose mission includes services to the elderly, the disabled, HIV/AIDS, alcohol and drug addiction, homelessness, health and social welfare, financial and philanthropic foundations. Consultations were conducted during one-on-one interview sessions and surveys with organizational representatives to ascertain the focus, activities, and needs of these service providers during the course of the Consolidated Plan to establish current and proposed type and level of services.

In addition to the stakeholder and community consultations, a variety of existing plans and reports were reviewed in preparing the Consolidated Plan - ensuring to align proposed goals with these other plans, where applicable.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

City of Chattanooga relevant agencies collaborate with local governmental and private housing

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providers, health, mental health, and service providers through multiple networks. As many service providers struggle with dwindling funding, collaboration and collective impact models are increasingly important to meet the needs of Chattanooga's low-to moderate-income citizens.

The City has a long history forging public and private partnerships working collaboratively to address issues that relate to housing and service needs in the community. Examples include the establishment of the Chattanooga Interagency Council on Homelessness (CICH), the City's hosting of the Housing Connection Conferences, and the collaborative partnership with nonprofit and for-profit housing providers and developers.

Chattanooga Housing Authority (CHA) - The City works closely with the Chattanooga Housing Authority, which organizes resources from the federal government to address the housing needs of the City's lowest income households.

Public and private partnerships - The City has ongoing collaborative relationships with housing providers, both non-profits and for-profit entries, including established community housing development organizations like Chattanooga Neighborhood Enterprise, Chattanooga Community Housing Development Organization, and Habitat for Humanity of Greater Chattanooga and numerous for-profit developers. Through these partnerships targeted clientele, other special needs populations, and the general low-income population.

Through the Continuum of Care process, the City maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Collaboration with the local Continuum of Care (CoC) is integral to the City's approach to addressing homelessness. City staff works actively with the Chattanooga Regional Homeless Coalition (CRHC), the regional Continuum of Care for the area, in addressing the needs of homeless person. The Chattanooga Regional Homeless Coalition coordinates federal Continuum of Care activities and the Chattanooga Interagency Council on Homelessness coordinates long term planning and project development.

The Manager of Community Development and the Director of the City's Homeless Services Division serve on the CoC Board of Directors. The City has provided CDBG and general fund resources to supplement Continuum of Care initiatives and distributes Emergency Solutions Grant funding to agencies that make up the membership of CRHC.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Performance standards and funding as well as policies and procedures for the administration of HMIS had been established through discussions and consultations with the Continuum of Care. Policies and procedures are provided to Continuum of Care members for review and comment, along with surveys requesting entities to rank priorities for ESG allocations. The Homeless Coalition has managed the community's Homelessness Management Information System (HMIS), a centralized assessment system that meets HUD requirements, since 1998, and works as a mentor agency for new HMIS sites.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CHATTANOOGA HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	One-on-one consultation and survey. CHA is the City's primary resource/partner providing affordable housing for very low- and low-income citizens.
2	Agency/Group/Organization	CHATTANOOGA NEIGHBORHOOD ENTERPRISE
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On-going one-on-one consultation as one of the City's major stakeholders and developers of affordable housing. The organization also participated in our Con Plan survey.
3	Agency/Group/Organization	HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On-going one-on-one consultation as one of the City's major stakeholders and developers of affordable housing.

4	Agency/Group/Organization	CHATTANOOGA COMMUNITY HOUSING ORGANIZATION, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On-going one-on-one consultation and survey participant. Provided input on capacity and wherewithal to partner with the City in increasing affordable housing inventory.
5	Agency/Group/Organization	CADAS
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Substance Abuse, in and out-patient care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and consultation, coordination of homeless services.
6	Agency/Group/Organization	Chatt Foundation
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On-going partnership and survey participant. Provided input on addressing homelessness. Partner in improving lives of families and individuals, moving them from vulnerable situations to living stable lives.

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7	Agency/Group/Organization	Salvation Army of Greater Chattanooga
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coordinates homeless services. On-going partnership and survey participant. Partner in improving lives of families and individuals, moving them from vulnerable situations to living stable lives.
8	Agency/Group/Organization	Episcopal Metropolitan Ministries
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coordinates homeless services. On-going partnership and survey participant. Partner in improving lives of families and individuals, moving them from vulnerable situations to living stable lives.
9	Agency/Group/Organization	BrightBridge Inc.
	Agency/Group/Organization Type	Housing Business and Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey participant, financier of affordable housing projects

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10	Agency/Group/Organization	Chattanooga Room in The Inn
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coordinates homeless services for women and children. On-going partnership and survey participant. Partner in improving lives of families and individuals, moving them from vulnerable situations to living stable lives.
11	Agency/Group/Organization	LifeSpring Community Health
	Agency/Group/Organization Type	Services-Children Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On-going partnership and survey participant. Partner in improving lives of families and individuals through health clinic for low-income/uninsured.
12	Agency/Group/Organization	HAMILTON COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On-going partnership and survey participant. Partner in improving lives of families and individuals.

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13	Agency/Group/Organization	The Launch Pad
	Agency/Group/Organization Type	Housing Services - Housing Services-Health Substance Abuse Services
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and consultation, coordination of homeless services.
14	Agency/Group/Organization	CHATTANOOGA REGIONAL HOMELESS COALITION
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On-going partnership and survey participant. Provided input on addressing homelessness. Partner in improving lives of families and individuals, moving them from vulnerable situations to living stable lives.
15	Agency/Group/Organization	HELEN ROSS MCNABB CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization provided input on capacity and wherewithal to partner with City in increasing affordable housing inventory.
16	Agency/Group/Organization	La Paz de Dios, Inc.
	Agency/Group/Organization Type	Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on capacity and wherewithal to partner with the City in increasing outreach to Latino population to determine needs and resources.
17	Agency/Group/Organization	SOUTHEAST TENNESSEE HUMAN RESOURCE AGENCY
	Agency/Group/Organization Type	Housing Services-homeless Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on addressing homelessness. Partner with City in increasing affordable housing inventory and services to homeless and homeless veterans.
18	Agency/Group/Organization	PARTNERSHIP FOR FAMILIES, CHILDREN AND ADULTS
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on addressing homelessness. Partner in improving lives for families and individuals, moving them from vulnerable situations to living stable lives.
19	Agency/Group/Organization	UNITED WAY OF GREATER CHATTANOOGA
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on addressing homelessness. Partner in improving lives for families and individuals, moving them from vulnerable situations to living stable lives.
20	Agency/Group/Organization	Benwood Foundation
	Agency/Group/Organization Type	Private Philanthropic Foundation Foundation

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information to assist in coordinating efforts to address affordable housing and community development. Major City partner, co-funder of multiple affordable housing projects.
21	Agency/Group/Organization	Southeast Tennessee Development District
	Agency/Group/Organization Type	Regional organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing interaction, survey and quarterly reports to establish coordinated strategy for improving economic opportunities for L/M citizens.
22	Agency/Group/Organization	Family Promise of Greater Chattanooga, Inc.
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coordinates homeless services. On-going partnership, provided input on addressing homelessness. Partner in improving lives for families and individuals, moving them from vulnerable situations to living stable lives.
23	Agency/Group/Organization	Urban League of Greater Chattanooga
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	On-going coordination on economic development and education services, major City partner.
24	Agency/Group/Organization	AIM Center
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and one-on-one discussions. Organization provides consumer-driven psychiatric rehabilitation services that enhance the recovery in the living, working, learning, and social environments and is a critical partner in addressing the needs of persons with mental illness.
25	Agency/Group/Organization	Homeless Health Care
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coordinates homeless services. On-going partnership, provided input on addressing homelessness. Partner in improving lives for families and individuals, moving them from vulnerable situations to living stable lives.

26	Agency/Group/Organization	Hamilton County Health Department
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	County Health Dept. Partners with the City to provide input and resources for community needs. Collaborative partner that participates with the City in the CoC.
27	Agency/Group/Organization	EPB
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Major Employer
	What section of the Plan was addressed by Consultation?	Broadband Initiatives
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Major City partner, provides ongoing input. Utility provider that launched America's first community-wide gig speed internet. Chattanooga is the state's only 100% fiber optic community-wide network. Helps bridge the Digital Divide through HCS EdConnect, which provides internet at no charge to qualifying Hamilton County Schools students and their families; the program serves more than 16,000 students who with their families represent nearly 28,000 Hamilton County residents.

Identify any Agency Types not consulted and provide rationale for not consulting

Any agencies conceivably related to programs/services/activities that will assist in successfully

addressing the needs identified in the plan were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Chattanooga Regional Homeless Coalition	The Chattanooga Homeless Coalition coordinates the application process for various organizations and the City to receive funding for the community. A consolidated application is submitted, which includes a single Continuum of Care application and requests from local nonprofit homeless service providers and the City. The goals of the Strategic Plan are coordinated with those of the Continuum of Care Program to promote communitywide commitment to the goal of ending homelessness.
PHA 5-Year Plan	Chattanooga Housing Authority	The 5-Year Plan addresses specific planning, inventory, maintenance and needs of the housing authority and the community which plays a major role in the local coordinated efforts in addressing the local housing needs outlined in the Strategic Plan.
2030 Comprehensive Plan	Regional Planning Agency	The Comprehensive Plan provides a local regional strategy to focus on neighborhoods and centers, and revise the codes and laws that govern development, including housing and community development in L/M neighborhoods.
Housing Action Plan	City of Chattanooga	The City of Chattanooga's Housing Action Plan - a strategic framework that lays out a path toward providing affordable, quality housing for every Chattanooga. The Housing Action Plan outlines how the City of Chattanooga will increase the supply of housing affordable to Chattanoogans, ensuring equitable access, through an approach that is practical and tailored to each neighborhood.
Historic River-to-Ridge Area Plan	Regional Planning Agency	Provides a general vision and policy guide for future physical development that seeks to balance growth (revitalization of centers/corridors and more diverse housing options) with protecting the area's established single-family residential communities, cultural history, and scenic assets.
People, Places, Paths	Regional Planning Agency	Assesses the current level and range of connectivity across Hamilton County, prioritize areas for building connectivity, identify physical barriers to building connectivity, begin to locate potential opportunities for building connectivity, and suggest ways in which this analysis can inform future planning projects.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Chattanooga coordinates efforts with other entities, the State and Hamilton County in addressing community development, economic development and housing needs. The City and Hamilton County are also cooperative partners in addressing and ending homelessness in the community.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Plan provides policies and procedures that assure that the public has adequate notice and opportunities to provide input into the development of the Consolidated Plan. Generally, it provides for appropriate notice prior to public meetings and accommodations for persons with disabilities. Conforming to the provisions of the Citizen Participation Plan, there were several public outreach events held to make the public aware of the Consolidated Plan process and the value of their input during the process. Surveys were one method used to question the public on the most effective ways to get information to them about the Consolidated Plan and other HUD programs. Three Consolidated Plan public forums were held to gather the public's priorities for the Consolidated Plan. Two of the meetings were held at well utilized recreation centers in LMI areas and one was held virtually via Google Meet. Two public meetings were held to provide update on survey results and priorities. One was held at a recreation center in an LMI area and the other was held virtually via Google Meet. Additionally, regular e-mail communications were sent to stakeholders with information about upcoming meetings and opportunities for input. Information was also available on the City's webpage outlining the entirety of the Consolidated Plan planning process. The public could access information about the Plan, view the Draft, learn about upcoming public meetings, take the Community Needs Assessment Survey, submit comments, and view relevant resource materials that informed the Consolidated Plan Needs Assessment and Market Analysis. A rendering of this webpage can be found in the appendices. Finally, a copy of the Draft of the Consolidated Plan, Action Plan, Analysis of Impediments, Citizen Participation Plan, and all appendices was made available on-line and at the Department of Economic and Community Development for the during the 30-day public comment period. All comments received during the citizen participation period were considered when developing the priorities and goals for the Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	Notice for Public Meetings being held on 11-18-24, 11-19-2024, 11-20-2024. The public notice also contained an invite to partake in a survey for the Consolidated Plan development.	Summary of comments are listed under individual public meetings.	None	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Informational fliers, public meeting dates, and survey invitations were emailed out to the Economic Development mailing list, listed on City's Announcements page, and posted on Facebook.	Summary of comments are listed under individual public meetings.	None	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	Public Meeting held on Nov. 18, 2024, at the South Chattanooga Community Center. The purpose of the meeting was to engage the public about the City's FY 25-29 Consolidated Plan development and garner feedback on plan priorities. Seven individuals attended the public meeting.	Attendees provided insights on developing plan priorities with the majority of attendees listing Affordable Housing as a top priority.	None	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	Public Meeting held on Nov. 19, 2024, at the Avondale Community Center. The purpose of the meeting was to engage the public about the City's FY 25-29 Consolidated Plan development and garner feedback on plan priorities. Twelve individuals attended the public meeting.	Attendees provided insights on developing plan priorities with the majority of attendees listing Affordable Housing as a top priority. C I would like to see a category specifically addressing senior housing needs. That is my top priority.R You could list it either under the Housing (for special needs) or Public Services (for senior services) categories. C That data on income for the Avondale area, I would like to see an updated area median income. Seniors in the East Chattanooga area are being put out of their homes. When you are building in	None	

Consolidated Plan

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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	Public Meeting held on Nov. 20, 2024. This meeting was held virtually via Google Meet. The purpose of the meeting was to engage the public about the City's FY 25-29 Consolidated Plan development and garner feedback on plan priorities. Ten individuals attended the public meeting.	Attendees provided insights on developing plan priorities with the majority of attendees listing Affordable Housing as a top priority.	None	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Newspaper Ad	Non-targeted/broad community	Notice for public meetings on 1-30-2025 and 2-3-2025. The purpose of the public meetings is to provide a summary on the input and data gathered, and discuss how these will be used to establish objectives, priorities, and focuses in the Consolidated Plan.	Summary of comments are listed under individual public meetings.	None	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community	Public Meeting held on Feb 3, 2025. The meeting was held virtually using Google Meet. The purpose of the meeting was to provide a summary on the input and data gathered, and discuss how these will be used to establish objectives, priorities, and focuses in the Consolidated Plan. Twelve individuals attended the public meeting. Five individuals attended the meeting.	General questions were received regarding the annual CDBG application process.	None	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing Needs

Chattanooga has a lower income level than its surrounding county. Of its 62 census tracts, 19 have over 50% low/moderate-income (LMI) households. All LMI and Racially/Ethnicly Concentrated Areas of Poverty (R/ECAP) census tracts are within Chattanooga, including tracts 11, 12, 13, 16, 19, 25, 26, 113.26, 114.44, 114.45, 122, and 123. Additionally, tracts 4, 16, 19, 20, 31, 123, and 124 are Opportunity Zones in Tennessee.

The Needs Assessment evaluates housing, homelessness, community development, and special needs using data from HUD's Comprehensive Housing Affordability Strategy (CHAS) and the American Community Survey (2016-2020). It prioritizes needs for the Strategic Plan and resource allocation. Data sources include the City's 2023 Housing Action Plan, Chattanooga Housing Authority's Five-Year Plan, Chattanooga Homeless Coalition's Continuum of Care Plan, the Historic River to Ridge Area 3 Plan, and the Regional Planning Agency's 2030 Comprehensive Plan.

Housing Problems

HUD identifies four key housing problems: substandard housing (lack of complete kitchen/plumbing), overcrowding, and cost burden. Cost burden is Chattanooga's most significant issue, affecting 27,448 households below 80% Area Median Income (AMI). Among them, 74% are in the extremely low (0-30% AMI) or low-income (30-50% AMI) categories, with 71% being renters. Of the 19,390 cost-burdened renter households, 74% are low-income.

Overcrowding affects over 990 households, while more than 1,008 lack complete kitchen or plumbing facilities.

Public Housing Needs

The Chattanooga Housing Authority (CHA) provides housing for low-income individuals through its Public Housing and Housing Choice Voucher (HCV) programs. As of May 31, 2020, 3,197 applicants were on the public housing waitlist, with 58% needing one-bedroom units. The HCV waitlist, last opened in January 2020, received 4,873 applications, from which 1,500 were randomly selected. The highest demand remains for one-bedroom units.

Homeless Needs

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Chattanooga’s homeless population faces challenges related to housing, healthcare, and social services. The 2023 Point-in-Time count identified 1,735 homeless individuals across 1,463 households, with 259 sheltered and 1,467 unsheltered.

Non-Homeless Special Needs

Non-homeless special needs populations include the elderly, individuals with disabilities, victims of domestic violence, and persons with HIV/AIDS. These groups require supportive services to maintain stability and independence.

Community Development Needs

Non-housing community needs include parks, community centers, sidewalk and street improvements, vacant property management, and public services such as senior, youth, and employment programs. Needs are determined through public and stakeholder consultations as part of the Consolidated Plan and other local planning processes.

Data Source: 2016-2020 ACS - 2023 data

Area	Census Tract	Percentage L/M	Race/Ethnicity			
			White	Black	Hispanic	Asian
Orchard Knob, Avondale	4	75.53%	11.0%	85.0%	3.0%	
Fortwood	11	55.41%	36.0%	57.0%	3.0%	
Glenwood	12	59.19%	25.0%	71.0%	1.0%	
East Lake, Ridgedale	13	80.19%	33.0%	29.0%	34.0%	1.0%
Westside	16	81.53%	24.0%	69.0%	1.0%	
South Chattanooga, Alton Park, Piney Woods	19	73.04%	13.0%	75.0%	6.0%	
Clifton Hills,	23	66.96%	50.0%	9.0%	36.0%	
Cedar Hill, East Lake	24	72.12%	47.0%	10.0%	37.0%	1.0%
East Lake	25	83.64%	21.0%	34.0%	40.0%	
Oak Grove	26	70.31%	14.0%	28.0%	58.0%	
Ridgeside	29	50.94%	46.0%	45.0%	3.0%	
Brainerd Park	30	50.51%	42.0%	30.0%	17.0%	6.0%
Marimont	34	65.63%	52.0%	22.0%	22.0%	1.0%
Liles Addition - check w/Sandra	113.26	51.44%	27.5%	66.0%	5.5%	6.5%
Eastdale	114.44	65.78%	17.0%	77.0%	3.00%	1.0%
Edgemont Forest, Shepherd	114.45	56.00%	31.0%	52.0%	11.00%	1.0%
Avondale, East Chattanooga	122	81.66%	14.0%	72.0%	14.0%	1.0%
Amnicola, East Chatt, Glass Farm	123	61.11%	30.0%	55.0%	8.0%	1.0%
ML King, Fortwood	124	56.24%	73.0%	14.0%	6.0%	4.0%

Low-Income Census Tracts and Demographics

Low-Income Census Tracts and Demographics

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The following information can serve as a reference in considering information in this section and other parts of the plan.

The following income categories are referenced throughout the plan and used in determining eligibility for assistance under HUD funded programs:

- Extremely low – households with income less than 30 percent of area median income (AMI)
- Very low – households with income between 30 and 50 percent of AMI
- Low – households with income between 51 and 80 percent of AMI
- Moderate – households with income between 81 and 120 percent of AMI
- Above moderate – households with income above 120 percent of AMI

For FY 2024, HUD established \$92,100 as the Area Median Income (AMI) for Chattanooga for a family of four. Income categories for CDBG-funded activities are calculated by HUD based on AMI. After adjustments, the HUD low-income limit (50% AMI) for a family of four is \$43,750.

Key factors from the data represented below include:

- City of Chattanooga population increased an estimated 4% from 2009 to 2020
- Housing cost burden is the most common housing problem in Chattanooga.
- 35,605 households in Chattanooga, or 46% of all Chattanooga households, are at or below 80% Area Median Income (AMI) and 35.6% experience housing cost burden.

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- 961 households at or below 80% AMI experience overcrowding or severe overcrowding.

The majority of these households (95%) are renters.

- 9,355 households - renters and owners in the 0-50% AMI income group experiencing one or more housing problems.
- Small related households (those with 2-4 related members) account for 23% of cost burdened households in the extremely low-, low-, and moderate-income groups, while elderly households (those headed by a person who is at least 62 years of age) account for 34% of cost-burdened households in these income groups.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	174,480	181,370	4%
Households	70,235	77,170	10%
Median Income	\$40,177.00	\$47,165.00	17%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,990	10,035	14,580	7,890	33,695
Small Family Households	2,525	2,610	4,405	2,270	14,785
Large Family Households	535	400	609	418	1,340
Household contains at least one person 62-74 years of age	2,352	2,880	3,180	1,975	7,629
Household contains at least one person age 75 or older	1,340	1,980	1,785	890	3,179
Households with one or more children 6 years old or younger	1,569	1,334	1,842	735	2,754

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	275	305	239	65	884	25	10	70	19	124
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	205	110	54	439	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	220	124	129	48	521	15	0	15	0	30
Housing cost burden greater than 50% of income (and none of the above problems)	4,415	1,445	440	34	6,334	1,230	1,015	325	150	2,720
Housing cost burden greater than 30% of income (and none of the above problems)	1,045	2,710	2,865	715	7,335	630	925	1,600	630	3,785

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,045	0	0	0	1,045	250	0	0	0	250

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,980	2,085	925	199	8,189	1,265	1,025	405	170	2,865
Having none of four housing problems	3,495	3,960	7,010	3,485	17,950	1,250	2,960	6,235	4,029	14,474
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,485	1,485	1,035	4,005	184	419	719	1,322
Large Related	405	225	164	794	10	0	54	64
Elderly	1,399	1,295	509	3,203	1,190	1,090	673	2,953

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	2,645	1,655	1,845	6,145	520	388	529	1,437
Total need by income	5,934	4,660	3,553	14,147	1,904	1,897	1,975	5,776

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	545	545	130	230	0	360
Large Related	0	0	100	100	10	0	4	14
Elderly	1,009	465	174	1,648	760	610	193	1,563
Other	0	2,295	655	2,950	345	0	0	345
Total need by income	1,009	2,760	1,474	5,243	1,245	840	197	2,282

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	260	284	174	44	762	15	10	15	0	40
Multiple, unrelated family households	30	50	55	4	139	0	0	4	0	4
Other, non-family households	25	0	39	54	118	0	0	0	0	0
Total need by income	315	334	268	102	1,019	15	10	19	0	44

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

There are 26,897 householders living alone in Chattanooga. 36% (9,599) of these households consist of a person age 65 or older living alone (2020 DEC Profile). Single-person households potentially requiring housing assistance include low- and moderate-income individuals, seniors, disabled persons, domestic violence victims, and others.

Analysis of the data for Chattanooga show there are fewer households with children, an aging population, an increase in households consisting of persons living alone and smaller household sizes - all indicating the need for smaller houses, low maintenance, and a greater variety of housing types.

Different family types want different housing types, and most of our construction delivers either single-family detached homes or large apartment buildings. Smaller projects such as townhomes or duplexes make up a very small portion of residential building permits.

While detached single-family homes will continue to be Chattanooga’s primary housing choice option, two main housing drivers (Baby Boomers/Generation Y) representing over 60% of the population will present a growing demand for apartments and smaller housing units located in communities with more convenient access to daily needs.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

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Based on 2023 American Community Survey 1-year Estimates, approximately 14% of the 184,580 individuals in Chattanooga identify with a disability. Thirty-two percent (32%) of residents over the age of 65 identify with a disability.

Through its Family Violence Center, Partnership for Families Children and Adults provided services to 1,731 victims of domestic violence, victims of sexual assault and elder abuse through a 24/7 crisis hotline, shelter, crisis counseling, forensic exams, court advocacy transitional housing, immigration advocacy, and other wrap around services and resources.

Of 3,197 applicants on the CHA LIPH Waitlist, 157 (5%) identify as disabled, while 823 (43%) of the 1,915 households in LIPH occupied units are identified as disabled.

In the 2024 Point-in-Time count 975 individuals, which consisted of 787 households, were identified.

Determining the number of persons needing supportive housing in the community and targeting a population that can most benefit from a particular type of housing or living arrangement is an extremely difficult proposition as the disabilities vary so greatly. Chattanooga has a number of non-profit organizations through which an array of services, education, and housing opportunities are provided to adults and children. The City partners collaboratively with many of these entities, for-profit developers, and local philanthropic organizations to address housing needs for these citizens.

What are the most common housing problems?

The most common housing problem in Chattanooga is housing cost burden. HUD defines any household which spends more than 30% of its gross income on housing as cost-burdened, and any household that spends more than 50% of its gross income on housing as severely cost

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burdened. According to the data presented in Tables 5 and 6, there are 27,448 households in Chattanooga at or below 80% AMI that experience a housing cost burden (30-50% income is spent on housing costs) or a severe housing cost burden (more than 50% of income spent on housing costs).

Of these cost-burdened households, 71% are renters and 29% are owners. Most cost-burdened households (73.8%) are in the extremely low-income group (0-30% AMI) and the very low-income group (>30-50%), 78% are renters. The split between the extremely low-income group and the very low-income group is nearly even, 36.8% and 37% respectively. The frequency of the problem decreases at the low-income level with 26.2% of cost-burdened households in the >50-80% AMI group.

The second most common housing problem in Chattanooga is substandard housing. A total of 10,685 households at or below 80% AMI in Chattanooga experience substandard housing which lacks complete kitchen or plumbing facilities. Of these households, 75% are renters, and 66% are extremely low-income (0-30% AMI) or low-income (>30-50% AMI) renters. This is followed by overcrowding.

A total of 1,063 households at or below AMI (renters and owners) experience overcrowding or severe overcrowding. Of these households, 96% are renters and 4% are owners. On a positive note, this impacts only 3% of the 35,605 households in Chattanooga at or below 80% Area Median Income (AMI).

Based on the data in this section, housing cost burden for Small Related Households and Other Households is a primary issue followed by substandard housing, (lacking complete plumbing or kitchen facilities) and then overcrowding. These issues are very close in number of low-income

households.

Data from the Chattanooga Housing Authority's LIPH waiting list for one and two-bedroom units for 2019, show applicants for one-bedroom units represented 58% of the applicant population as compared to only 51% in 2014. Similarly, regarding two-bedroom units, the percentage of waiting list applicants increased from 26% in 2014 to 28% in 2019. In contrast, LIPH waiting list data show a decline in the demand for three-bedroom units with a drop from 19% in 2014 to 13% in 2019.

Are any populations/household types more affected than others by these problems?

Extremely low-income households, renters and owners, are most affected by housing problems, experiencing one or more housing problems. The occurrence of housing problems generally decreases with increasing income.

Elderly households (those headed by a person who is at least 62 years of age) account for 34% of cost-burdened households in the extremely low-, low-, and moderate-income groups, while small households (those with 2-4 related members) account for 23% of cost burdened households in these groups. Of households at or below 80% AMI experiencing crowding, 96% are renters and 75% are single-family households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low income individuals and families who are currently housed but are at imminent risk of becoming homeless include those households experiencing severe housing cost burden and those currently living "doubled-up" with friends or family. Those at risk of homelessness need

access not only to affordable housing, but potentially also transportation, employment, medical assistance, substance abuse and mental health services, and information about available assistance and services.

Placement into Permanent Housing

A lack of affordability is also a characteristic leading to housing instability. Cost burdens make it less likely that a household will be able to pay their rent or mortgage and thus would face a higher risk of homelessness due to eviction or foreclosure.

Households, both individuals and families with children, in the extremely low-income group are at high risk of becoming homeless due to limited or lack of income, or high housing cost burden. Job loss, which always results in a drastic reduction in income, is the leading cause of homelessness. Additionally, a shortage of affordable housing, further increases the risk of homelessness for individuals and families with children in the extremely low-income group. The Chattanooga Regional Homeless Commission (CoC) conducted the 2024 Point-in-Time count. Though their count covers a multi-county region, the vast majority of those counted reside in the City of Chattanooga. A total of 975 homeless individuals, 103 children were counted as part of the local Point-in-Time Count. The City and agencies in the Continuum of Care have focused homeless prevention resources on diverting households that are at the most imminent risk of homelessness from entering the homeless services system. Prevention providers have agreed their common aim is to stabilize such households and improve their housing stability to avoid future housing crises.

Rapid Re-Housing is a critical strategy for ending homelessness for households, especially those with children. As part of the Housing First model, the Chattanooga community also embraces

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rapid re-housing interventions that connect people experiencing homelessness with permanent housing as quickly as possible through a personalized assistance package that may include time limited financial aid or targeted supportive services. An emphasis on rapid re-housing reduces the amount of time an individual or family experiences homelessness. Rapid re-housing program recipients tend to experience homelessness due to an episodic financial or medical crisis that resulted in the loss of housing. Most program recipients require short-term assistance so the individual or family can return to permanent, stable housing. Continuum of Care partners are working to develop more housing opportunities for families who are experiencing homelessness to rapidly move them to stable housing.

Chattanooga supports housing stability and homelessness prevention. For people experiencing homelessness chronically, the City recommends increasing supportive housing capacity by aligning organizations for funding opportunities. To support rapid re-housing efforts and homelessness prevention, the City has been exploring further incentives for developers to build affordable housing units and increasing specialized job fairs to link people exiting homelessness with employers

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

City of Chattanooga government does not provide estimates of at-risk populations.

Data on Chattanooga's homeless population is tracked through the Homeless Management Information System (HMIS), a federally mandated on-line data system for all dedicated homeless, prevention, and housing programs who receive CoC funding. The HMIS collects data on the provision of housing and services to homeless individuals and families and persons at

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risk of homelessness.

The Chattanooga CoC utilizes HUD's official definition of homelessness, including the at-risk definition, as required by the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act), which definition was updated on December 5, 2012. The criteria for defining at-risk of homelessness are as follows:

Category 1- Individuals and Families

An individual or family who:

- (i) Has an annual income below 30% of median family income for the area; AND
- (ii) Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless definition"; AND
- (iii) Meets one of the following conditions:
 - (A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR
 - (B) Is living in the home of another because of economic hardship; OR
 - (C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR
 - (D) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
 - (E) Lives in an SRO or efficiency apartment unit in which there reside more than

Demo

2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR (F) Is exiting a publicly funded institution or system of care; OR

(G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved

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Category 2 – Unaccompanied Children and Youth

A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another Federal statute

Category 3 – Families with Children and Youth

An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The housing characteristics most commonly linked with instability and an increased risk of homelessness include high cost burden (the gap between income and the high cost of housing), a tight rental market, and a shortage of affordable housing. These are further compounded by job loss, high unemployment rate and personal circumstances such as health conditions, mental illness, substance abuse, and trauma.

Housing cost burden is the most common housing problem in Chattanooga and the primary cause of housing instability. As demonstrated in the Market Analysis section of this plan, and

Demo

local market data there is considerable shortage of rental units that are affordable to extremely low- and low-income households. The issue of cost burden is exacerbated by old housing stock, which is especially prevalent in the areas where lower-income households are concentrated.

61% of Chattanooga's housing stock is over 40 years old, built before 1979 and lacks weatherization and energy-efficiency upgrades that could substantially lower utility bills for both renters and homeowners. Old housing stock in need of critical repairs (for instance, units with plumbing or electrical issues) can cause additional financial hardship for homeowners.

Discussion

Cost burden and extreme cost burden are the most common housing problems across all lower income households in Chattanooga, both renter and owner. The lower the income of the household, the more extreme the cost burden. More Chattanoogaans are feeling increasingly squeezed, experiencing severe cost burdens for housing. This applies to both renters and homeowners. The cycle prevents families from attaining economic stability and opportunities that secure, affordable housing provides.

There is also some concern with lack of complete plumbing and kitchen facilities, but these conditions are not widespread. As a proxy for housing conditions, lack of complete kitchen or plumbing facilities does not tell the entire story. Many units with complete kitchen and plumbing facilities may not be habitable. Overcrowding is also a common problem in many lower income households

As indicated in this section, Chattanooga has a need for affordable units suitable for all household types, including owners and renters, and various family sizes. Additionally, there is a need for preservation of existing affordable units, and for rehabilitation of owner-occupied

Demo

units including energy efficiency improvements and home repair. Finally, the lack of affordable units combined with other factors such as job loss creates a need for homeless prevention services.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. The data in this section summarizes the rates at which households experience housing problems by race, ethnicity, and income.

The four housing problems are: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than one person per room), and cost burden where more than 30% of income is spent on housing costs.

The income levels are defined as follows:

- Extremely low – households with income less than 30 percent of area median income (AMI)
- Very low – households with income between 30 and 50 percent of AMI
- Low – households with income between 51 and 80 percent of AMI
- Moderate – households with income between 81 and 120 percent of AMI
- Above moderate – households with income above 120 percent of AMI

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,915	3,070	0

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Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	3,230	1,030	0
Black / African American	3,889	1,690	0
Asian	25	0	0
American Indian, Alaska Native	30	10	0
Pacific Islander	0	4	0
Hispanic	609	120	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Race	Number	Percentage
White alone (not Hispanic)	101,964	55.76
Black or African American alone (not Hispanic)	51,870	28.37
American Indian and Alaska Native alone (not Hispanic)	84	0.05
Asian alone (not Hispanic)	4,276	2.3
Native Hawaiian and Other Pacific Islander alone (not Hispanic)	92	0.05
Some other race alone (not Hispanic)	738	0.4
Two or more races (not Hispanic)	6,797	3.71
Persons of Hispanic Origin	17,011	9.3
Total	182,832	
2023 ACS 5-year Estimates		

Race Data

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,735	3,290	0
White	3,055	1,535	0
Black / African American	3,104	1,495	0
Asian	120	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	25	0	0
Hispanic	299	199	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,805	8,770	0
White	3,115	4,955	0
Black / African American	2,074	3,174	0
Asian	119	58	0
American Indian, Alaska Native	25	25	0
Pacific Islander	0	0	0
Hispanic	289	374	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,710	6,174	0
White	1,025	3,589	0
Black / African American	434	1,840	0
Asian	44	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	28	310	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Using the HUD definition - a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole, the CHAS data show that there is no disproportionately greater need among the racial and ethnic groups in Chattanooga.

While the proportion of whites to other races is still large, the population trend shows a shifting as industry diversifies and employee immigration continues. The downtown area consists of several historically black communities and a small concentration of Latinos.

All racial groups fall close to the jurisdiction-wide percentages (less than 10% variance).

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The 2016-2020 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,245	4,745	0
White	2,640	1,625	0
Black / African American	2,934	2,635	0
Asian	25	0	0
American Indian, Alaska Native	30	10	0
Pacific Islander	0	4	0
Hispanic	514	210	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,110	6,920	0
White	1,520	3,075	0
Black / African American	1,255	3,350	0
Asian	105	15	0
American Indian, Alaska Native	0	10	0
Pacific Islander	25	0	0
Hispanic	155	349	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,330	13,245	0
White	855	7,205	0
Black / African American	273	4,982	0
Asian	15	159	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	0	0
Hispanic	129	539	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

Demo

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	369	7,514	0
White	230	4,374	0
Black / African American	128	2,140	0
Asian	4	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	340	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Using the HUD definition - a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole, the CHAS data show that there is no disproportionately greater need among the racial and ethnic groups in Chattanooga.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This table displays cost burden information for the jurisdiction and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%, severe cost burden (more than 50%), and no/negative income.

Based on the data in Table 17, of those with cost burdens (30-50%) 50.1% are White, 40.3% Black/African American, 1.4% Asian, and 4.2% Hispanic. Those with severe cost burden (more Than 50%) 49% are White, 42% are Black/African American, 1.6% are Asian, and 5.7% are Hispanic.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	52,975	12,960	9,945	1,305
White	35,395	6,495	4,870	434
Black / African American	13,345	5,219	4,174	620
Asian	1,095	183	160	0
American Indian, Alaska Native	60	35	30	0
Pacific Islander	4	0	25	0
Hispanic	1,974	539	565	70

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Demo

Race	Number	Percentage
White alone (not Hispanic)	101,964	55.76
Black or African American alone (not Hispanic)	51,870	28.37
American Indian and Alaska Native alone (not Hispanic)	84	0.05
Asian alone (not Hispanic)	4,276	2.3
Native Hawaiian and Other Pacific Islander alone (not Hispanic)	92	0.05
Some other race alone (not Hispanic)	738	0.4
Two or more races (not Hispanic)	6,797	3.71
Persons of Hispanic Origin	17,011	9.3
Total	182,832	
2023 ACS 5-year Estimates		

Race Data

Discussion:

Black households are disproportionately cost burdened, based on the data. Of the 9,945 households paying more than 50% of their income for housing, 42% are Black, while they make up just over 28% of the population. This percentage is disproportionately higher than other race categories. However, it was 46% in 2020, so this disproportionality has been reduced.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The data show disproportionately greater need for Hispanics, Asians, and American Indian groups. However, review of census data and other indicators demonstrates that Chattanooga's LMI census tracts are disproportionately comprised of minority households.

Consequently, these areas also have disproportionately less access to amenities such as higher performing schools and school choice, transportation, gainful employment, adequate, affordable housing, and choice neighborhoods. Therefore, for Chattanooga, the disadvantaged populations represent a majority of Chattanooga's low- and moderate- income population.

If they have needs not identified above, what are those needs?

Per the data supplied by HUD in the development of this Plan, the needs have been identified in this section of the Plan.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

High concentrations of Blacks and Hispanics do occur in the low-income census tracts, with Hispanics presenting highest in census tracts 13, 23, 24, and 26.

NA-35 Public Housing – 91.205(b)

Introduction

The Chattanooga Housing Authority (CHA) provides subsidized housing and related housing services primarily to low-income individuals in Chattanooga. The CHA is a public body corporate and politic with a seven-member Board of Commissioners. The Mayor of Chattanooga appoints the Board of Commissioners. However, the Housing Authority has complete administrative authority and it recruits and employs approximately 140 personnel.

The CHA provides public housing opportunities and related housing services through its Low-Income Public Housing Program to individuals and families of low, very low, and extremely low income in Chattanooga. The CHA also provides subsidized housing opportunities through its Housing Choice Voucher Program to individuals and families of very low and extremely low income throughout Hamilton County, TN.

Summary of State of Public Housing (At the Time of This Report)

- CHA removed from HUD’s list of troubled agencies in late 2011.
- CHA’s total annual operating budget: \$65 million
- Number of Housing Choice Vouchers (HCV): 3,652
- HCVP Occupied Units: 3,296
- Budget for Housing Choice Voucher Program: \$40 million
- HCVP Family Self-Sufficiency Program participants: 79
- HCV Program new homeowners: 10 since 2020.
- HCVP Waiting list: 2,106
- HUD subsidy for LIPH in 2015: \$8 million
- Capital fund for LIPH in 2011: \$5 million
- CHA’s Low-Income Public Housing (LIPH) number of units: 1,656
- LIPH Occupancy: 2,189 households
- LIPH waiting list: 1,340 families;
- Project-Based Vouchers: 629

Demo

Funding for the Agency’s operation comes from rental income and annual subsidy, in the form of operating and tenant-based assistance funds from HUD. The Agency also receives Capital Funds on an annual basis from HUD. Periodically, the Agency also applies for funds from HUD and City’s Community Development Block Grant (CDBG) program to finance various programs, modernization improvements and redevelopment efforts.

The default data used in this section is based on reports from Public Housing Authorities (PHAs) to HUD. Missing values do not necessarily mean a zero value but may mean that the PHA did not report on the field. More current data is included following the default data. This has been a period of great transition in the affordable housing industry. HUD has urged housing authorities to convert traditional public housing properties to the Rental Assistance Demonstration Program (RAD), enabling housing authorities to assume debt on the value of the property’s land and buildings, which is prohibited in the traditional public housing setting. Additionally, the Low-Income Housing Tax Credit Program administered by Tennessee Housing Development Agency has become increasingly important as public housing properties age and renovation is needed to preserve the affordable units long into the future. The following information provides an overview of the available affordable housing associated with the CHA.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,515	3,221	202	2,970	29	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,213	10,162	8,598	10,171	12,929	0
Average length of stay	0	0	5	5	3	5	0	0
Average Household size	0	0	1	2	1	2	1	0
# Homeless at admission	0	0	4	33	1	32	0	0
# of Elderly Program Participants (>62)	0	0	491	463	105	351	4	0
# of Disabled Families	0	0	570	822	61	749	9	0
# of Families requesting accessibility features	0	0	2,515	3,221	202	2,970	29	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	219	622	103	501	14	0	0
Black/African American	0	0	2,284	2,586	99	2,457	14	0	0
Asian	0	0	2	4	0	4	0	0	0
American Indian/Alaska Native	0	0	3	5	0	4	1	0	0
Pacific Islander	0	0	7	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	41	57	9	48	0	0	0
Not Hispanic	0	0	2,474	3,164	193	2,922	29	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There are 199 fully 504 compliant units of various bedroom sizes in the properties that the CHA and Envolve manage. This number exceeds the number of units required by HUD. The CHA is able to readily install audio/visual equipment into any unit as required by a resident who is hearing/visually impaired. The CHA continues to document, maintain and enhance its responsiveness to the needs of individuals with disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

A review of the CHA's Low-Income Public Housing waiting lists indicates that 39% of the applicants are seeking a 1 BR unit, 43% are seeking a 2 BR unit, 13% are seeking a 3 BR unit, 4% seeking a 4 BR unit, and less than .1% seeking a 5 BR unit. The applicants for one-bedroom units in 2020 represented 58% of the applicant population, so there is evidence of a 19% decrease in demand for 1 BR units in 2024. With regard to 2 BR units, the percentage of waiting list applicants rose from 28% in 2020 to 43% in 2024. In contrast the waiting list data show a drop in demand for 3 BR units remain static at 19% in 2020 and 2024. The supply of 4 and 5 BR units exceeds the waiting list demands. The CHA's portfolio by bedroom size appears adequate to respond to the needs of the applicants. In the Housing Choice Voucher Program, the most immediate need is for 1 BR units. Many of the applicants seeking 1-BR units are assisted with case management services. The case managers report the difficulty in finding the units, which is demonstrated in many requests for voucher extensions. Although there are not many families who require 5 BR and 6 BR units, it is difficult to find homes of that size in Hamilton County. Similarly, applicants seeking these larger units seek voucher extensions more often than those applicants seeking 2 BR and 3 BR units.

How do these needs compare to the housing needs of the population at large

Data indicate 26.8% percent of low-income households are Small Family Households compared to 4.3% for Large Family Households, and of total low-income 38% contain at least one person over 62 years of age. Comparatively, the number/percent of low-income households with one or more children 6 years old or younger is 4,745/13.3%.

Discussion

Affordability

Demo

Income data in both the Low-Income Public Housing and Housing Choice Voucher Programs indicate that well over 90% of the residents and participants have annual incomes below 50% AMI, with a majority with incomes of less than 30% AMI.

Supply

In order to increase the supply of deeply affordable housing in Chattanooga and Hamilton County, the CHA has partnered with private developers who combine opportunities for Low Income Housing Tax Credits with CHA's Project-Based Vouchers to develop new affordable housing options. Examples include Chestnut Flats and the Flats at 58. The CHA is closing in on its cap of 20% of its Housing Choice Voucher Program for use in Project-Based Voucher environments. HUD will need to increase the cap to continue this type of collaboration.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Chattanooga Regional Homeless Coalition (CRHC) is a 501(c)3 nonprofit leading efforts to end homelessness in Southeast Tennessee through collaboration with service providers, people with lived experience, government, education, businesses, faith-based groups, and community advocates. This collaboration strategically aligns resources to serve all experiencing homelessness.

CRHC organizes the annual Point-in-Time (PIT) Count. The 2024 PIT Count (January 23, 2024) in Hamilton County, TN, found 783 persons experiencing homelessness: 31 unaccompanied youth (18-24), 143 with a mental health diagnosis, 29 domestic violence survivors, and 41 veterans. 543 were unsheltered, and 240 were sheltered.

CRHC also administers the By Name List (BNL), a real-time registry of individuals experiencing homelessness. As of March 10, 2025, the BNL indicated 1,253 persons experiencing homelessness in Hamilton County, including 1,092 adults and 161 children.

Chattanooga's plan to end homelessness focuses on moving people into housing with support, shifting from managing discomfort to ending homelessness through permanent housing. The City's homeless response system is guided by principles of Self-Sufficiency, Proactiveness, Accessibility, Equity, and Trauma-Informed care.

The plan is driven by values of Collaboration, Innovation, Expertise (of those with lived experience), Prevention, Support (safe living spaces), and Impact (data-driven evaluation).

To meet its goals, the community embraces a Housing First model providing permanent housing and case management before addressing other root causes. This includes Rapid Re-Housing interventions that quickly connect people with permanent housing through personalized assistance, reducing the time spent homeless, often due to financial or medical crises.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	543	240	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	13	28	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	8	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Demo

All Households	Emergency Shelter	Transitional Housing	Unsheltered	Sheltered	Total
Youth (18-24)	5	4	22	9	31
Veterans	25	3	13	28	41
Serious Mental Illness (Adults Only)	31	2	84	33	117
HIV or AIDS (Adults Only)	8	0	1	8	9
Substance Use Disorders (Adults Only)	6	1	19	7	26
Survivors of Domestic Violence (Adults Only)	17	0	12	17	29

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless

Of the 638 households surveyed, 116 were experiencing chronic homelessness.

The U.S. Department of Housing and Urban Development (HUD) defines chronic homelessness as a person with a disabling condition who experiences continual homelessness for at least one year or four periods of homelessness within three years.

Stakeholders acknowledge that people experiencing chronic homelessness can be the most difficult to serve, as they are often the most vulnerable in the system. Many people experiencing chronic homelessness suffer from a mental health or substance use disorder and require more resources for housing stability than people experiencing episodic homelessness.

As part of the Housing First model, the Chattanooga community also embraces Permanent Supportive Housing (PSH) interventions for those experiencing chronic homelessness. PSH program recipients usually have a diagnosed disability, including serious mental illness or disabling drug addiction. Deploying a Housing First model and investing in PSH can help people experiencing chronic homelessness and disabling conditions access and maintain housing over time.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
 Comments:

Race (adults and children)	Emergency Shelter	Transitional Housing	Sheltered	Unsheltered	Total
American Indian, Alaska Native, or Indigenous	0	0	0	5	5
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	1	0	1	1	2
Asian or Asian American	0	0	0	0	0
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0
Black, African American, or African	110	6	116	126	242
Black, African American, or African & Hispanic/Latina/e/o	0	0	0	0	0
Hispanic/Latina/e/o	1	2	3	11	14
Middle Eastern or North African	0	0	0	1	1
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0
Native Hawaiian or Pacific Islander	1	0	1	2	3
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0
White	89	14	103	385	488
White & Hispanic/Latina/e/o	3	0	3	6	9
Multi-Racial & Hispanic/Latina/e/o	5	0	5	0	5
Multi-Racial (not Hispanic/Latina/e/o)	5	3	8	6	14

Nature and Extent of Homelessness

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2024 PIT Count, of the 683 households counted, 43 were with children and 41 were veterans. 91 children were counted, 18 of which were unsheltered, while 73 were sheltered. Of the 41 veterans, 13 were unsheltered and 28 were sheltered.

People often experience homelessness within the context of a family household. From 2023 to 2024, the number of families with children experiencing homelessness on the night of PIT Count doubled from 21 to 43.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data show homelessness among all racial groups to be within ten percentage points of that for the group's representation in the City population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

31% of persons were sheltered on the night of PIT Count 2024, while the remaining 69% were unsheltered. 17% of households surveyed were chronically homeless. Of those experiencing chronic homelessness, 79.3% were unsheltered.

Discussion:

Data presented in this section indicates a continued need for homeless prevention, homeless services, and affordable housing in Chattanooga. The most common place that unsheltered people stay who are experiencing homelessness in Chattanooga is a place not meant for human habitation. This might be a tent, a make-shift shelter under a bridge or overpass, or an awning of a public building. The number of persons living in such conditions has increased following the pandemic.

Several organizations currently provide shelter to people experiencing homelessness during the day. These day shelters will open on winter nights in Chattanooga, but the facilities often reach capacity and do not provide cots or beds for those seeking shelter. Several organizations do provide overnight emergency shelter all year but their capacity is limited and require participants to attend religious services or require sobriety prior to entrance.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a wide variety of needs, many of which are being met with public assistance.

Describe the characteristics of special needs populations in your community:

Persons Living With Disabilities: This group spans all ages, races, and ethnicities. According to the 2023 American Community Survey 1-Year Estimates, 14% of the civilian, non-institutionalized population reported a disability. The likelihood varies by age: 4.4% under 18, 24.8% for ages 18-64, 25.9% for ages 65-74, and 41.7% for 75 and over. Cognitive difficulty is most prevalent in those under 18, while ambulatory and cognitive difficulties dominate ages 18-64. More females (16.3%) than males report disabilities, with prevalence highest among African Americans (17.3%) compared to Whites (14.1%) and Hispanics (6.1%). Unemployment is 8.5% for persons with disabilities, over double that of those without (4.2%).

Mental Illness: According to NAMI:

- 1 in 5 adults experiences mental illness annually; 1 in 20 has a serious mental illness.
- 17% of youth (6-17) have severe mental disorders.
- 21.1% of homeless individuals have a serious mental illness.
- 33.5% of adults with mental illness also have a substance abuse disorder.
- 19.7% of U.S. Veterans experienced mental illness in 2020.
- 1 in 5 adults reports the pandemic significantly impacted their mental health

Substance Abuse: CADAS serves 2,500 clients annually, offering detoxification, residential services, and intensive outpatient programs. Most clients have co-occurring mental health issues.

Elderly: Defined as individuals 62 or older, they make up 20.4% of Chattanooga's population (2023 ACS). Ambulatory difficulty (21.8%), independent living difficulty (14.6%), and hearing difficulty are most common. Many require home rehab, accessibility improvements, and supportive services like

transportation and nutrition assistance. Elderly residents are vulnerable to housing cost burdens, discrimination, and abuse. CHAS data shows 35.23% of Chattanooga households include a person 62+, with 50% earning at or below 80% AMI. Of the 19,923 cost-burdened households, 31% are elderly; 43% of those paying over 50% of income on housing are elderly, evenly split between renters (52%) and owners (48%).

Domestic Violence: The Chattanooga Police reported 1,879 domestic violence-related calls in 2024, 27 homicides, 1,164 aggravated assaults, and 130 forcible sex offenses. The Partnership for Families, Children & Adults Domestic Violence and Sexual Assault Hotline received 1,503 calls, and 1,731 victims received shelter or support. The Chattanooga Family Justice Center (FJC) offers trauma-informed services for intimate partner violence, elder abuse, and human trafficking, with bilingual staff to serve the Hispanic/Latino population.

Latinx Community: La Paz Chattanooga has served the community for 20 years. It launched the city's first Latino Family Resource Center (FRC) in 2015, offering case management, workshops, and referrals. Latinx residents face poverty, language barriers, and discrimination. Mental health resources in Spanish are scarce. In 2022, La Paz received nearly 42,000 calls for assistance.

AIDS/HIV: The CDC's 2022 HIV Surveillance Report indicates stable national diagnosis rates from 2018-2022, though some subgroups saw increases. Chattanooga-Hamilton County had 1,286 people living with diagnosed HIV and 46 new cases in 2022 (12.28 per 100,000 persons). Tennessee reported 867 new diagnoses and 22,895 people living with HIV in 2022. The COVID-19 pandemic led to underdiagnosis due to healthcare disruptions. Nationally, HIV-related deaths increased from 2018-2022.

What are the housing and supportive service needs of these populations and how are these needs determined?

These populations have a broad spectrum of characteristics and needs, similar to the population at large. Needs are determined in many ways, including: public forums, consultations, agency interaction, needs assessments through various agencies, in-take processes, surveys, requests for assistance from those in need, and the United Way 211- Call Center.

The goal for the community is to have a system of services and housing that allows individuals in these populations the opportunity for an independent and productive lifespan. Through consultations and public forums, the following were identified as many of the housing and

supportive service needs of these populations:

Group housing,

Nutritional support,

Dental care,

Substance abuse services,

Clothing vouchers,

Transitional housing,

Healthcare,

Consultation and referral services for Latino population,

Mental health outreach,

Physical rehabilitation and medical care,

Teen and adult job trainings,

Unemployment and the resulting loss of income/ insurance coverage due to inability to perform

job functions,

Extensive medical care and treatment,

Housing and services for adolescents ageing out of foster care,

Rehabilitation programs,

Counseling/ support groups to deal with the problem,

Medical care/prescription medications, straining their already limited income,

Special transportation needs due to medical and physical condition,

Mobility assistance in normal daily activities

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the latest data from the Tennessee Department of Health, which is 2022, Chattanooga-Hamilton County reported having 1,286 adults and adolescents living with the diagnoses along with 46 new diagnoses. This equates to a rate of new diagnoses of 12.28 per 100,000 persons. Of the 1,286 HIV/AIDS cases, 23% were female, 76% male and 1% transgender. Of the new cases, the most affected subpopulation is non-Hispanic black men.

Race/ethnicity: Hispanic, all races: 8%; Black: 43%; White: 47%; Multiple races/Other/Unknown: 2%.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The PJ will not establish a preference for a HOME TBRA activity for persons with a specific category of disabilities.

Discussion:

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. The needs of non-homeless special needs populations, except for a CDBG-funded minor home repair program for elderly, disabled persons, and a small percentage of CDBG and ESG to assist with homeless related housing and services, assistance for homeless are primarily addressed through various programs outside the scope of the Consolidated Plan.

Using general funds, the City provides support to other City departments and numerous nonprofits, assisting with a wide-range of community needs, including support for the Homeless Services Division and other organizations

addressing the needs of those facing homelessness.

Since 2021, Chattanooga Mayor Tim Kelly and his Administration have worked to build a City budget that reflects the priorities of the people of Chattanooga and makes more effective use of public dollars.

Services provided by partner entities and City departments cover a wide range to assist residents from homeless to housed, to sustainability and beyond. These services include, but is not limited to; homeless services, job training, health, nutritional programs, housing assistance programs, educational programs for children and adults, services for seniors, services for single parents, LIHEAP program, and the Foster Grandparent Program.

Needs for these populations are as varied as the populations are themselves and depend on individual situations. However, with the goal for the community being to have a system of services and housing that allows individuals in these populations the opportunity for an independent and productive lifespan, to the greatest extent possible, the City will collaborate with service providers, housing providers, housing developers, and units of state and local government to leverage funding and programs in this plan to achieve that goal.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The need for parks, recreational facilities, streets, sidewalks, services, and neighborhood facilities are voiced in several existing area plans, community plans, master plans, and reports.

The Chattanooga-Hamilton County Regional Planning Agency (RPA) Countywide Comprehensive Plan, along with the Regional Transportation Plan RPA, sets the broader vision and policy for future physical development across Hamilton County. The Comprehensive plan was created in 2016 and updated/amended in 2021. Its six overarching goals are carried forward and serve as a general basis for subsequent Area Plans. They are intended to protect and create communities that are:

1. Complete
2. Connected
3. Healthy
4. Safe
5. Unique and Attractive
6. Economically Vibrant

The Comprehensive Plan also establishes the appropriate level of development intensity across the county, based on the presence of transportation, other infrastructure, and sensitive natural resources.

Across plans and reports, residents expressed the need for investments in the physical environment where they live, and having the ability to access recreational activities, educational opportunities, jobs, and services which encompasses:

- Improved Youth and Family Development Centers - ensuring young people have access to activities near where they live,
- Improved educational facilities,
- Homeless facilities (emergency shelters, a 24/7 low barrier emergency shelter, halfway houses, transitional houses,
- Parks and recreational facilities,
- Centers for the disabled,
- Mental health care facilities
- Senior centers
- Health care facilities
- ADA Accessibility to Public Facilities

How were these needs determined?

The Hamilton-County Public Facility needs - the need for parks, recreational facilities, streets, sidewalks, service and neighborhood facilities are articulated in several existing community plans, master plans, and reports, including, but not limited to:

Chattanooga Department of Transportation Pedestrian and Bike Action Plans,

Chattanooga-Hamilton County Regional Planning Agency (RPA) 2030 Comprehensive Plan,

Chattanooga-Hamilton County Regional Planning Agency (RPA) 2023-2026 Transportation Improvement Program (TIP),

Chattanooga-Hamilton County Regional Planning Agency (RPA) Historic River-to-Ridge Area Plan

Chattanooga-Hamilton County Regional Planning Agency (RPA) People, Places, Paths Connectivity Study

Chattanooga Housing Action Plan

City departments and the Mayor’s Office conducted numerous input sessions, community meetings, forums, and surveys of residents, organizations, businesses, and service providers asking for input on community needs and ways of addressing them with available resources.

For the Historic River-to-Ridge Area Plan, known as “Area 3”, the Regional Planning Agency gathered public input in multiple ways: public meetings, advisory committee feedback, technical advisors and stakeholder meetings, and surveys. The Area 3 Plan covers 17 neighborhoods, included in those are 8 of the City’s low- to moderate- income census tracts which make up 37% of the total population of low- to moderate- income census tracts.

Through citizens participations processes for these alone, input was received from a broad range of citizens and stakeholders in identifying needs and setting priorities.

Describe the jurisdiction’s need for Public Improvements:

Public improvements/infrastructure, specifically repairs to roads and installation of new sidewalks and walking paths, is always near the top among priorities. Through the same plans and processes outlined above and the Consolidated Plan input process, the following needs were articulated:

- Make improvements to existing parks with more trees, walking paths, restrooms, open play space, and covered picnic pavilions.
- Provide safe and efficient options for transportation to services and jobs.
- There is a need for sidewalk repair, road paving, protected bike lanes, new sidewalks, crosswalks, lights, and bus shelters.

- Create a safe pedestrian realm with ample sidewalks, pedestrian crossings, streetscape, and protected bike lanes.
- Redevelop walkable commercial centers, as opposed to drive-up “strip” commercial.
- Improve existing parks and connect them all to centers, schools, employment centers, and neighborhoods with greenways.
- Eliminate vacant or blighted properties through increasing code enforcement.
- Improve street lighting to help residents feel safe

How were these needs determined?

Public improvement/infrastructure needs are described in several existing community plans and reports. City departments and the Mayor’s Office conducted numerous input sessions, community meetings, forums, and surveys of residents, organizations, businesses, and service providers asking for input on community needs and ways of addressing them with available resources.

For the Historic River-to-Ridge Area Plan, known as “Area 3”, the Regional Planning Agency gathered public input in multiple ways: public meetings, advisory committee feedback, technical advisors and stakeholder meetings, and surveys. The Area 3 Plan covers 17 neighborhoods, included in those are 8 of the City’s low- to moderate- income census tracts which make up 37% of the total population of low- to moderate- income census tracts.

Through citizens participations processes for these alone, input was received from a broad range of citizens and stakeholders in identifying needs and setting priorities.

Describe the jurisdiction’s need for Public Services:

Public services need identified as through surveys, public input and consultation include:

- Employment, including more jobs with better pay, more training, affordable high-quality childcare, and affordable transportation to/from work.
- Obtaining Housing, including increase availability of deposit programs, more Community supports for homeless families more programs to make homeownership affordable, and more affordable housing options
- Maintaining Housing, including rent/ utility help, help affording home repairs/ weatherproofing, more accessible housing for those with disabilities, and eviction defense/ prevention programs.
- Community Support Services, including services that target food availability, mental health, substance abuse, childcare, transportation, and domestic abuse.

How were these needs determined?

The City Economic Development Office conducted surveys of residents and service providers

asking their input into the ranking process for the variety of uses of CDBG, HOME and ESG

funds. The Economic Development Division also used survey results from Housing Action Plan.

The surveys were available online and distributed at forums and organization meetings.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In 2023, the City of Chattanooga commissioned HR&A Advisers, experts in the field of housing and economic development, to prepare a housing needs assessment.

Housing Needs Assessment – Overview

Housing development in Chattanooga has not kept pace with its population and economic growth. The affordability of homes in Chattanooga has significantly declined and will continue to decline as a result of growing competition for a limited supply of homes. Alleviating the limited supply is hindered by disincentives to develop. Increases in costs, including materials, labor, land, insurance, and high interest rates, have resulted in decreased profitability for builders, leading to decreased output across the housing industry.

Decreasing Rental Affordability

Like most communities across the nation, Chattanooga has a severe shortage of rental housing units. This is greatly impacting households across the income spectrum, particularly low-income households. In 2021, for every 100 households making less than \$35,000 a year, there were only 90 homes affordable to them; this was down from 107 homes in 2016. The gap is growing and is projected to drop from 90 affordable homes for every 100 households earning less than \$35,000 to 50.

Rents have risen rapidly over the past few years in Chattanooga relative to income growth, resulting in high levels of cost burden for low-income and some middle-income renters. In 2021, the majority of renters in Chattanooga making up to \$35k were cost burdened, and households earning up to \$50K were starting to become challenged by rental affordability. 11,000 of 18,000 households making less than \$35K are cost burdened. An additional 2,000 households making \$35K-\$75K are cost burdened. In 2022, the median renter in Chattanooga needed an additional \$570 per month to afford the median rent. As rents increase, Chattanoogaans are being priced out of higher-quality homes and are facing increasing housing insecurity.

Declining Homeownership Access

Homeownership was accessible for the median-income household in Chattanooga for most of the past decade, but recent increases in home sale prices have widened the gap between the median sale price and the price of homes the median-income household can afford. Increasing home prices, a limited supply of affordable housing, and increasing competition for housing have put homeownership out of reach for many households and thus fueled a decline in the accessibility of homeownership in Chattanooga. Median home prices have risen steadily over the past decade, from a low of just over

\$150,000 in 2012 to over \$188,000 in 2020. Since 2020, home prices have increased sharply, reaching a median price of almost \$260,000 in 2022, an increase of 36% in just two years.

Over the past decade, homeownership rates have fallen for all households except for households earning over \$100,000 as the cost of homeownership has risen and higher-income households moving into Chattanooga have increased competition for housing among moderate-income homeowners. From 2011 to 2021, Chattanooga has lost 6,100 homeowner households making less than \$100,000 annually (23% decrease). In contrast, homeownership rates for households making over \$100,000 have increased by 90%, with over 6,600 high-income homeowners. Black homeownership has been among the lowest in Chattanooga and has declined at the fastest rate of all racial groups in the past decade.

Increased Homelessness

Chattanooga has seen a dramatic increase in homelessness since the start of the COVID-19 pandemic. The City counted an additional 500 unhoused persons from 2020 to 2022, with the number of unhoused individuals doubling each year. This level of homelessness far exceeds the City's preexisting capacity to provide emergency beds.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

As with housing across the nation, the local housing market is being impacted by the multifaceted and long-reaching effects of the COVID-19 pandemic. The high costs of development are stymying incentives to increase output. The information provided in the table below represents data from the 2016 - 2020 ACS. Local data presented in Chattanooga's 2023 Market Value Analysis report indicates that from 2018 to 2022, permits were issued for the construction of 5,784 new units. 75% of the units were built in the area's strongest three markets, twice as many new units as the more stressed markets. 63% of the units were single-family units, 6% were small multi-family, and 31% large multi-family.

The table shows 86,680 residential units in Chattanooga, 64% of which are single-unit detached or attached structures, 25% are two to nineteen units, and 11% are in buildings with 20 or more units. 48% of the renter-housing and 23% of the owner-housing are two-bedroom units, while 75% of owner-housing and 24% of renter-housing are three-bedroom units. One-bedroom units make up nearly 12% of the total. 47% of occupied units are rental.

We are discovering that we have a mismatched housing stock. A majority of Chattanooga households have just one or two people, but the largest share of our housing units is 3 bedrooms. This pushes small households into larger, more expensive spaces than they want, need, or can afford. The U.S. Census Bureau's 2022 5-year American Community Survey data shows we have a 14,000-unit gap of one-bedroom units. Building smaller units can provide supply that meets a significant demand and supports affordability in our housing market.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	50,950	59%
1-unit, attached structure	4,325	5%
2-4 units	9,175	11%
5-19 units	11,845	14%
20 or more units	9,225	11%
Mobile Home, boat, RV, van, etc	1,160	1%
Total	86,680	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	145	0%	1,920	5%

	Owners		Renters	
	Number	%	Number	%
1 bedroom	725	2%	8,515	23%
2 bedrooms	9,415	23%	17,325	48%
3 or more bedrooms	30,455	75%	8,683	24%
Total	40,740	100%	36,443	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City's affordable housing ecosystem has been constrained by limited public funding, state law, and a lack of regional partners. The City, with partner entities, operated multiple programs with a modest amount of federal entitlement dollars (\$2.4M annual average), producing and preserving roughly 160 units per year (excluding PILOT). The City also dedicated roughly \$5M of federal COVID-19 relief funds towards housing programs (rental, homeownership, and homelessness).

The City has used CDBG, HOME, and City general funds to develop or support the preservation and production of affordable housing units for households ranging from 0 to 80% AMI, with the majority of these being below 60%. The City's policy has been to make funding for housing activities available on a city-wide basis, versus requiring a concentration. There are pros and cons to this approach. One con is the difficulty in demonstrating focused impact, and the pro is that this allows eligible residents to benefit, no matter what area they choose to live in. However, partner entities do tend to concentrate their efforts on specific areas of the city.

Through City initiatives and partnerships with other entities, the following are the results of efforts to address affordable housing over the past five years.

- 59 new homes constructed to be occupied by households with incomes at or below 80% AMI
- 79 households provided a downpayment to purchase a home. 100% with incomes at or below 80% AMI
- 393 new rental units were constructed. 100% for households at or below 80%, many at or below 50% AMI
- 845 rental units renovated to provide housing for households at or below 60% AMI
- 905 owner-occupied units were renovated - 100% with incomes at or below 80% AMI

In August 2023, the City released its first Housing Action Plan (HAP), a strategic framework to be used by City staff, elected officials, and the community to guide affordable housing policies and investments over the next five years. The HAP outlines strategies to build the housing ecosystem, increase the number of affordable, quality rental homes, expand access to homeownership and protect existing

homeowners, make homelessness rare, brief, and non-recurring, and move toward equitable housing for all Chattanoogaans.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The period of affordability on

The Chattanooga Housing Authority faces significant challenges with its two oldest and largest sites: College Hill Courts and East Lake Courts. College Hill Courts, opened in 1940, consists of 497 units of low-income public housing for families. East Lake Courts, opened in 1940, consists of 417 units of low-income public housing for families. Although there is no immediate plan for an application for demolition/disposition at East Lake Courts, in November 2022, the Chattanooga City Council adopted the Westside Evolves Plan, a 10 year strategy to revitalize the city's oldest public housing community, which was leveraged to apply for HUD's Choice Neighborhoods Implementation Grant(CNI) grant in Fall 2023. In July 2024, HUD awarded the CHA a \$50M CNI Grant. Through the CNI Grant, the CHA plans to redevelop College Hill Courts and create mixed-income communities using a combination of Choice funds, Low Income Housing Tax Credits, Project-Based Vouchers and other 3rd party debt sources.

The plan envisions a new mixed-income community with housing options ranging from over 1,600 to 3,000 new units, including one-for-one replacement of housing for the 629 families living in Westside's public housing communities, with the goal of building a healthy and sustainable community that provides long-term physical, social, and economic benefits for all residents.

CHA plans to develop a CHA-owned undeveloped 3-acre tract of land on Highway 58 in Chattanooga, TN. Additionally, CHA plans to develop a CHA-owned undeveloped 22-acre tract at the Cromwell Hills Apartments in Chattanooga, TN. The plan for both parcels will be to build new affordable housing using a combination of Low Income Housing Tax Credits, Project-Based Vouchers and other 3rd party debt sources.

Does the availability of housing units meet the needs of the population?

Chattanooga's population has grown steadily over the past two decades, up approximately 8% between 2010 and 2021. Seventy percent of all households moving to Chattanooga come from out of state, with higher incomes and smaller household sizes than existing households. Between 2017 and 2022, median household income increased by 23%, creating significant pressure on the housing market. Meanwhile, the pace of home development dropped by approximately 80% from the 2000s through the 2010s, with only 9,800 units added in 2010-2019 compared to 45,600 added in 2000-2009.

In 2021, for every 100 households making less than \$35,000 a year, there were only 90 homes affordable to them; this was down from 107 homes in 2016. The rental housing gap is growing and is projected to drop from 90 affordable homes for every 100 households earning less than \$35,000 to 50 affordable homes. There is currently a gap of 1,800 units affordable to renters earning \$35,000 annually, and the HR&A Housing Needs Assessment estimates that Chattanooga will have a shortage of 7,300 units affordable to this group of renters by 2030.

As for homeowner housing, there is a \$30,000 gap between what median-income families can afford and the median sales price, meaning that the majority of households earning 100% AMI and below are shut out of homeownership. Historically, middle-class families have made up a large share of the City's homeowners, but as new, higher-income households buy up limited housing stock and low- and moderate-income households struggle to enter the housing market, that ratio is changing. There was a 23% decline in owner-occupied households earning less than \$100,000 per year between 2011 and 2021, while the number of owner-occupied households earning more than \$100,000 nearly doubled in the same period. As home values soar, Chattanooga needs more resources to ensure that low- and moderate-income residents can access stable housing and wealth-building opportunities.

The twin factors of stymied output and upward pricing pressure make housing harder to attain for lower-income families.

Describe the need for specific types of housing:

The combination of growth and the slowdown in housing development, along with inflation, high interest rates, and COVID-related supply chain issues, has exerted significant pressure on the housing market. In addition to these challenges, the supply of affordable units is constrained by a mismatch between who can afford the units and who occupies them. With many "affordable" units being occupied by households at higher income levels, it puts added pressure on the supply of affordable units for low-income households

Additionally, we have a mismatched housing stock. A majority of Chattanooga households have just one or two people, but the largest share of our housing units is 3 bedrooms. This pushes small households into larger, more expensive spaces than they want, need, or can afford. The U.S. Census Bureau's 2022 5-year American Community Survey data shows we have a 14,000-unit gap of one-bedroom units. Building smaller units can provide supply that meets a significant demand and supports affordability in our housing market.

Discussion

The Chattanooga Housing Action Plan (HAP) is intended to be a living document to be used by City staff, elected officials, and the community to guide affordable housing policies and investments. It builds on the vision and goal laid out in the One Chattanooga Plan released by the City in May 2022. The recommendations outlined in the Plan will enhance and expand the City's existing affordable housing

toolkit while centering racial equity in housing within Chattanooga. The plan lays out a large number of specific actions that the City, with its partners, plans to undertake to advance its housing affordability goals.

Build the Housing Ecosystem

1. Fully fund and strategically use Chattanooga's Housing Trust Fund (HTF).
2. Adopt a new public land disposition policy and process.
3. Update local tax increment financing (TIF) policy to include housing affordability requirement.
4. Revise zoning regulations and development approval processes.
5. Scale up City staffing capacity to align with existing and new housing programs.
6. Strengthen partners such as local developers, lenders, philanthropies, and nonprofit organizations.

Increase the Number of Affordable, Quality Rental Homes

1. Support LIHTC development by providing gap financing, engaging with the state, and streamlining local approvals.
2. Reform the PILOT program to increase the citywide affordable housing supply.
3. Launch Revolving Loan Fund (RLF) to provide acquisition and long-term financing to preserve existing affordable rental homes.

Expand Access to Homeownership and Protect Existing Homeowners

1. Increase available down payment assistance (DPA) provided to potential homebuyers.
2. Consolidate and streamline owner-occupied repair (OOR) programs to increase impact.
3. Improve zoning to allow for soft density in single-family neighborhoods, building code, and related policies to increase the supply and reduce the cost of new for-sale homes.
4. Provide best practice examples and standard plans for Accessory Dwelling Units (ADUs) and engage lenders to expand construction financing.
5. Expand the availability of home improvement and purchase mortgages from traditional lenders.
6. Encourage large companies to provide support for employer-assisted housing.

Work to Make Homelessness Rare, Brief, and Non-recurring

1. Open a low-barrier shelter that makes shelter more accessible to those in need, eliminating obstacles to shelter and homelessness services.
2. Build permanent supportive housing to support people with housing stability and well-being, obtain housing quickly, and stay housed.
3. Continue conducting landlord education and outreach to expand the pool of landlords that will accept vouchers.
4. Expand emergency response resources, such as street outreach.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Tables in this section are pre-populated with 2016-2020 ACS data from HUD, but because the changes in the housing market have been so drastic in Chattanooga and nationwide, the data is used to show trends; more recent data is mentioned when available.

The National Low-Income Housing Coalition's (NLHC's) Out of Reach Report shows that Chattanooga's Fair Market Rent (FMR) in 2024 for a two-bedroom unit was \$1,232. A household would have to earn \$4,107 per month or \$49,280 annually to afford \$1,232 in rent and utilities without being cost-burdened. To afford that rent on a single income with a 40-hour work week, the head of household would have to earn \$23.69 per hour, 3.3 times the minimum wage.

The report goes on to indicate that Chattanooga's Estimated Hourly Mean Renter Wage is \$19.73, which means a household's monthly housing cost should not exceed \$1,026 to avoid being cost-burdened. A household renting a two-bedroom with mean renter wage would have to work 1.2 jobs to afford the unit.

Homeowner Cost Burden

Tennessee's Homeowner Opportunity Index tracks the percentage of homes sold in a calendar year that would have been affordable to a household with the AMI. As a result of the increase in home sale prices, fewer households with the median income would have been able to afford purchasing a home in 2022. The HOI for Hamilton County declined sharply from 2017 to 2022. In 2017, 68.3% of homes sold would have been affordable to a household with the AMI, but only 35.5% of homes would have been in 2022, a 32.8 percentage-point decline.

Cost of Housing

	Base Year: 2018	Most Recent Year: 2023	% Change
Median Home Value	160,100	259,300	62%
Median Contract Rent	827	1,155	40%

Table 29 – Cost of Housing

Data Source Comments: <https://reports.nlihc.org/oor>

Rent Paid	Number	%
Less than \$500	8,415	23.1%
\$500-999	20,054	55.0%
\$1,000-1,499	6,310	17.3%
\$1,500-1,999	1,170	3.2%

Rent Paid	Number	%
\$2,000 or more	500	1.4%
Total	36,449	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,110	No Data
50% HAMFI	9,610	3,394
80% HAMFI	21,584	10,803
100% HAMFI	No Data	15,549
Total	34,304	29,746

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	910	919	1,067	1,372	1,619
High HOME Rent	585	694	847	1,099	1,220
Low HOME Rent	585	636	763	881	983

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Homeownership: Between 2011 and 2021, there was a 6,100 decrease in owner households earning less than \$100,000. Median home prices increased by 48% between 2020 and 2024. Currently, there is a \$110,200 gap between what median-income families can afford and the median sales price, meaning that the majority of households earning 100% AMI and below are shut out of homeownership.

Homeownership has historically been affordable to the median household but no longer, due to the 30% increase in home prices coupled with rising interest rates. Average days to close on a home fell by 20% from 2021 to 2023. The higher cost of homeownership and increased competition have contributed to a net decline of just 6k homeowners among households earning <\$100K. The homeownership rate for Black households was already among the lowest and has declined at the fastest rate.

Households not able to afford homeownership at the higher home prices are now competing for rental homes, driving up competition and rents.

Rental Housing: There is a severe shortage of affordable rental housing for extremely low-income households ($\leq 30\%$ AMI) in Chattanooga. Comprehensive Housing Affordability Strategy (CHAS) data based on 2017-2021 ACS indicates there are 8,825 renter households with incomes less than or equal to 30 HAMFI. The table above shows that there are only 3,110 units affordable to those households. This means that at least 65% of renter households in this income group do not have access to affordable units. The CHAS data also indicates there are 14,100 households with income $\leq 50\%$ HAMFI, while the table above shows there are only 12,720 units that are affordable to these households.

Between 2019 and 2023, the increase in Chattanooga's median rent has outpaced income growth, making rents increasingly unaffordable to the median renter household. Chattanooga's median rent has increased 30% since 2020, while the income level of the median renter grew by about 13%, resulting in growing housing cost burdens among renter households. The dramatic rise in rents translates into approximately 7,000 rental homes becoming unaffordable to a household earning \$35k between 2016 and 2021.

Approximately 42% of renter households earn \$35,000 or less (50% AMI for a 2-person household), and these low-income renters are especially vulnerable to present and future market shifts. In 2021, the majority of renter households making up to \$35K were cost burdened, and households earning up to \$50K were starting to become challenged by rental affordability. 88% of households that are cost-burdened in Chattanooga earn $< \$35K$. This includes pre-school teachers, starting police officers and firefighters, and nursing assistants.

The decrease in affordable rental homes is primarily among the NOAH homes, which comprise a little over half of the total affordable rental housing stock in Chattanooga. The vast majority of Chattanooga's NOAH-affordable homes are old and in need of repair. Their lower quality is a significant factor in why they are affordable.

In 2021, for every 100 households making less than \$35,000 a year, there were only 90 homes affordable to them; this was down from 107 homes in 2016. The rental housing gap is growing and is projected to drop from 90 affordable homes for every 100 households earning less than \$35,000 to 50 affordable homes.

There is currently a gap of 1,800 units affordable to renters earning \$35,000 annually, and the HR&A Housing Needs Assessment estimates that Chattanooga will have a shortage of 7,300 units affordable to this group of renters by 2030.

How is affordability of housing likely to change considering changes to home values and/or rents?

The market is not producing enough quality affordable housing to ensure that long-term and low- and moderate-income residents can benefit from the city's recent economic and population growth. Affordability is not likely to improve unless the City increases the supply of affordable rental units and homes for sale.

Fewer households can access homeownership, and rents are rising faster than incomes for most households. Chattanooga's ability to respond to these challenges is further constrained by limited public funding, state law that disallows renter protections and incentives for affordable housing development, and an increasingly competitive market overwhelmed by out-of-state investors and new high-income earners.

As a result of these critical challenges, Chattanooga is in the midst of a housing crisis. We have increasingly limited land and developer capacity to address the rapidly expanding affordability gap. Chattanooga urgently needs new resources to create a pipeline of quality, stable, affordable housing opportunities in socioeconomically diverse neighborhoods – especially those with amenities that are experiencing the highest rate of displacement pressure.

We are at a critical moment where bold action may still be enough to mitigate the worst effects of a crisis, and the City is rapidly increasing capacity and resources to address affordability in as many ways as possible. The City has already initiated or is in the process of initiating actions outlined under **Section MA10** from the Affordable Housing Plan to quickly and efficiently scale city-led affordable housing development across the City.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME rents and Fair Market Rent are typically lower than Area Median Rent. This serves as a barrier to incentivizing partnerships with developers of affordable housing and with existing property owners. The lower rents require heavy subsidies. The City is expanding partnerships with developers and rental property owners by providing a menu of incentives/leveraging/tools they can choose from based on their level/number of affordable units they want to commit to.

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Section MA-20 discusses the condition of the existing housing supply in Chattanooga, including housing problems, like incomplete kitchen and plumbing facilities, age, vacancies, risks for lead-based paint, and rehabilitation needs.

Although single-family housing is newer on average than multifamily housing, it is still aging and requires maintenance and/or rehabilitation to keep it safe, decent, and desirable.

The homes of low-to-middle-income households are often older, potentially offering a lower purchase price but higher maintenance burdens

Sixty-three percent of the owner-occupied housing stock and 53 percent of the renter-occupied housing was built before 1980, placing the age of that housing at more than 40 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause the rapid deterioration of housing units, particularly where the residents do not or cannot provide needed maintenance. In some areas of Chattanooga, the housing stock may exceed 50 years of age, and the median income of the residents of those areas may be less than 50 percent of the area's median income.

In these situations, it is likely that housing conditions throughout these areas are poor. Housing condition surveys conducted by the City in past years confirm this eventuality. In large areas of Chattanooga one can find many homes with poor external conditions, which suggest equally poor internal conditions. The City operates owner and rental rehabilitation programs that target these areas to improve the basic housing stock found in the city.

Units built before 1980, could also have lead-based paint hazards present and endanger the health of children. Currently, there is no credible data available to determine the percent of children living in owner-occupied and rental units that are susceptible to lead-based paint hazards.

The Housing Needs Assessment was commissioned to help the City understand its most pressing housing needs and the Market Value Analysis (MVA) to show where help is needed most. The MVA divides Chattanooga into distinct real estate markets within the city's footprint by color codes and categorized from "A" to "G": Purple ("A") markets have high home values and low levels of financial distress; blue ("B" and "C") markets have more affordable home prices and mix of owner and renter neighborhoods, yellow ("D" and "E") markets have below-average home prices, modest home-ownership rates, and the second greatest share of subsidized renters; orange ("F" and "G") markets have the lowest housing prices, low levels of development, and high rates of financial stress, vacancy,

and property code violations. Orange markets are majority renter neighborhoods and have the highest presence of subsidized renters. Some key data points among the MVA's various findings:

- 75 percent of permitted new housing units have been built in the strongest markets since 2018
- New, multi-family units are concentrated in the strongest markets
- 66 percent of white, non-Hispanic residents live in the strongest three markets
- 64 percent of black, non-Hispanic residents live in the weakest four markets
- Identified positive rates of integration between the middle markets
- Identified areas with rapid increases in resident displacement risk ratios

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Chattanooga does not have an official definition, but the working assumptions provided by staff of the HOME program are as follows:

- Standard Condition: a dwelling structure in which the condition of the home is very basic in nature and is a safe, structurally sound, and sanitary dwelling.
- Substandard Condition: any structure that does not meet the housing code due to deferred maintenance or deterioration in a manner to make the property unsafe or unhealthy/unsanitary to occupy.
- Substandard Condition but Suitable for Rehabilitation: a structure being in a substandard condition but able to have corrections made to bring the structure into compliance with the housing code in an affordable and justifiable means.

The U.S. Department of Housing and Urban Development (HUD) primarily focuses on four housing problems, which include when a unit is:

- substandard by lacking complete kitchen facilities,
- substandard by lacking complete plumbing facilities,
- overcrowded with more than one person per room of the home, or
- cost burdened, being occupied by a household spending more than 30% of its income on housing costs.

Of the City's 19 LMI Census Tracts, ten, or 52.6%, fall within the "D" to "G" categories. The remaining census tracts contain areas (block groups) categorized from "A" to "C". These are the areas where low-income residents face the greatest displacement risk.

The following table captures the number and percentage of households by tenure that experienced each type of housing problem. Some households have more than one housing problem.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,775	19%	14,670	40%
With two selected Conditions	90	0%	1,290	4%
With three selected Conditions	20	0%	35	0%
With four selected Conditions	0	0%	25	0%
No selected Conditions	32,870	81%	20,420	56%
Total	40,755	100%	36,440	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,515	18%	8,190	22%
1980-1999	7,460	18%	9,005	25%
1950-1979	18,138	45%	13,400	37%
Before 1950	7,635	19%	5,850	16%
Total	40,748	100%	36,445	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	25,773	63%	19,250	53%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The table above shows that 17% of Chattanooga's housing units were built before 1950, and 40% were built between 1950 and 1979, which equates to approximately 45,000 units. These are units where lead-based paint hazards might be found. With no definitive data, it is not possible to estimate the number of units occupied by low or moderate-income families that contain lead-based paint hazards. Rehab activities undertaken or funded by the City require an Environmental Review, which requires that lead-based paint hazards are addressed if present.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Chattanooga Housing Authority (CHA), chartered in 1938 pursuant to the Tennessee Housing Authorities Law, is a public non-profit corporation that carries out public housing and urban development programs as its primary activities. The CHA provides public housing opportunities and related housing services through its Low Income Public Housing Program to individuals and families of low, very low, and extremely low income in Chattanooga. The CHA also provides subsidized housing opportunities through its Housing Choice Voucher Program to individuals and families of very low and extremely low income throughout Hamilton County, TN.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			2,923	3,183				294	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

CHA operates a total of 1,653 public housing units in twelve sites and administers approximately 4,305 Housing Choice Vouchers with housing and utility assistance payments approaching \$40 million annually. Inspection scores range from 84 to 97, with an overall average of 92.

Additionally, the city has approximately 737 other public housing units developed through HUD's Section 202, Section 811, and Project-based Voucher Programs. Inspection scores on these developments range from 61c to 99a.

Public Housing Condition

Public Housing Development	Average Inspection Score
Chattanooga Housing Authority	92

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

CHA is currently pursuing several initiatives, including tax credit development, long-term strategic planning, unit reconfigurations and modifications, performance contracting for energy conservation methods, and a premier housing initiative.

The CHA may explore RAD opportunities at College Hill Courts, East Lake Courts, Emma Wheeler Homes, Villages at Alton Park, and the Oaks at Camden. Additionally, if in 2025 or later, the CHA acquires the Maple Hills Apartments, it will consider converting this property to PBRA through a RAD conversion.

Units with Approved Vacancies for Modernization

Several units at Gateway Tower are offline due to water leakage problems. Additional units may be added when problems become severe. A consultant concluded that the leaks were caused when the structure twisted and lifted during periods of heavy rain and wind. The solutions presented to remediate the leaks are not cost-effective and are not guaranteed to address the issues. Therefore, in 2025 or later, the CHA may submit a Section 18 Demolition/Disposition application for this property.

Other Capital Grant Programs

In 2025, the CHA will apply for an Emergency Safety and Security Grant to expand its Real-Time Information Center Equipment at the Villages at Alton Park. If funded, the CHA will implement the plan in 2025 and 2026.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In July 2024, HUD awarded the CHA a \$50M Choice Neighborhoods Implementation Grant. The plan includes a focus on housing, the neighborhood, and the people. Called the One Westside Transformation Plan, it includes the planned demolition of 629 units of obsolete public housing and the creation of up to 1,783 new mixed-income housing units.

CHA plans to develop a CHA-owned undeveloped 3-acre tract of land on Highway 58 in Chattanooga, TN. Additionally, CHA plans to develop a CHA-owned undeveloped 22-acre tract at the Cromwell Hills Apartments in Chattanooga, TN. The plan for both parcels will be to build new affordable housing using a combination of Low Income Housing Tax Credits, Project-Based Vouchers, and other 3rd party debt sources.

Project-Based Vouchers

The CHA may use its allocation of project-based vouchers to engage in new construction and/or renovation of its portfolio to facilitate the transition of the CHA's older public housing sites into affordable housing developments, which better meet the requirements of today's marketplace and the availability of affordable housing resources. Additionally, in 2025, the CHA will partner with private developers to build new affordable housing, using LIHTC funds, project-based vouchers, and Faircloth to RAD vouchers.

The CHA has partnered with 3 developers to create new affordable housing in the community, which includes: Bluestone Terrace (80 family units), Espero Project (60 units of supportive housing), and Shallowford Pointe (96 family units). Bluestone Terrace, the Espero Project and Shallowford Pointe have received LIHTC awards. CHA has earmarked project-based vouchers for these developments and construction at all 3 sites will be well underway by the end of 2024.

Increase Assisted Housing Choices

- The CHA has provided voucher mobility counseling and has hired a housing navigator to assist voucher holders with housing search efforts and landlord outreach in a very tight rental market.
- The CHA has conducted outreach efforts to existing and new landlords who are willing to accept vouchers.
- The CHA has continued to provide and facilitate homeownership programming for both low-income public housing residents and HCVP participants.
- The CHA is actively working with its software provider to create portals in order to better take applications and manage site-based waiting lists and HCVP waiting lists.

Promote Self-Sufficiency and Asset Development of Families

- The CHA has provided supportive services to residents to enhance employability and increase financial independence through its Family Self-Sufficiency, Upward Mobility, and ROSS Programs. The CHA has partnered with organizations that can provide these types of services to CHA residents including Chattanooga State Community College, Tennessee College of Applied Technology, American Jobs Center, Operation Hope, Chattanooga Neighborhood Enterprises, Mental Health Cooperative, and Orange Grove Center.
- The CHA has provided supportive services to elderly and disabled residents that allow for independence, the ability to age in place, and a high quality of life. Organizations from across the community participated, including the Council for Alcohol and Drug Abuse Services, the AIM Center, Humana Health Insurance for Medicare participants, CHI Memorial Hospital, Erlanger Hospital (fall prevention), Better Fi (predatory lending counseling), Boynton Terrace and Gateway Tower Resident Councils and others.
- The CHA has partnered with the Alexian Brothers to provide a bus to transport seniors and disabled families to local grocery stores, Walmart, and Dollar General. The bus makes two trips daily, Monday through Friday.

Discussion:

The U.S. Department of Housing and Urban Development's (HUD's) funding for PHAs comes from two sources: the federal Operating Fund, which covers day-to-day maintenance and operations, and the federal Capital Fund, which provides resources to repair and improve public housing sites and buildings. The Capital Fund's appropriations have long lagged PHAs' accruing needs for repair and modernization. The National Association of Housing and Redevelopment Officials (NAHRO) estimated the Capital Fund would need to be funded at \$3.4 billion per year to keep up with yearly costs.

Although Congress increased funding levels for the Capital Fund in 2018 and again in 2022, the appropriations have always lagged the \$3.4 billion target. As a result, NAHRO estimated the Capital Fund backlog was approximately \$90 billion for the nation's PHAs in 2023. As a result, the public housing inventory has been decreasing due to demolition and dispositions.

To help address the funding shortage, HUD put forth the Rental Assistance Demonstration (RAD) program, which allows PHAs to convert public housing units to long-term, project-based Section 8 contracts, which are considered a more stable source of funding. RAD also allows PHAs to improve properties by leveraging public and private debt to preserve and improve affordable housing units that could be subject to demolition without action. PHAs can apply for the RAD program through September 30, 2029.

The City partners with the CHA, and for-profit developers in making resources available to improve and expand the inventory of public and assisted housing. The City has heavily lobbied the State for adjustments to the Low Income Tax Credits (LIHTC) allocation process to ensure Chattanooga gets a fair share of the allocations. The LIHTC program is a valuable leveraging tool used in incentivizing developers to participate in creating public housing through RAD partnerships.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Section MA-30 gives information about the facilities, housing, and supportive services available in Tennessee to meet the needs of people experiencing homelessness, including subpopulations like those who are chronically homeless, veterans, or unaccompanied youth (both children and young adults ages 18-24). The U.S. Department of Housing and Urban Development requires Continuums of Care (CoCs) to report in the Housing Inventory Count (HIC) the beds available for occupancy on the night of the Point-in-Time Count (PITC), which counts the number of people experiencing sheltered and unsheltered homelessness on a single night in January. The annual PITC enables HUD, states, and CoCs to evaluate changes from year to year in the number of people experiencing homelessness. The annual HIC captures the resources available to assist them.

Following is a summary of the number of people identified who were experiencing homelessness during the Point-in-Time Count (PITC) in Chattanooga/Southeast TN CoC Region alongside the number of year-round beds available, as reported in each CoC's Housing Inventory Count (HIC). It also covers the percent of the year-round beds utilized by people identified in the PITC and a ratio of the total people experiencing homelessness to the total year-round beds. In 2024, the total number of people counted exceeded the number of beds available in almost every CoC.

Summary - Chattanooga/Southeast TN CoC Region Point-in-Time Count Date in 2024

Total Year-Round Beds (HIC): 283

Total Sheltered People Experiencing Homelessness (PITC): 203

Bed Capacity Utilized: 71.7%

Total Unsheltered People Experiencing Homelessness (PITC):584

Total People Experiencing Homelessness (PITC):787

- 31 were unaccompanied youth (aged 18-24)

- 143 identified as having a mental health diagnosis
- 29 reported being survivors of domestic violence
- 41 were veterans

Ratio of Total People to Total Year-Round Beds: 2.8

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	129	44	13	152	0
Households with Only Adults	124	0	17	156	0
Chronically Homeless Households	0	0	0	122	0
Veterans	0	0	0	93	0
Unaccompanied Youth	0	0	7	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Number of Beds Available for Individuals and Families Experiencing Homelessness in 2024 HUD HIC 2024

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Collaboration with the local Continuum of Care (CoC) is integral to the City's approach to addressing homelessness. The Chattanooga Regional Homeless Coalition (CRHC), the regional Continuum of Care, is the City's strategic partner responsible for carrying out the following duties as they relate to the local homeless response system:

- Guiding vision and strategy
- Support aligned activities
- Establish shared measurement practices
- Build public will
- Advance policy
- Mobilize funding
- Administer the Housing Forward Fund

CRHC coordinates federal CoC activities and coordinates long-term planning and project development geared towards reducing and ending homelessness in the region. The City's Department of Economic Development and Office of Homelessness and Supportive Housing serve on the Governance Council and Board of Directors of the CoC and CRHC, while City staff are also involved in local CoC committees targeted to serve specific subpopulations in the region. The City has provided CDBG and general resources to enhance and expand CoC initiatives and distributes Emergency Solutions Grant funding to CoC member agencies.

Homeless service providers in Chattanooga provide a wide range of housing and services to their clients, including shelters and transitional housing facilities, substance abuse treatment, case management, job training, closets of clothes containing clothing suitable for job interviews, food, and transportation. All depend, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare. Some of these services are offered pro bono by caring professionals. Other services require some payment from the client.

Various entities in the State, Chattanooga, and the region offer mainstream services to qualifying individuals and households regardless of whether they are experiencing homelessness or not. These mainstream services include Medicaid, Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Supplemental Nutrition Assistance Program (SNAP), the Women, Infants, Children (WIC) program, Federal-State unemployment benefits, public housing, the Housing Choice Vouchers (HCV, also known as Section 8), Temporary Assistance for Needy Families (TANF), and job center services. People experiencing homelessness must qualify for mainstream services like the general population based on specific criteria, such as household income, individual disability status, and household composition. Homelessness service providers refer their clients to mainstream services based on their eligibility and needs. Mainstream services complement the Continuum of Care resources

dedicated to preventing homelessness and addressing the needs of individuals and households experiencing it.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chattanooga is served by a wide range of organizations, including the City's Homeless Services Division, which addresses the needs of homeless individuals and families. These include, but are not limited to:

- City of Chattanooga Homeless Services Division – Housing navigation services, coordination of services and housing, supportive services, rent payment assistance
- Hamilton County Health – supportive services, assistance for housing stabilization and rapid rehousing
- Chattanooga Housing Authority – Permanent housing
- Partnership for Families, Children & Adults - Homeless supportive services, housing, family counseling, services, and housing for victims of domestic violence
- Family Promise - Transitional housing, supportive services
- McClellan Family Shelter - Emergency shelter/transitional housing for families
- Metropolitan Ministries – Supportive services, emergency income assistance
- Salvation Army – Supportive services
- Chattanooga Rescue Mission - Emergency shelter
- A.I.M- Transitional housing, permanent supportive housing
- Orange Grove - Permanent supportive housing for persons with physical disabilities
- SETHRA - Permanent supportive housing for families & veterans
- Ward House - Permanent supportive housing for youth aging out of foster care
- Chattanooga Room in the Inn - Emergency shelter for women and children, transitional housing, supportive service
- Chattanooga Outreach - Emergency Shelter
- House of Refuge - Transitional housing, counseling
- Chattanooga Church Ministries - Emergency shelter, respite care, meals, seasonal emergency housing, referrals
- Bradley/Central Community Services - Emergency shelter
- CADAS - Transitional housing, permanent supportive housing, counseling
- HOME Place - Permanent supportive housing

- The Next Door - Transitional housing and services for individuals transitioning from incarceration
- Helen Ross McNabb Center – Services for persons experiencing mental illness, addiction, and social challengesFaith-based community

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs populations in Chattanooga include the elderly, frail elderly, persons with mental, physical, or developmental disabilities, persons with HIV/AIDS, and persons with substance abuse problems. Considering the non-homeless special needs population, many in these populations are currently having their housing and service needs met without or with limited public assistance.

There are a variety of factors that can lead to homelessness. Locally, we envision a system where those at risk are identified and paired with timely interventions to prevent homelessness from occurring. Providers work across systems and with partners to quickly respond to and prevent situations that could result in homelessness. The goal is to prevent people from falling through the cracks of the system through having a collaborative approach to overall care.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The supportive housing needs of special needs populations in Chattanooga vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the over-65-year-old population grows with the aging of the baby boom population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who were previously been taken care of by parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers - increasing the demand for group housing that provides the care this population needs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Chattanooga has identified two goals in its Strategic Plan to address the needs of persons who are not homeless but have other special needs. The City of Chattanooga plans to use CDBG and ESG (received from the State) funds to aid with homelessness prevention through short-term rent and utility assistance and supportive services programs to persons who are facing homelessness. Prevention funding and RRH have been and continue to be increased through various funding streams, including ESG, local government funds, and CoC funding. Through the CoC, the City has also implemented a flexible fund to remove the financial barriers to housing for low acuity and first-time homeless households that are experiencing a housing crisis but do not need the longer-term intervention of more traditional PH projects.

Additionally, the City will be funding housing rehabilitation and emergency repair programs that work with the elderly, among other populations, to maintain their home so they can continue to reside there. As a homeowner ages, he/she is often unable to continue to provide the maintenance needed to keep the home habitable. The City's programs work with those homeowners to address pressing issues that arise, such as roof leaks, plumbing failures, or more extensive rehabilitation needed to bring a home completely up to current building code.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See the previous response.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Section MA-10 details some factors influencing affordable housing and residential development in Chattanooga. These factors include a housing shortage, which is largely the result of a decade of underbuilding after the mortgage and financial crisis that began in 2007. In addition, higher interest rates are currently dampening Chattanooga's housing market, including the building and sale of single-family homes and the building of multifamily developments.

The housing market is not naturally producing affordable units, and we have increasingly limited land and limited developer capacity to address the rapidly expanding affordability gap in Chattanooga – especially in residential areas most at risk of displacement. Locally, the following are considered to be some key barriers to building affordable housing:

1. Decreasing availability of developable, affordable parcel: A land use model recently completed by The Chattanooga - Hamilton County Regional Planning Agency (RPA), a joint agency of the City of Chattanooga and Hamilton County, lists the following significant constraints of feasibility of housing development:

- High slope
- Conservation easements
- Reserved space (industrial, military parks, wildlife management areas)
- High-risk flood areas

In addition to these geological and legal barriers, market pressure has dramatically increased the competition for developable land, driving prices up and availability down. There is an increasing prevalence of investor-owned vacant land in “tipping point” neighborhoods, and there is considerable “boosterism” for Chattanooga on real estate investment and development platforms. In 2020, a local property management company ranked Chattanooga as the fourth best market among the nation’s biggest cities for U.S. home sales and price appreciation.

2. Capacity of local affordable housing developers and managers: There is currently insufficient developer capacity to support first-time homebuyers and create affordable units in this increasingly competitive market. A majority of new homes built to provide homeownership opportunities for low- and moderate-income households were constructed primarily by two local non-profit housing organizations. Because the City has historically had enough naturally occurring affordable housing to meet demand, nonprofit partners in the housing sector have been primarily focused on the preservation of existing housing stock. Changing market demands mean that we need new resources and tools to create affordable homes at a meaningful scale and at price-points that are aligned with what low- and moderate-income residents can afford.

3. Limited regulatory tools create a reliance on subsidy for affordable housing: Land use tools can reduce displacement, increase housing supply, and stabilize housing costs, but Tennessee places limitations on these. In 2021, Tennessee preempted cities from any “incentive that makes construction of affordable housing more economical.” State legislators also amended a 2016 law prohibiting rent control to block communities from offering voluntary incentives that would help developers lower the cost of some units, such as density bonuses or reduced parking minimums. Tenants’ rights protections, such as the right to counsel, rent control, or just cause eviction, are also illegal under state law.

The Chattanooga - Hamilton County Regional Planning Agency (RPA), a joint agency of the City of Chattanooga and Hamilton County, is engaged in efforts to address a number of regulatory barriers to affordable housing development.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Housing preferences are fulfilled by a household's ability to meet the financial needs of owning or renting their desired housing unit. The economic health of a community has a large impact on that ability through the job market, business activity, and the households' relative place in the economy determined by their level of education and employment status. The data below provides a look at where jobs and economic activity in Chattanooga provide employment opportunities and some descriptive considerations of education and employment levels.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	14,500	0	5	0	-5
Arts, Entertainment, Accommodations	31,600	0	11	0	-11
Construction	0	0	0	0	0
Education and Health Care Services	44,700	0	15	0	-15
Finance, Insurance, and Real Estate	28,700	0	10	0	-10
Information	3,400	0	1	0	-1
Manufacturing	41,000	0	14	0	-14
Other Services	13,100	0	4	0	-4
Professional, Scientific, Management Services	31,100	0	11	0	-11
Public Administration	32,800	0	11	0	-11
Retail Trade	29,000	0	10	0	-10
Transportation and Warehousing	17,000	0	6	0	-6
Wholesale Trade	8,900	0	3	0	-3
Total	295,800	0	--	--	--

Table 40 - Business Activity

Data Source Comments: Source: U.S. Department of Labor, Bureau of Labor Statistics; 2024 annual data released March 2025

Labor Force

Total Population in the Civilian Labor Force	93,308
Civilian Employed Population 16 years and over	86,225
Unemployment Rate	5.20
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 41 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	33,137
Farming, fisheries and forestry occupations	0
Service	17,555
Sales and office	18,851
Construction, extraction, maintenance and repair	5,342
Production, transportation and material moving	13,587

Table 42 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
Total	0	0%

Table 43 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	0	0	0
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 44 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 45 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Chattanooga's major employment sectors include manufacturing, healthcare, government, education, and professional and business services, with notable employers like Erlanger Health System, BlueCross BlueShield of Tennessee, and Volkswagen.

Describe the workforce and infrastructure needs of the business community:

The Chattanooga Chamber is the community’s leading economic development organization, committed not only to business recruitment, but to supporting the retention and expansion of existing companies. The Chamber works with local partners to maintain an information hub with consolidated job

opportunities as well as specific skills and credentials required for these opportunities. Typically, the Chamber provides companies with a wide range of services, including identifying workforce training solutions.

The City of Chattanooga works closely with Hamilton County and the Hamilton County Department of Education (HCDE) to support area public schools. HCDE is focused on ensuring that every HCDE student graduates high school with the skills and education to thrive in the economy of tomorrow. In 2018, HCDE established the FutureReady Institutes to offer education focused on specific careers at each of the district's high schools. The FutureReady Institutes are not only designed to prepare students for specific careers but also to seamlessly transition from high school to post-secondary education. Earning a post-secondary credential is essential in securing a lasting and durable career.

In 2017, the City of Chattanooga created the Office of Workforce Development. This office is focused on helping unemployed and underemployed adults find work opportunities. The office also works closely with employers who are looking to hire. The Office of Workforce Development was created to convene all of the community partners focused on workforce development in an effort to align goals and strategies for getting more adults employed in higher-paying jobs. The Office of Workforce Development also works closely with higher-education partners, the City of Chattanooga's Office of Family Empowerment, the Education Opportunity Center, and the Hamilton County Department of Education.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Over the past fifteen years, the Chattanooga area has seen phenomenal changes in the business community with the location of large employers like Volkswagen and Amazon and the launching of EPB's high-speed Internet. Drawing large employers like Volkswagen and Amazon and launching EPB's high-speed Internet have spurred job growth and opportunities in many other sectors in the local economy.

In addition to attracting large employers, efforts are equally focused on helping small, local companies expand here. The City of Chattanooga is committed to growing Chattanooga's economy by supporting every business- whether it has 5 employees or 500 through efforts like the Growing Small Businesses initiative, which aids real job growth by providing incentives to businesses of 100 employees or fewer who make a substantial workforce expansion. And, to grow Chattanooga's minority, veteran, and women-owned businesses, the City has partnered with the Chamber, the Urban League, and LAUNCH to establish the Chattanooga Alliance for Diverse Business Enterprises. The City-established economic development revolving loan fund uses the HUD Section 108 Loan Guarantee back capital to provide loans to businesses for the purpose of creating/retaining jobs for LMI individuals or areas.

Chattanooga continues to thrive as a hub for manufacturing and business investment. Notable projects include Novonix's \$1 billion investment, bringing 500 new jobs, and Westar Aviation's expansion, adding 200 jobs to the local economy. Additionally, wage growth has outpaced national trends, particularly

benefiting lower-income workers. This highlights the city’s strong economic trajectory and growing opportunities for residents.

Challenges: Inflation, Policy, and Workforce

Despite this growth, uncertainties remain. Concerns about inflation, labor markets, and fiscal policy, noting that national economic trends could impact local businesses.

- Tariffs and trade policies could disrupt manufacturing and construction costs.
- Labor force fluctuations, influenced by immigration policy changes, may affect Chattanooga’s job market.
- Housing and infrastructure development remain critical as the city attracts more residents.

Future Opportunities: Diversifying Chattanooga’s Economy

While manufacturing remains a cornerstone of Chattanooga’s economy, leaders are focused on expanding into technology, healthcare, and advanced mobility. City administration emphasizes the importance of research and development at UTC, which could drive innovation and business formation. As the city navigates these economic shifts, collaboration between businesses, policymakers, and educational institutions will ensure sustained growth and prosperity.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Strong economic development and entrepreneurship are only possible when a region invests in the development of its workforce. Companies cite the availability of a workforce as a central factor in the consideration of where they choose to expand and grow. In 2015, Chattanooga 2.0 was born out of a recognition of the economic imperative to bolster the local workforce through educational attainment. What started as a movement has developed into a birth-to-career collective impact nonprofit, leading systems change efforts in Hamilton County, TN.

In 2017, the City of Chattanooga created the Office of Workforce Development. This office is focused on helping unemployed and underemployed adults find opportunities for work. The office also works closely with employers who are looking to hire.

The Office of Workforce Development was created to convene all of the community partners focused on workforce development to align goals and strategies for getting more adults employed in higher-paying

jobs. The Office of Workforce Development also works closely with higher-education partners, the City of Chattanooga's Office of Family Empowerment, the Education Opportunity Center; and the Hamilton County Department of Education.

The City of Chattanooga works closely with Hamilton County and the Hamilton County Department of Education (HCDE) to support area public schools. HCDE is focused on ensuring that every HCDE student graduates high school with the skills and education to thrive in the economy of tomorrow.

In 2018, HCDE established the FutureReady Institutes to offer education focused on specific careers at each of the district's high schools. The FutureReady Institutes are not only designed to prepare students for specific careers but also to seamlessly transition from high school to post-secondary education. Earning a post-secondary credential is essential in securing a lasting and durable career.

Construction Career Center

Created in 2022, the Construction Career Center supports the region's high demand for skilled construction workers by connecting high schoolers, adult students, and working professionals with the training, career counseling, and support necessary to find success in the construction industry. The Center offers students the opportunity for paid work-based learning, certifications, mentorship, and credit towards a high school or college transcript. Placement services are also available with the goal of guiding every student directly into their desired career path or continued education.

Skillup In Chattanooga

In 2021, the Economic & Workforce Development (EWD) team at Chattanooga State Community College (CSCC) offers custom short-term training and utilizes existing programs to support companies that are searching for skilled employees. These short-term programs provide employers with a pipeline of talented, credentialed employees.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The census tracts that are identified as eligible for CDBG area benefit (income below 80 percent of the area's median income) include some of the oldest neighborhoods in the city. The housing in these areas is often in poor condition, and many need extensive rehabilitation or removal. These neighborhoods are also where the lowest-income households in the city live, in housing stock that is in poor condition and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households pay a larger percentage of their income on housing expenses. In this case, concentrated would mean that a large portion of the neighborhood shows the impact of these housing problems.

Market Value Analysis (MVA)

The Housing Needs Assessment was commissioned to help the City understand its most pressing housing needs, and the Market Value Analysis (MVA) to show where help is needed most. The MVA divides Chattanooga into distinct real estate markets within the city's footprint by color codes and categorized from "A" to "G": Purple ("A") markets have high home values and low levels of financial distress; blue ("B" and "C") markets have more affordable home prices and mix of owner and renter neighborhoods, yellow ("D" and "E") markets have below-average home prices, modest home-ownership rates, and the second greatest share of subsidized renters; orange ("F" and "G") markets have the lowest housing prices, low levels of development, and high rates of financial stress, vacancy, and property code violations. Orange markets are majority renter neighborhoods and have the highest presence of subsidized renters.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In this instance, concentrated would mean that the percentage of a particular racial or ethnic minority in an area is significantly higher than its percentage of the overall population. Whites comprise 55.8 percent of the City's population, African Americans 28.4 percent and Hispanic/Latino 6.0%. However, in some low-income census tracts, African Americans make up over 85 percent of the population of that tract, and in some other low-income census tracts, the Hispanic/Latino population is as high as 58 percent.

Some key data points among the MVA's various findings:

- 75% of permitted new housing units have been built in the strongest markets since 2018
- New, multi-family units are concentrated in the strongest markets
- 66 percent of white, non-Hispanic residents live in the strongest three markets
- 64% of black, non-Hispanic residents live in the weakest four markets
- Identified positive rates of integration between the middle markets
- Identified areas with rapid increases in resident displacement risk ratios

Of the City's 19 LMI Census Tracts, ten, or 52.6,% fall within the "D" to "G" categories. The remaining census tracts contain areas (block groups) categorized from "A" to "C". These are the areas where low-income residents face the greatest displacement risk. The table below provides demographics on the census tracts along with the MVA categories.

As the Chattanooga market continues to grow and attract individuals from outside with higher incomes, the trend that is occurring is pockets of concentration are getting smaller and scattered. This is an indication that while communities are growing and improving, the negative result is that lower-income residents are at risk of economic displacement. The Census Tract chart shows that low-income census tracts are becoming more economically diverse. The median sales prices of homes are increasing along with the median family income.

What are the characteristics of the market in these areas/neighborhoods?

These neighborhoods contain much of the poorest housing stock in the city. One census tract has no homeowner units at all. (Tract 16). As a result, the housing market contains much of the lowest cost housing as well. Code enforcement officials work extensively in these areas to maintain the integrity of the community. Dilapidated homes are removed to improve the sustainability of the neighborhoods. Some neighborhoods have many boarded duplexes and other areas have vacant lots where homes have been removed.

Are there any community assets in these areas/neighborhoods?

These areas do have community assets, including community and senior centers, parks, and other public facilities. Much of the public housing in Chattanooga is also located within these neighborhoods, though efforts are being made to deconcentrate public housing with scattered site housing and vouchers. Many of the vacant lots and duplexes can also be an asset in addressing in-fill housing. Those owned by the City can be instruments in sustainable, long-term, affordable housing.

Are there other strategic opportunities in any of these areas?

Chattanooga urgently needs new resources to create a pipeline of quality, stable, affordable housing opportunities in socioeconomically and racially diverse neighborhoods - especially those with amenities

that are experiencing the highest rate of displacement pressure. To scale up City-led affordable housing development across the community, the City is initiating the following activities:

1. Scaling Chattanooga Land Bank Authority (CLBA) activities to leverage existing City-owned parcels and acquire vacant, abandoned, or deteriorating properties for affordable housing development in tipping point neighborhoods.
2. Launching and seeding a Community Land Trust (CLT) to partner with the Land Bank to create permanently affordable homeownership and rental opportunities within the City.

Not understanding the dynamics of wealth building led many low-income families to sell their homes cheaply to opportunist and move out of their neighborhood. In May 2022, the Chattanooga City Council adopted an ordinance allowing accessory dwelling units by right in all zoning districts city-wide that allow single-family detached dwellings as part of its efforts to support a range of housing options. This can be a wealth building tool for low-income property owners and residents in these areas.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Chattanooga pioneered the first citywide gigabyte-per-second broadband service a decade ago through the city-owned utility Electric Power Board (EPB). Chattanooga has promoted widespread digital access through government and business support of Tech Goes Home and the Enterprise Center. Tech Goes Home is a nonprofit that works with schools, churches, and other organizations to help residents learn digital literacy skills. The Enterprise Center is a city-backed agency that works to promote the Innovation District and other technology initiatives.

Tech Goes Home Chattanooga (TGH CHA) is The Enterprise Center's digital inclusion program for residents across Hamilton County. TGH CHA is modeled after the national, award-winning Tech Goes Home program. Founded in Boston, Tech Goes Home has successfully provided participants with the tools, education, and access required for 21st-century skills development since 1999.

They are partnering with schools, public libraries, churches, nonprofits, and other organizations across Hamilton County to offer free courses designed to help residents develop skills and habits required for smart technology and Internet use. Participants receive fifteen hours of classroom training to help them understand why the Internet is relevant in their daily lives, have the option to purchase a new Chromebook or tablet for only \$50 (upon completion of the course), and receive assistance in obtaining access to low-cost home Internet.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Working with the locally-owned public utility the Electric Power Board (EPB), the City of Chattanooga built a massive broadband fiber network that every household within our City can access. However, there are other internet service providers available – PCs for People, Comcast, and AT&T. Each, in addition to EPB, has low-cost internet options for low-income households.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In March 2020, the City of Chattanooga Council approved the Hamilton County Multijurisdictional Natural Hazards Mitigation Plan, which will allow plan participants to be eligible for mitigation grant programs as follows:

- Hazard Mitigation Grant Program (HMGP) (post-disaster funding)
- Pre-Disaster Mitigation Grant Program (PDM)
- Flood Mitigation Assistance Program (FMA)

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Research findings reflect a world in which people of low Socioeconomic Status (SES) are more vulnerable in the face of disasters and are more likely to suffer more serious consequences during impact, from property damage to homelessness to physical and financial impacts. Disasters can contribute to more adversity for people of low SES than for others who are not low SES—and, as the World Bank and GFDRR report observes, in part due to their financial effects, natural disasters make it more likely that people in poverty will remain in poverty (Hallegatte et al., 2017)

https://www.samhsa.gov/sites/default/files/dtac/srb-low-ses_2.pdf

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the City intends to take in the distribution of the Community Development Block Grant (CDBG) and HOME Investment Partnership Funds (HOME) funds for the next five years. The priorities listed were determined through consultation with service providers, consideration of community surveys, community input sessions conducted during the development of the Consolidated Plan, and through other community, City government, and County government strategic planning processes and plans.

Some of the activities included will be targeted to individuals or households that qualify for the programs according to their income status (individual benefit). Typical activities include homebuyer assistance, housing rehab activities, rental assistance, and social service activities, etc. Other programs or activities will be directed to benefit neighborhoods or communities in particular areas (area benefit). Such activities or programs will be carried out in low -moderate-income block groups. These are areas where a minimum of 51% of the population's (in the area benefiting) income is at or below 80% AMI. The City's goals and objectives are listed below and summarized in Section SP-45.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City-wide Activities
	Area Type:	PJ Area
	Other Target Area Description:	PJ Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Eligible Census Tracts
	Area Type:	L/M Census Tracts
	Other Target Area Description:	L/M Census Tracts
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		

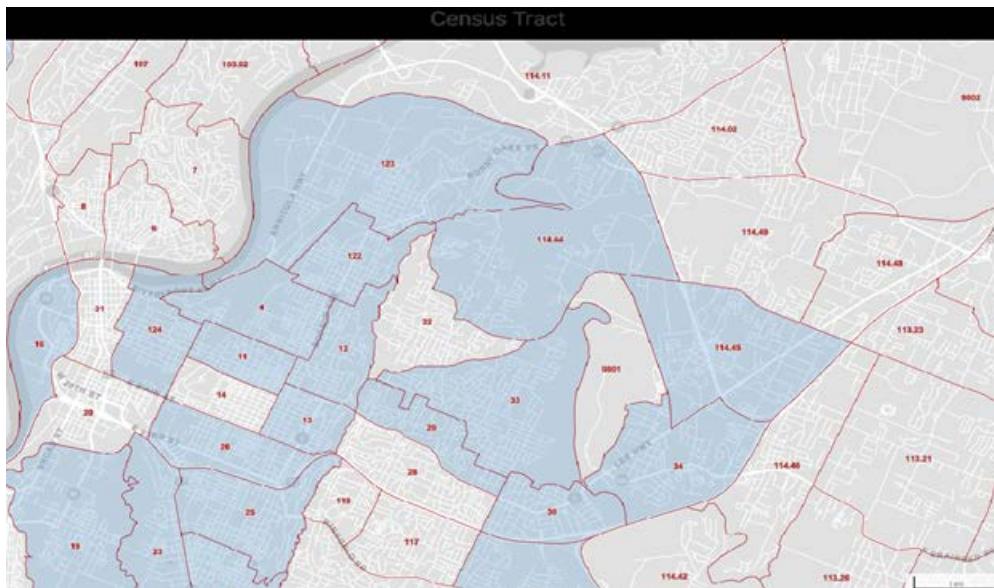
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

For the most part, CDBG and HOME funds will be used to address needs on a citywide basis, with the beneficiaries being low- to moderate-income individuals or households. However, other programs or activities will be directed to benefit neighborhoods or communities in particular areas (area benefit). Such activities or programs will be carried out in low -moderate-income block groups. These are areas where a minimum of 51% of the population's (in the area benefiting) income is at or below 80% AMI. The table below shows the low-to moderate income census tracts within the City of Chattanooga.



LMI Census Tracts

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Increase/Preserve Supply of Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	PJ Area
	Associated Goals	Increase/Preserve Supply of Affordable Housing

	Description	The City intends to leverage CDBG, HOME, NSP, other federal, state and local funds, and programs and partnerships, to increase the supply and access to affordable rental and homeowner housing. This will be done through the development of new units and preservation of existing units, expanding opportunities through homeownership-assistance programs, supporting housing counseling education, and enhancing supportive services programs associated with improved housing stability.
	Basis for Relative Priority	Public input sessions, surveys, other plans, reports (including the Affordable Housing Plan, and Chattanooga’s 2023 Market Value Analysis) and a profusion of data serve as the basis to prioritize the need for affordable housing as the number one priority needing to be addressed in the community.
2	Priority Need Name	Support and Services for LMI Citizens, Special Pop
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly
	Geographic Areas Affected	PJ Area L/M Census Tracts
	Associated Goals	Support and Services for LMI Citizens, Special Pop

	Description	CDBG will be leveraged to support programs and activities designed to reduce the number of poverty-level persons and assist in stabilizing, improving and sustaining the lives of vulnerable LMI citizens through enhancing supportive services programs associated with improved housing stability, health, education, and welfare. The goal for the community is to have a system of services and housing that allows all citizens, particularly low to moderate-income persons, the opportunity for an independent and productive lifespan.
	Basis for Relative Priority	The preponderance of data and research show LMI individuals and households are particularly vulnerable to various risks, including health hazards, economic downturns, natural disasters, and social issues, often facing limited resources and increased challenges in accessing essential services and support and in many instances resulting in housing insecurity and/or homelessness. Public input sessions, surveys, consultation with the Continuum of Care, consultation with service providers, other plans, and reports identified the above as a high priority need.
3	Priority Need Name	Economic Development - Grow Businesses Workforce
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	PJ Area
	Associated Goals	Increase Economic Opportunities
	Description	Small business growth and job readiness are important components to growing wealth in low and moderate-income communities. The City will continue to support the development and expansion of businesses and job creation/retention through the Section 108 loan program and other City and local initiatives.
	Basis for Relative Priority	Promoting economic development activities by supporting businesses and individuals engaged in economic development and providing opportunities to enhance job skills has been identified as a priority in public input processes, and other community plans.
4	Priority Need Name	Non-Housing Community Development
	Priority Level	High

	Population	Non-housing Community Development
	Geographic Areas Affected	L/M Census Tracts
	Associated Goals	Non-Housing Community Development
	Description	<p>The city will target public facilities improvements, infrastructure improvements, and blight elimination that complement access to affordable housing through improved and sustainable suitable living environments. The City will:</p> <ul style="list-style-type: none"> • Target funding for public/facility improvements, strategically coordinated with housing and community revitalization activities, • Address blight and disinvestment -help stabilize and restore the quality of life and community conditions in low-income neighborhoods by improving public infrastructure, public facilities, and parks. • Leverage funding in to convert blighted properties to productive use.
	Basis for Relative Priority	The citizen participation process identified the need to support neighborhood stabilization and development through public improvements as the fourth highest priority. Comments and data gathered from public input sessions, online surveys, and area plans indicate the need for the City to address blight and disinvestment - help stabilize and restore the quality of life and housing conditions in low-income neighborhoods.
5	Priority Need Name	Administration and Planning
	Priority Level	High

Population	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
Geographic Areas Affected	PJ Area
Associated Goals	Administration and Planning
Description	<p>The efficient and effective management of funding received to carry out the goals and objectives outlined in the Consolidated Plan requires resources for planning and administration. The City’s HCI Division is responsible for ensuring funding is accountably deployed into the community for maximum leverage and results, with timely progress reports being provided to HUD and the community.</p>
Basis for Relative Priority	<p>The City must ensure that funding received is deployed into the community and managed effectively and efficiently in accordance with the grant-associated regulations and requirements.</p>

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Historically low rental vacancy rates, household income not increasing at the same rate as increases in rent, high demand for Section 8 vouchers, and little increase in federal funding to address demand, have created a gap for LMI households. This indicates that other resources will have to be made available to subsidize access to rental housing for LMI citizens.
TBRA for Non-Homeless Special Needs	Historically low rental vacancy rates, household income not increasing at the same rate as increases in rent, high demand for Section 8 vouchers, and little increase in federal funding to address demand, have created a gap for LMI households. This indicates that other resources will have to be made available to subsidize access to rental housing for LMI citizens.
New Unit Production	<p>The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, the supply of builders, prevailing interest rates, and the builders' required return on investment. These factors result in a significant decline in the proportion of affordable rental units for very low and low-income households being constructed, (without incentives).</p> <p>Using funds for the production of rental housing is a high priority due to the short supply. The priority for the production of housing for homeownership is not as high because funding can be used to provide downpayment assistance - subsidizing the purchase of the home. However, homeownership would be out of reach for some low-income households without non-profit like Habitat and community housing development organizations being able to use federal funds to subsidize the construction and the homebuyer.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Preservation of affordable housing is a high priority as it serves to allow many vulnerable households to remain in housing that is affordable to them - rental and homeowner.</p> <p>In the City's historically low-income areas, increasing property taxes and other costs associated with homeownership have negatively affected vulnerable owners, those with stagnant incomes who are low-income, the elderly, and those with special needs.</p> <p>A tight rental market can serve as a disincentive for landlords to invest in the maintenance of affordable units and it can also put low-income tenants at risk of being displaced. In such a market, the landlord is able to charge significantly higher rents if improvements are made and thus low-income tenants tolerate poor conditions to remain in units affordable to them.</p>
Acquisition, including preservation	Rapidly rising land values and decreasing inventory of viable properties available for acquisition greatly impact the cost of producing and preserving affordable housing - rental and homeowner.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Chattanooga receives funding from two federal grant programs, the Community Development Block Grant Program, and the HOME Investment Partnership. Funding under the Emergency Solutions Grant Program is received from THDA.

It is anticipated that these grant programs, combined, will bring \$2,304,800 into the city to support affordable housing, homeless, and community development programs and projects. An additional \$200,000 in program income from CDBG and HOME projects brings the total resources for the first year of the Consolidated Plan to \$2,504,800. Because it is difficult to project program income for the next four years, it is not included in anticipated resources calculation beyond the first year. Thus the City anticipates having approximately \$11,724,000 for the five years covered under the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,536,800	200,000	0	1,736,800	6,147,200	Expected amount for remainder of Con Plan is Year 1 times 4 minus program income

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	768,000	200,000	0	968,000	3,072,000	Expected amount for remainder of Con Plan is Year 1 times 4 minus program income

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

To supplement efforts in preserving affordable housing with CDBG and HOME, the City of Chattanooga launch Invest Chattanooga, a new public enterprise created to fund housing developments with a mix of market-rate and dedicated affordable units. If approved by City Council, Invest Chattanooga will administer the \$20 million Housing Production Fund City Council created in 2022. As the City of Chattanooga is not qualifying as an Entitlement for the grant in 2025, the City will receive Emergency Solutions Grant (ESG) funds from the State of Tennessee through Tennessee Housing Development Agency (THDA).

The City also launched a revamped PILOT program. The new PILOT rules allow the city to incentivize individual affordable housing units, offer greater incentives for units with lower rents, and better reflect the variation in market rents across different areas of the city. The PILOT program mandates that qualifying developments include rental homes priced according to the earnings of renters within the 50-80% AMI range.

The City also has voluntary inclusionary zoning, which allows for zoning breaks if developers incorporate affordable units in their developments. The required match for HOME funds will be addressed through carry-over HOME match, donated property, and partner contributions. This requirement is outlined in the subrecipient agreement. HOME funds will be matched with carry-over HOME match, donated property, and partner contributions. ESG match will be addressed by sub-grantees. Housing activities are expected to be heavily leveraged with developer resources like Low Income Housing Tax Credits, local PILOT projects, Chattanooga Affordable Housing Fund, and foundation funding.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City also has established a Land Bank which will hold properties, many from back tax rolls, for future development and keep the properties affordable in perpetuity. This program will: (1) Reduce vacant and blighted properties, (2) Attract investment to neighborhoods, (3) Provide affordable quality housing with appealing design, (4) Increase homeownership, (5) Create wealth-building opportunities, (6) Increase community engagement, and (7) Reduce crime.

Discussion

To accomplish the goals outlined in the Consolidated Plan, the City will have to rely heavily on resources and tools outside of the annual allocations as the funding is steadily decreasing. Program income was not added into the expected funding for years 2-5 as that resource is also decreasing at an unpredictable rate.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Chattanooga	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
CHATTANOOGA NEIGHBORHOOD ENTERPRISE	Non-profit organizations	Ownership Rental	Jurisdiction
CHATTANOOGA HOUSING AUTHORITY	PHA	Homelessness Public Housing	Region
HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Jurisdiction
Chattanooga Community Housing Development Organization	Non-profit organizations	Ownership Rental	Jurisdiction
CHATTANOOGA HOMELESS COALITION	Non-profit organizations	Homelessness	Region
Chattanooga Church Ministries dba Chattanooga Community Kitchen	Non-profit organizations	Homelessness	Jurisdiction
Family Promise of Greater Chattanooga, Inc.	Non-profit organizations	Homelessness	Jurisdiction
Chattanooga Room in The Inn	Non-profit organizations	Homelessness	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PARTNERSHIP FOR FAMILIES, CHILDREN AND ADULTS	Non-profit organizations	Homelessness	Region
Southeast Tennessee Dev. District	Redevelopment authority	Economic Development Non-homeless special needs Ownership Planning Rental	Region
Chattanooga Interagency on Homelessness Coalition	Non-profit organizations	Homelessness Planning	Jurisdiction
AIM Center	Non-profit organizations	Non-homeless special needs Rental public services	Jurisdiction
ORANGE GROVE TRAINING CENTER	Non-profit organizations	Non-homeless special needs Rental public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fulfil some of the needs outlined in the Consolidated Plan. Services provided by the Emergency Solutions Grant Program are managed by a group of homeless service providers who work together as a coalition in response to HUD grant requirements. Through this organization, the group collects facilities and client information and prepares grant proposals to bring additional resources to Chattanooga.

The Chattanooga Housing Authority operates public housing units and works well with City staff and the City political leadership. One gap is the limited number of CHDOs operating in Chattanooga. Currently, there is only one CHDO.

Public outreach remains a challenge. Public meetings continue to be underattended, despite infusing technology by providing virtual meetings and recordings alongside the in-person meetings.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

All services in the system are available to people who are experiencing homelessness. All people seeking services go through HMIS intake and are prioritized for services. This system makes sure that clients get all the services they need.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service providers in Chattanooga work closely together to provide a continuum of services in response to needs identified through surveys of homeless people and general observations of the providers. Providers in Chattanooga are particularly strong in the areas of mental health services and life

skills training. The gaps identified in the chart above include childcare services and services for unaccompanied youth.

Another gap in the coordination of services is the lack of universal participation of providers in the HMIS system. All homeless providers who participate in federal funding programs are enrolled in the HMIS system. Other agencies, however, do not participate for various reasons, some are faith-based and do not have the staff/capacity or will to do the reporting.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

- Obtain reliable comprehensive inventory of current services, providers, and available housing,
- Evaluate current systems and services to make them more accessible and efficient, and
- Eliminate redundancy and efficiency,
- Quickly and efficiently triage persons struggling with homelessness;
- Obtain grants/funds/resources to address identified needs; and
- Develop a system that quickly and accurately produces information on outcomes.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase/Preserve Supply of Affordable Housing	2025	2029	Affordable Housing	City-wide Activities	Increase/Preserve Supply of Affordable Housing	CDBG: \$4,444,600 HOME: \$3,456,000	Rental units constructed: 460 Household Housing Unit Rental units rehabilitated: 900 Household Housing Unit Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 425 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support and Services for LMI Citizens, Special Pop	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	City-wide Activities	Support and Services for LMI Citizens, Special Pop	CDBG: \$1,152,600	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
3	Increase Economic Opportunities	2025	2029	Economic Development	City-wide Activities	Economic Development - Grow Businesses Workforce		Businesses assisted: 0 Businesses Assisted
4	Non-Housing Community Development	2025	2029	Non-Housing Community Development	City-wide Activities	Non-Housing Community Development	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 63867 Persons Assisted
5	Administration and Planning	2025	2029	Administration and Planning	City-wide Activities	Administration and Planning	CDBG: \$1,536,800 HOME: \$384,000	Other: 63867 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase/Preserve Supply of Affordable Housing
	Goal Description	Creation/preservation of affordable housing including new construction, rehabilitation, downpayment assistance, rental assistance, and education.

2	Goal Name	Support and Services for LMI Citizens, Special Pop
	Goal Description	Reduce the number of poverty-level persons and assist in stabilizing, improving and sustaining the lives of vulnerable LMI citizens through enhancing supportive services programs associated with improved housing stability, health, education, and welfare.
3	Goal Name	Increase Economic Opportunities
	Goal Description	Small business growth and job readiness
4	Goal Name	Non-Housing Community Development
	Goal Description	Public facilities improvements, infrastructure improvements, and blight elimination that complement access to affordable housing through improved and sustainable suitable living environments.
5	Goal Name	Administration and Planning
	Goal Description	Program/grants management

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Chattanooga will assist extremely low-income, low-income, and moderate-income families who meet HUD's income limits with rental housing and homeownership opportunities. Habitat and CHDO can assist approximately 15 low-income families with homeownership opportunities. It is anticipated that, at minimum, (CHA homeless vouchers) rental units will be used for homeless/extremely low-income households and the other units to low-to-moderate-income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There are ??? fully 504 compliant units of various bedroom sizes in the properties that CHA and Envolve manage. This number exceeds the number of units required by HUD. The CHA is able to readily install audio/visual equipment into any unit as required by a resident who is hearing/visually impaired. The CHA continues to document, maintain, and enhance its responsiveness to the needs of individuals with disabilities.

Activities to Increase Resident Involvements

Resident Councils are located at the following sites: Boynton terrace, Greenwood/Scattered Sites, Mary Walker Towers. There is also a Resident Advisory Board.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Section MA-10 details some factors influencing affordable housing and residential development in Chattanooga. These factors include a housing shortage, which is largely the result of a decade of underbuilding after the mortgage and financial crisis that began in 2007. In addition, higher interest rates are currently dampening Chattanooga's housing market, including the building and sale of single-family homes and the building of multifamily developments.

The housing market is not naturally producing affordable units, and we have increasingly limited land and limited developer capacity to address the rapidly expanding affordability gap in Chattanooga – especially in residential areas most at risk of displacement. Locally, the following are considered to be some key barriers to building affordable housing:

1. **Decreasing availability of developable, affordable parcel:** A land use model recently completed by The Chattanooga - Hamilton County Regional Planning Agency (RPA), a joint agency of the City of Chattanooga and Hamilton County, lists the following significant constraints of feasibility of housing development:

- High slope
- Conservation easements
- Reserved space (industrial, military parks, wildlife management areas)
- High-risk flood areas

In addition to these geological and legal barriers, market pressure has dramatically increased the competition for developable land, driving prices up and availability down. There is an increasing prevalence of investor-owned vacant land in “tipping point” neighborhoods, and there is considerable “boosterism” for Chattanooga on real estate investment and development platforms. In 2020, a local property management company ranked Chattanooga as the fourth best market among the nation’s biggest cities for U.S. home sales and price appreciation.

2. **Capacity of local affordable housing developers and managers:** There is currently insufficient developer capacity to support first-time homebuyers and create affordable units in this increasingly competitive market. A majority of new homes built to provide homeownership opportunities for low- and moderate-income households were constructed primarily by two local non-profit housing organizations. Because the City has historically had enough naturally occurring affordable housing to meet demand, nonprofit partners in the housing sector have been primarily focused on the preservation of existing housing stock. Changing market demands mean that we need new resources and tools to create affordable homes at a meaningful scale and at price-points that are aligned with what low- and moderate-income residents can afford.

3. Limited regulatory tools create a reliance on subsidy for affordable housing: Land use tools can reduce displacement, increase housing supply, and stabilize housing costs, but Tennessee places limitations on these. In 2021, Tennessee preempted cities from any “incentive that makes construction of affordable housing more economical.” State legislators also amended a 2016 law prohibiting rent control to block communities from offering voluntary incentives that would help developers lower the cost of some units, such as density bonuses or reduced parking minimums. Tenants’ rights protections, such as the right to counsel, rent control, or just cause eviction, are also illegal under state law.

The Chattanooga - Hamilton County Regional Planning Agency (RPA), a joint agency of the City of Chattanooga and Hamilton County, is engaged in efforts to address a number of regulatory barriers to affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City’s 2023 Housing Action Plan identifies critical housing gaps and potential new strategies and tools to address the City’s housing challenges. The Housing Action Plan is centered around five key goals that respond to the central failures in Chattanooga’s housing market.

The decline in the number of affordable rental homes must be reversed to achieve the City’s vision for its housing market and to support equitable prosperity.

- Promote utilization of all housing tools available, including the revised PILOT, Affordable Housing Fund, Land Bank, and Voluntary Inclusionary Zoning
- Continue to invest City funds into the Affordable Housing Fund to leverage public and private funding and partnerships
- Continue to seek out creative ways to ensure the development perpetuity of affordable housing
- Support LIHTC development by providing gap financing, engaging with the state, and streamlining local approvals.

Until recently Chattanooga was a city where the American Dream was accessible to households earning the median income and it must be again to build community wealth.

- Increase available down payment assistance (DPA) provided to potential homebuyers.
- Improve zoning to allow for soft density in single-family neighborhoods, building code and related policies to increase the supply and reduce the cost of new for-sale homes.
- Provide best practice examples and standard plans for ADUs and engage lenders to expand construction financing.
- Expand the availability of home improvement and purchase mortgages from traditional lenders.
- Encourage large companies to provide support for employer-assisted housing.

To address homelessness, the City must create systemic change that will reduce housing instability by aligning investments in affordable housing and supportive service delivery.

- Build permanent supportive housing to support people with housing stability and wellbeing, obtain housing quickly, and stay housed.
- Continue conducting landlord education and outreach to expand the pool of landlords that will accept vouchers.
- Expand emergency response resources, such as street outreach.

Closing the large racial inequities in Chattanooga’s housing market must be a component of all the housing policies it adopts.

- Proactively reach out to households and communities that face higher barriers to access homeownership to encourage participation in Down-payment Assistance (DPA) and Owner Occupied Rehab (OOR) programs.
- Establish an advisory committee that is reflective of the racial diversity of Chattanooga to strengthen the capacity of partners to implement the HAP.
- Establish a capacity building program for new developers in coordination with the RLF.
- Engage lenders to adapt their mortgage products to address barriers for households facing systemic barriers.

The City will focus on educating the community in regard to Fair Housing on a project by project basis and at all public outreach by make fair housing literature readily accessible in English and Spanish and distribute it throughout the city to educate citizens on what fair housing is and the applicable violations.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City's approach to ending homelessness is described in detail, focusing on three main areas:

Addressing the impacts of homelessness on the community

Prevent residents from becoming homeless

Helping residents experiencing homelessness find a permanent home

Addressing the impacts of homelessness on the community

The impact of the rise in homelessness in Chattanooga has been felt community-wide, beyond those in immediate crisis. And while the focus areas above are the key solutions to ending homelessness in the city for good, it will take time for some of these initiatives to create long-lasting change. To address the impacts of homelessness on the community in the short term, the City has:

- Coordinated regular meetings with downtown stakeholders, alongside Chattanooga Police Department representatives and Downtown Alliance workers, to more efficiently respond to residents experiencing homelessness who need assistance, and competently address illegal behavior from troublemakers
- Added police bike and foot patrols to provide more immediate assistance to residents in business corridors, while reopening public restrooms that were closed during the pandemic to allow unsheltered residents to use the bathroom indoors

Addressing the emergency and transitional housing needs of homeless persons

Prevent residents from becoming homeless

The City is engaged in multiple initiatives that together will reduce the risk for many of these hardships, helping stop the rise in homelessness that has been occurring since the beginning of the pandemic.

These include:

- An unprecedented affordable housing initiative to increase affordable housing stock across the city
- The Eviction Prevention and Eviction Diversion programs, which have prevented costly and traumatizing evictions for hundreds of residents in need
- Workforce training programs, like the recently launched Construction Career Center, that are creating clear pathways to stable, good-paying jobs for those who need them most
- The Community Forward program, a partnership with Hamilton County Schools to place navigators within schools inside the city limits who can provide at-risk students and their families with connections to needed resources

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Helping residents experiencing homelessness find a permanent home

The only durable solution to homelessness is a home, and the City has significantly increased its capacity over the past year to place residents experiencing homelessness in a permanent home. By streamlining processes and strengthening collaborations with community partners, OHSB, our community has housed more than 2000 people since Mayor Tim Kelly took office.

The City is also working to develop a new, 70+ unit permanent supportive housing complex, which is a proven best practice nationwide for helping residents who previously experienced homelessness recover, stabilize, and re-integrate into the community in a safe and controlled environment.

People experiencing homelessness face many barriers in their efforts to move into housing. Criminal history, prior criminal convictions, lack of a consistent income, and past debt from utility companies and public housing authorities can make their journey into housing next to impossible. Even with rental assistance, supportive services, and available affordable units, the history and circumstances of people experiencing homelessness cause many landlords to refuse to rent to them.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Chattanooga community also embraces rapid re-housing interventions that connect people experiencing homelessness with permanent housing as quickly as possible through a personalized assistance package that may include time-limited financial aid or targeted supportive services. An emphasis on rapid re-housing reduces the amount of time an individual or family experiences homelessness. Rapid re-housing program recipients tend to experience homelessness due to an episodic financial or medical crisis that resulted in the loss of housing. Most program recipients require short-term assistance so the individual or family can return to permanent, stable housing.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

How are the actions listed above related to the extent of lead poisoning and hazards?

For all structures constructed prior to 1978, all work performed on areas that potentially contain lead-based paint shall be tested for lead-based paint. If lead-based paint is positively identified, then treating or removing the lead-based paint in disturbed areas, including interim controls and lead-safe work practices, will be incorporated into the project as required by the amount of CDBG and/or HOME funding.

How are the actions listed above integrated into housing policies and procedures?

The City of Chattanooga CDBG and HOME program policies include provisions for compliance with applicable lead-based paint hazard regulations.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

In 2023, Mayor Tim Kelly established the Office of Entrepreneurship to grow and enhance the city's small business economy; help small business owners grow and scale their businesses; develop programs to help entrepreneurs and small business owners access resources needed to grow their businesses. The City of Chattanooga provides general funds to non-profit agencies. These activities historically benefit a large number of very low- and low-income people and many provide self-sufficiency training and employment/educational programs.

The Chattanooga Housing Authority operates a Family Self Sufficiency Program which has the goal of promoting economic independence (for its clients receiving rental assistance). Existing opportunities for education, occupational training, and job-seeking assistance are coordinated to assist families in overcoming the barriers that prohibit them from achieving self-sufficiency. Participants in the Family Self Sufficiency Program work towards setting and obtaining future life and career goals by accomplishing specific activities and objectives.

Several non-profits, including the Urban League and LAUNCH, provide entrepreneurial classes to assist potential entrepreneurs with starting their business and making it successful.

Data from the American Community Survey (2023 ACS survey) indicates that 18.4%, of Chattanooga residents, live in poverty. For children under the age of 18, the number balloons to 31.5%.

City community centers have programming to provide a better quality of life for the citizens of Chattanooga, through education, recreation, social services, leadership, and career development.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City has always recognized the need for taking a more coordinated and cooperative approach to addressing anti-poverty through affordable housing. City's affordable housing initiatives will serve to reduce poverty by providing access to affordable rental housing and using homebuyer assistance and homeowner rehab programs to help families build and retain equity in their homes. ECD has identified six goals that they will focus on for FY 2025-2026. The department will combine its resources along with other public and private funds and partners to accomplish the following goals:

a) Increase Affordable Housing Opportunities

- Reduce the number of run-down properties through rehabilitation and increase the supply of affordable housing units throughout the City.
- The City will partner with local entities, landlords, and other interested entities to construct or rehab units in collaboration with organizations serving special needs populations.

b) Support and Services for LMI Citizens, Special Populations, At-risk and Homeless

- The City will support repaid-rehousing efforts and services for special needs populations and LMI citizens.
- The City will continue to support homeownership development and homeownership education

programs.

c) Increase Economic Opportunities

- The City will support small business growth and job training opportunities

d) Non-Housing Community Development

- The City will target infrastructure money where it will best complement the development of new affordable housing.
- The City will support public facilities in support of low income communities.

The mission of the Office of Family Empowerment (OFE) is to change the lives of Hamilton County residents by collaborating with our partners to provide support and coaching to help individuals achieve well-being and economic independence. OFE provides the following programs:

- Low-Income Home Energy Assistance Program - The Office of Family Empowerment is home to the Low-Income Home Energy Assistance Program (LIHEAP) for Hamilton County, which provides assistance for income-eligible families to help in meeting rising home energy costs.
- Family Support Program - Case Management provides goal-oriented support, including life skills training, coaching, and financial assistance. Participants receive community resources, educational opportunities, and individualized support to achieve self-sufficiency within six months to a year.

The City has always recognized the need for taking a more coordinated and cooperative approach to addressing anti-poverty through affordable housing. City's affordable housing initiatives will serve to reduce poverty by providing access to affordable rental housing and using homebuyer assistance and homeowner rehab programs to help families build and retain equity in their homes. This is incorporated in the Consolidated Plan Goals noted below:

a) Increase Affordable Housing Opportunities

b) Support and Services for LMI Citizens, Special Populations, At-risk and Homeless

c) Increase Economic Opportunities

d) Non-Housing Community Development

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Projects and programs that are funded with CDBG and HOME and any other funds received from HUD are subject to monitoring. All entities and subrecipients receiving funds are monitored for performance and compliance relative to contractual agreements. ECD staff conduct compliance reviews as required by the program regulations or as deemed prudent.

For organizations that receive funds for the development of housing, long-term affordability controls (either rental or ownership) are included in the contractual agreements, and restrictions are legally recorded.

The CDBG and HOME program's performance is evaluated by staff at the end of the City's fiscal year, June 30th. That review is incorporated into the CAPER.

On an annual basis, the City submits the HOME MBE/WBE Report to HUD. The City encourages participation from minority and women business enterprises. This effort includes notices in bid solicitation, newspaper advertisements, and contract clauses requiring contractors, to the greatest extent feasible, to provide opportunities for training and employment for minority and women business enterprises.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Chattanooga receives funding from two federal grant programs, the Community Development Block Grant Program, and the HOME Investment Partnership. Funding under the Emergency Solutions Grant Program is received from THDA.

It is anticipated that these grant programs, combined, will bring \$2,304,800 into the city to support affordable housing, homeless, and community development programs and projects. An additional \$200,000 in program income from CDBG and HOME projects brings the total resources for the first year of the Consolidated Plan to \$2,504,800. Because it is difficult to project program income for the next four years, it is not included in anticipated resources calculation beyond the first year. Thus the City anticipates having approximately \$11,724,000 for the five years covered under the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
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CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,536,800.00	200,000.00	0.00	1,736,800.00	6,147,200.00	Expected amount for remainder of Con Plan is Year 1 times 4 minus program income
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	768,000.00	200,000.00	0.00	968,000.00	3,072,000.00	Expected amount for remainder of Con Plan is Year 1 times 4 minus program income

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

To supplement efforts in preserving affordable housing with CDBG and HOME, the City of Chattanooga launch Invest Chattanooga, a new public enterprise created to fund housing developments with a mix of market-rate and dedicated affordable units. If approved by City Council, Invest Chattanooga will administer the \$20 million Housing Production Fund City Council created in 2022. As the City of Chattanooga is not qualifying as an Entitlement for the grant in 2025, the City will receive Emergency Solutions Grant (ESG) funds from the State of Tennessee through Tennessee Housing Development Agency (THDA).

The City also launched a revamped PILOT program. The new PILOT rules allow the city to incentivize individual affordable housing units, offer greater incentives for units with lower rents, and better reflect the variation in market rents across different areas of the city. The PILOT program mandates that qualifying developments include rental homes priced according to the earnings of renters within the 50-80% AMI range. The City also has voluntary inclusionary zoning, which allows for zoning breaks if developers incorporate affordable units in their developments. The required match for HOME funds will be addressed through carry-over HOME match, donated property, and partner contributions. This requirement is outlined in the subrecipient agreement. HOME funds will be matched with carry-over HOME match, donated property, and partner contributions. ESG match will be addressed by sub-grantees. Housing activities are expected to be heavily leveraged with developer resources like Low Income Housing Tax Credits, local PILOT projects, Chattanooga Affordable Housing Fund, and foundation funding.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City also has established a Land Bank which will hold properties, many from back tax rolls, for future development and keep the properties affordable in perpetuity. This program will: (1) Reduce vacant and blighted properties, (2) Attract investment to neighborhoods, (3) Provide affordable quality housing with appealing design, (4) Increase homeownership, (5) Create wealth-building opportunities, (6) Increase community engagement, and (7) Reduce crime.

Discussion

To accomplish the goals outlined in the Consolidated Plan, the City will have to rely heavily on resources and tools outside of the annual allocations as the funding is steadily decreasing. Program income was not added into the expected funding for years 2-5 as that resource is also decreasing at an unpredictable rate.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase/Preserve Supply of Affordable Housing	2025	2029	Affordable Housing	City-wide Activities	Increase/Preserve Supply of Affordable Housing	CDBG: \$4,444,600.00 HOME: \$3,456,000.00	Rental units constructed: 460 Household Housing Unit Rental units rehabilitated: 900 Household Housing Unit Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 425 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Support and Services for LMI Citizens, Special Pop	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	City-wide Activities	Support and Services for LMI Citizens, Special Pop	CDBG: \$1,152,600.00	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Non-Housing Community Development	2025	2029	Non-Housing Community Development			CDBG: \$500,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 63867 Persons Assisted
4	Increase Economic Opportunities	2025	2029	Economic Development	City-wide Activities Eligible Census Tracts	Economic Development - Grow Businesses Workforce	CDBG: \$50,000.00	Facade treatment/business building rehabilitation: 5 Business
5	Administration and Planning	2025	2029	Administration and Planning	City-wide Activities		CDBG: \$1,536,800.00 HOME: \$384,000.00	Other: 63867 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Increase/Preserve Supply of Affordable Housing
	Goal Description	Increase the availability of affordable housing opportunities through expanding inventory and improving livability.
2	Goal Name	Support and Services for LMI Citizens, Special Pop
	Goal Description	Support and services for LMI citizens, special populations, and those at risk of homelessness.

3	Goal Name	Non-Housing Community Development
	Goal Description	Public facilities improvements, infrastructure improvements, and blight elimination that complements access to affordable housing through improved and sustainable living environments.
4	Goal Name	Increase Economic Opportunities
	Goal Description	Economic development to grow small businesses
5	Goal Name	Administration and Planning
	Goal Description	To efficiently manage and maintain compliance

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects will be funded for the 2025-2026 program year to achieve Consolidated Plan goals. Projects align with the following priorities:

1. Increase the supply of affordable housing
2. Preserve existing housing stock
3. Support and services for low-income and special needs populations
4. Provide funding for public improvements in coordination with housing
5. Promote economic development activities

Projects

#	Project Name

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The distribution of funds for this fiscal year is based upon priorities developed in the Consolidated Plan process for Fiscal Year 2025-2026. Allocations are approved based on a competitive solicitation of proposals from non-profit organizations, which include social services agencies and affordable housing developers that are committed to preventing homelessness, serving the homeless, improving communities, promoting economic development opportunities, or providing housing and services to low- to moderate-income households.

Funding is allocated to entities carrying out eligible activities/projects/programs identified in the Consolidated Plan as a high priority. Requests are reviewed and evaluated on a number of criteria, such as eligibility, organizational capacity, leveraging ability, income level of citizens being served, number of citizens being served, and the service area. All activities/projects/programs are within a low/moderate-income census tract or are programs that serve low/moderate-income citizens, all within the city limits of Chattanooga.

Because of the current affordable housing crisis, the City of Chattanooga currently has a deficit of decent, affordable housing is labeled as a high priority by the citizens and the City. There are very few areas of service that are not directly or indirectly. Because of limited funding, the entitlement funds CDBG and HOME are leveraged to serve households below 80% AMI for services and, in most cases, 60% and below for rental housing.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estim num of fa will the p activ
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]>							

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Funding received for Consolidated Plan projects and activities serve low- and moderate-income residents and neighborhoods within the city limits of Chattanooga. Incomes for families served under these programs/activities will not exceed 80% of the median income based on family size. Although CDBG regulations require a minimum of 70% of the funds (over a three year period), be used to benefit low/moderate income residents), past reporting has shown that for the City of Chattanooga, 100% of expenditures met this requirement.

Housing, economic development, and public service activities are provided city-wide, while public facility improvements, infrastructure improvements, and some economic development activities are limited to low-income census tracts. Individuals/families facing homelessness live or originate from within the city limits of Chattanooga. Because of rising housing costs in Chattanooga, to obtain affordable housing, homeless households assisted with rapid rehousing may have to be re-housed in other areas within Hamilton County.

Geographic Distribution

Target Area	Percentage of Funds
City-wide Activities	100
Eligible Census Tracts	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Projects that have an area benefit are located in low-to-moderate income designated Census Tracts. At least 51% of citizens in these areas are low-to-moderate income. In regards to investments in housing activities, with the City's primary focus (for the use of CDBG and HOME) being housing and housing-related activities, the community is better served with the activities being available city-wide. This allows affordable housing opportunities to be made available throughout the city, giving low-income citizens more options in determining where they want to live. This also helps with minimizing racial concentrations and concentrations of poverty. All households receiving assistance are low-to-moderate income

Discussion

The City of Chattanooga's target area is the entire city, therefore, the distribution of funds is projected to be city-wide. A great percentage of available funding is targeted for the production and preservation of affordable housing activities. Typically, housing activities are not restricted by census tract. If future

requirements deem it necessary, strategic target areas may be identified later.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

While Chattanooga has sustained its economic and population growth, the pace of home development dropped by approximately 80% from the 2000s to the 2010s. The combination of growth and the slowdown in housing development, along with inflation, high interest rates, and COVID-related supply chain issues, has exerted significant pressure on the housing market. Data indicate there were 90 affordable homes for every 100 households making <\$35K in 2021, down from 107 in 2016 and on track for 50 by 2030.

With the pace of home development dropping by approximately 80% from the 2000s through the 2010s, there were only 9,773 units added in 2010-2019 compared to 45,600 added in 2000-2009. Development picked up to meet demand after the pandemic, adding 7,149 units since 2021, but higher interest rates have hampered production levels. Chattanooga's affordable housing ecosystem is further constrained by limited public funding, state law, and a lack of regional housing development partners.

As in many cities across the nation, for Chattanooga, the dynamics and challenges affecting affordable housing are increasing and constantly and changing. The City is continuously assessing this complicated eco-system to identify resources and align them creatively for efficiency, effectiveness, and community impact. Nearly every two years, a local study is done related to affordable housing. Results from these are considered and in most instances, incorporated into the Consolidated Plan and/or annual Action Plans.

In August 2023, the City released the Affordable Housing Action Plan (HAP). It is a comprehensive policy and program toolkit to address Chattanooga's affordable housing challenges and to advance housing affordability goals for the City. Guided by information from the HNA and MVA the plan provides a set of actionable policy and programmatic recommendations to preserve existing affordable rental units, to expand Chattanooga's affordable housing inventory by bringing new units online, and to create new pathways to homeownership for people for whom homeownership is currently out of reach. The plan is centered on five key goals that respond to the current state of Chattanooga's housing market:

- Build the Housing Ecosystem. All housing policies necessarily involve public-private cooperation and partnership. Chattanooga can only address its housing challenges if its capacity and the capacity of its partners are at a scale equal to the challenge it faces.
- Increase the number of affordable, quality rental homes. The decline in the number of affordable rental homes must be reversed to achieve the City's vision for its housing market and to support equitable prosperity.

- Expand access to homeownership and protect existing homeowners. Until recently, Chattanooga was a city where the American Dream was accessible to households earning the median income, and it must be again to build community wealth.
- Move toward equitable housing for all Chattanooga residents. Closing racial and other inequities in Chattanooga’s housing market must be a component of all the housing policies it adopts.
- Work to make homelessness rare, brief, and non-recurring. To address homelessness, the City must create systemic change that will reduce housing instability by aligning investments in affordable housing and supportive service delivery.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	200
Special-Needs	0
Total	200

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	300
The Production of New Units	102
Rehab of Existing Units	265
Acquisition of Existing Units	0
Total	667

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

CDBG, and HOME funds will be used to address the preservation and production of affordable housing through the following efforts:

Affordable Homeownership Objectives

• Homeownership opportunities for low- to moderate-income families through Habitat for Humanity and the CCHDO. HOME funds are used by the CCHDO and Habitat for homeownership development.

Homeowner Rehabilitation Objectives

Leveraging CDBG funds, the following activities are proposed to assist in efforts to preserve affordable homeowner housing:

• CCHDO Roof Replacement Program: Roof replacement is often the most expensive improvement made to a home. CCHDO proposes to assist approximately 25 homeowners with stabilizing their homes by providing new roofs.

â€” Habitat for Humanity Neighborhood Development Home Repair Program: Weatherization and critical repairs will be provided to 50 LMI homeowners throughout the City.

Affordable Rental Objectives

The City will use CDBG and HOME as leverage, gap financing, and incentives to engage in the following initiatives:

â€” Payment-in-Lieu-of Taxes (PILOT)

â€” ECD Affordable Housing Program - This pot of HOME money is reserved for the development of affordable rental housing for LMI individuals, families, special needs, and veterans.

â€” Rental Property Renovation Program - Provides funds for the rehabilitation of vacant, substandard rental units for affordable rental. The program will provide 180 renovated affordable rental unit to the current market.

AP-60 Public Housing – 91.220(h)

Introduction

CHA provides public housing opportunities and related housing services through its Low Income Public Housing Program to individuals and families of low, very low, and extremely low income in Chattanooga. The CHA also provides subsidized housing opportunities through its Housing Choice Voucher Program to individuals and families of very low and extremely low income throughout Hamilton County, TN.

CHA operates a total of 1,653 public housing units in twelve sites and administers approximately 4,305 Housing Choice Vouchers with housing and utility assistance payments approaching \$40 million annually. Inspection scores range from 84 to 97, with an overall average of 92.

Additionally, the city has approximately 737 other public housing units developed through HUD's Section 202, Section 811, and Project-based Voucher Programs.

The U.S. Department of Housing and Urban Development's (HUD's) funding for PHAs comes from two sources: the federal Operating Fund, which covers day-to-day maintenance and operations, and the federal Capital Fund, which provides resources to repair and improve public housing sites and buildings. The Capital Fund's appropriations have long lagged PHAs' accruing needs for repair and modernization. The National Association of Housing and Redevelopment Officials (NAHRO) estimated the Capital Fund would need to be funded at \$3.4 billion per year to keep up with yearly costs.

Although Congress increased funding levels for the Capital Fund in 2018 and again in 2022, the appropriations have always lagged the \$3.4 billion target. As a result, NAHRO estimated that the Capital Fund backlog was approximately \$90 billion for the nation's PHAs in 2023. As a result, the public housing inventory has been decreasing due to demolition and dispositions.

To help address the funding shortage, HUD put forth the Rental Assistance Demonstration (RAD) program, which allows PHAs to convert public housing units to long-term, project-based Section 8 contracts, which are considered a more stable source of funding. RAD also allows PHAs to improve properties by leveraging public and private debt to preserve and improve affordable housing units that could be subject to demolition without action. PHAs can apply for the RAD program through September 30, 2029.

Actions planned during the next year to address the needs to public housing

CHA is currently pursuing several initiatives, including tax credit development, long-term strategic planning, unit reconfigurations and modifications, performance contracting for energy conservation methods, and a premier housing initiative.

The CHA may explore RAD opportunities at College Hill Courts, East Lake Courts, Emma Wheeler Homes, Villages at Alton Park, and the Oaks at Camden. Additionally, if in 2025 or later, the CHA acquires the Maple Hills Apartments, it will consider converting this property to PBRA through a RAD conversion.

Other Capital Grant Programs

In 2025, the CHA will apply for an Emergency Safety and Security Grant to expand its Real-Time Information Center Equipment at the Villages at Alton Park. If funded, the CHA will implement the plan in 2025 and 2026.

In July 2024, HUD awarded the CHA a \$50M Choice Neighborhoods Implementation Grant. The plan includes a focus on housing, the neighborhood, and the people. Called the One Westside Transformation Plan, it includes the planned demolition of 629 units of obsolete public housing and the creation of up to 1,783 new mixed-income housing units.

CHA plans to develop a CHA-owned undeveloped 3-acre tract of land on Highway 58 in Chattanooga, TN. Additionally, CHA plans to develop a CHA-owned undeveloped 22-acre tract at the Cromwell Hills Apartments in Chattanooga, TN. The plan for both parcels will be to build new affordable housing using a combination of Low Income Housing Tax Credits, Project-Based Vouchers, and other 3rd party debt sources

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Promote Self-Sufficiency and Asset Development of Families

- The CHA has provided supportive services to residents to enhance employability and increase financial independence through its Family Self-Sufficiency, Upward Mobility, and ROSS Programs. The CHA has partnered with organizations that can provide these types of services to CHA residents, including Chattanooga State Community College, Tennessee College of Applied Technology, American Jobs Center, Operation Hope, Chattanooga Neighborhood Enterprises, Mental Health Cooperative, and Orange Grove Center.
- The CHA has provided supportive services to elderly and disabled residents that allow for independence, the ability to age in place, and a high quality of life. Organizations

from across the community participated, including the Council for Alcohol and Drug Abuse Services, the AIM Center, Humana Health Insurance for Medicare participants, CHI Memorial Hospital, Erlanger Hospital (fall prevention), Better Fi (predatory lending counseling), Boynton Terrace and Gateway Tower Resident Councils and others.

- The CHA has partnered with the Alexian Brothers to provide a bus to transport seniors and disabled families to local grocery stores, Walmart, and Dollar General. The bus makes two trips daily, Monday

through Friday.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The CHA is not designated as troubled.

Discussion

The City partners with the CHA and for-profit developers in making resources available to improve and expand the inventory of public and assisted housing. The City has heavily lobbied the State for adjustments to the Low Income Tax Credits (LIHTC) allocation process to ensure Chattanooga gets a fair share of the allocations. The LIHTC program is a valuable leveraging tool used in incentivizing developers to participate in creating public housing through RAD partnerships.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

In 2020, the City established the Office of Homelessness and Supportive Services (OHSH). The office was established to both prevent homelessness as well as rapidly house residents experiencing homelessness through street outreach services, community partnerships, a rapid re-housing program, and emergency services when needed.

The City's approach to ending homelessness is focusing on three main areas:

1. Helping residents experiencing homelessness find a permanent home,
2. Preventing residents from becoming homeless, and
3. Addressing the impacts of homelessness on the community.

Helping residents experiencing homelessness find a permanent home

The only durable solution to homelessness is a home, and the City has significantly increased its capacity over the past year to place residents experiencing homelessness in a permanent home by streamlining processes and strengthening collaborations with community partners. The City is also working to develop a new, 70+ unit permanent supportive housing complex, which is a proven best practice nationwide for helping residents who previously experienced homelessness recover, stabilize, and re-integrate into the community in a safe and controlled environment

Preventing residents from becoming homeless

The City is engaged in multiple initiatives that together will reduce the risk for many of these hardships, helping stop the rise in homelessness that has been occurring since the beginning of the pandemic. These include:

- An unprecedented affordable housing initiative to increase affordable housing stock across the city
- The Eviction Prevention and Eviction Diversion programs, which have prevented costly and traumatizing evictions for hundreds of residents in need
- Workforce training programs, like the recently launched Construction Career Center, that are creating clear pathways to stable, good-paying jobs for those who need them most
- The Community Forward program, a partnership with Hamilton County Schools to place navigators within schools inside the city limits who can provide at-risk students and their families with connections to needed resources

Addressing the impacts of homelessness on the community

The impact of the rise in homelessness in Chattanooga has been felt community-wide, beyond those in immediate crisis. And while the focus areas above are the key solutions to ending homelessness in the city for good, it will take time for some of these initiatives to create long-lasting change. To address the impacts of homelessness on the community in the short term, the City has:

- Coordinated regular meetings with downtown stakeholders, alongside Chattanooga Police Department representatives and Downtown Alliance workers, to more efficiently respond to residents experiencing homelessness who need assistance and competently address illegal behavior from troublemakers
- Added police bike and foot patrols to provide more immediate assistance to residents in business corridors while reopening public restrooms that were closed during the pandemic to allow unsheltered residents to use the bathroom indoors

-

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The OSHS will continue to partner with a variety of City departments and external agencies, in coordination with the Chattanooga Regional Homeless Coalition (CRHC) and CoC, to enhance service delivery to the public. A substantial portion of OSHS's budget of \$3M is made up of City general funds, supplemented with HUD CoC funding and Emergency Solutions Grant (ESG) from the State. OSHS will use the funding to:

- Continue the rapid re-housing program to connect residents experiencing homelessness with short-term rental assistance and services to help them obtain housing quickly, increase self-sufficiency, and remain housed.
- Provide emergency services when a housing emergency occurs in Chattanooga, i.e., when families are suddenly rendered homeless due to extended-stay hotels or multi-family housing units being damaged or closed down because of an emergency. OSHS responds in real time to ensure displaced families do not spend a single night unsheltered.
- Continue street outreach - providing supplies such as tents, water, nonperishable food, sleeping bags, and first aid kits.
- Continue partnering and collaborating with nonprofits and faith-based organizations to comprehensively address the needs of the homeless in the community. OSHS works closely with a coalition of local partners, including CRHC, Chatt Foundation, Chattanooga Housing Authority, and others to ensure residents at risk are assisted.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City, through OSHS will continue partnering and collaborating with nonprofits and faith-based organizations to comprehensively address the needs of the homeless in the community. OSHS will work closely with a coalition of local partners, including CRHC, Chatt Foundation, Chattanooga Housing Authority, and others to ensure residents at risk are assisted.

The City will continue to dedicate resources to secure stable, permanent housing for people experiencing homelessness as well as focus on opening a low-barrier shelter to eliminate obstacles for homeless individuals to access shelter and seek resources.

The City is allocating \$65,000 of CDBG funds to AIM Center to expand the existing Community Targeted Transitional Support Program. The funding will allow AIM to assist approximately 40 individuals with rental and utility assistance. Metropolitan Ministries will use \$75,000 in CDBG funds for its Human Needs Project to assist 75 households with homeless prevention services.

Additionally, the City has made \$704,700 in CDBG-CV funds available to the Chatt Foundation to assist with facility renovations at the day shelter. The facility provides public access to basic human services such as restrooms, showers, mail service, laundry service, foot care, and social services. The facility is open 365 days a year and averages approximately 450 people per day.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Stakeholders acknowledge that people experiencing chronic homelessness can be the most difficult to serve, as they are often the most vulnerable in the system. Many people experiencing chronic homelessness suffer from a mental health or substance use disorder and require more resources for housing stability than people experiencing episodic homelessness. It takes a comprehensive, continuum network of services to assist families to remain housed.

As part of the Housing First model, the Chattanooga community also embraces Permanent Supportive Housing (PSH) interventions for those experiencing chronic homelessness. PSH program recipients usually have a diagnosed disability, including serious mental illness or disabling drug addiction. Deploying a Housing First model and investing in PSH can help people experiencing chronic homelessness and disabling conditions access and maintain housing over time. With the current housing crisis, it is challenging to find affordable housing for households. Building the City's housing ecosystem includes assisting with building permanent supportive housing and through education and outreach, expanding the pool of landlords that will take vouchers.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Chattanooga has identified two goals in its Strategic Plan to address the needs of persons who are not homeless but have other special needs. The City of Chattanooga plans to use CDBG, ESG (received from the State) and CoC funds to aid with homelessness prevention through short-term rent and utility assistance and supportive services programs to persons who are facing homelessness. Through the CoC, the City has also implemented a flexible fund to remove the financial barriers to housing for low acuity and first-time homeless households that are experiencing a housing crisis but do not need the longer-term intervention of more traditional PH projects.

Additionally, the City will be funding housing rehabilitation and emergency repair programs that work with the elderly, among other populations, to maintain their home so they can continue to reside there. As a homeowner ages, he/she is often unable to continue to provide the maintenance needed to keep the home habitable. The City's programs work with those homeowners to address pressing issues that arise, such as roof leaks, plumbing failures, or more extensive rehabilitation needed to bring a home completely up to current building code.

Discussion

The City of Chattanooga is committed to ending chronic homelessness and supporting housing security for every Chattanooga. By comprehensively addressing the challenge of homelessness, we can guarantee housing security for every resident of Chattanooga.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Section MA-10 details some factors influencing affordable housing and residential development in Chattanooga. These factors include a housing shortage, which is largely the result of a decade of underbuilding after the mortgage and financial crisis that began in 2007. In addition, higher interest rates are currently dampening Chattanooga's housing market, including the building and sale of single-family homes and the building of multifamily developments.

The housing market is not naturally producing affordable units, and we have increasingly limited land and limited developer capacity to address the rapidly expanding affordability gap in Chattanooga – especially in residential areas most at risk of displacement. Locally, the following are considered to be some key barriers to building affordable housing:

1. Decreasing availability of developable, affordable parcel: A land use model recently completed by The Chattanooga - Hamilton County Regional Planning Agency (RPA), a joint agency of the City of Chattanooga and Hamilton County, lists the following significant constraints of feasibility of housing development:

- High slope
- Conservation easements
- Reserved space (industrial, military parks, wildlife management areas)
- High-risk flood areas

In addition to these geological and legal barriers, market pressure has dramatically increased the competition for developable land, driving prices up and availability down. There is an increasing prevalence of investor-owned vacant land in “tipping point” neighborhoods, and there is considerable “boosterism” for Chattanooga on real estate investment and development platforms. In 2020, a local property management company ranked Chattanooga as the fourth best market among the nation’s biggest cities for U.S. home sales and price appreciation.

2. Capacity of local affordable housing developers and managers: There is currently insufficient developer capacity to support first-time homebuyers and create affordable units in this increasingly competitive market. A majority of new homes built to provide homeownership opportunities for low- and moderate-income households were constructed primarily by two local non-profit housing organizations. Because the City has historically had enough naturally occurring affordable housing to meet demand, nonprofit partners in the housing sector have been primarily focused on the preservation of existing housing stock. Changing market demands mean that we need new resources and tools to create affordable homes at a meaningful scale and at price points that are aligned with what low- and moderate-income residents can afford.

3. Limited regulatory tools create a reliance on subsidy for affordable housing: Land use tools can reduce displacement, increase housing supply, and stabilize housing costs, but Tennessee places limitations on these. In 2021, Tennessee preempted cities from any “incentive that makes construction of affordable

housing more economical.” State legislators also amended a 2016 law prohibiting rent control to block communities from offering voluntary incentives that would help developers lower the cost of some units, such as density bonuses or reduced parking minimums. Tenants’ rights protections, such as the right to counsel, rent control, or just cause eviction, are also illegal under state law.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

VIP

HCI and the Chattanooga - Hamilton County Regional Planning Agency (RPA), a joint agency of the City of Chattanooga and Hamilton County, are engaged in efforts to address a number of regulatory barriers to affordable housing development. One which was recently passed is the Voluntary Incentives Program, or VIP. This is a completely voluntary new program that offers some zoning incentives in exchange for the development of new attainable housing. Chattanooga, in partnership with a state senator, championed to update state law to allow local municipalities to provide voluntary incentives for attainable housing.

Through this program, developers who agree to provide at least 10% of units with rents affordable to households at 80% AMI or below and meet all other program guidelines would be eligible to receive a 30% density bonus and reduced parking requirements.

ADUs

In 2022, the Chattanooga City Council voted to approve an ordinance allowing homeowners living on single-family lots to build accessory dwelling units on their property under certain conditions. Their construction will help address the City’s current deficit of more than 5,000 housing units while providing space for seniors to age in place and for multi-generational households to live together.

Discussion:

Changing market demands mean that we need new resources and tools to create affordable homes at a meaningful scale that are aligned with what low- and moderate-income residents can afford. The City is committed to addressing/removing barriers that hinder progress in the efforts to expand our housing ecosystem to address our housing crisis.

AP-85 Other Actions – 91.220(k)

Introduction:

Housing Action Plan

The Housing Needs Assessment (HNA) provided information on what the most pressing housing needs are, the Market Value Analysis (MVA) shows us where help is needed most a Housing Action Plan gives policy and programmatic recommendations on how to address those needs.

In August 2023, the City of Chattanooga released its first-ever Housing Action Plan: A comprehensive policy and program toolkit to address Chattanooga’s affordable housing challenges and to advance housing affordability goals for the City.

Guided by information from the HNA and MVA the plan provides a set of actionable policy and programmatic recommendations to preserve existing affordable rental units, to expand Chattanooga’s affordable housing inventory by bringing new units online, and to create new pathways to homeownership for people for whom homeownership is currently out of reach.

The plan is centered on five key goals that respond to the current state of Chattanooga’s housing market:

- Build the Housing Ecosystem. All housing policies necessarily involve public-private cooperation and partnership. Chattanooga can only address its housing challenges if its capacity and the capacity of its partners is at a scale equal to the challenge it faces.
- Increase the number of affordable, quality rental homes. The decline in the number of affordable rental homes must be reversed to achieve the City’s vision for its housing market and to support equitable prosperity.
- Expand access to homeownership and protect existing homeowners. Until recently, Chattanooga was a city where the American Dream was accessible to households earning the median income, and it must be again to build community wealth.
- Move toward equitable housing for all Chattanoogaans. Closing racial and other inequities in Chattanooga’s housing market must be a component of all the housing policies it adopts.
- Work to make homelessness rare, brief, and non-recurring. To address homelessness, the City must create systemic change that will reduce housing instability by aligning investments in affordable housing and supportive service delivery.

City entitlement funding, CDBG, and HOME, will be used to support the key goals outlined, principally for households with incomes 0-80% AMI, based on the funding source.

Actions planned to address obstacles to meeting underserved needs

Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible. Consolidated Plan goals cannot be achieved with CD funding alone. The City encourages

conversations and collaboration between agencies in an effort to meet community needs. The funds will continue to be leveraged with local resources and programs, such as the following, to address underserved needs.

The City currently provides a variety of services to residents of Chattanooga, - some funded by CDBG and HOME, coupled with private, State, and City funding, bringing additional assets to bear on these problems. CDBG funding of \$65,000 will be provided to AIM Center and \$75,000 to Metropolitan Ministries to assist low-income individuals and families with services to prevent homelessness. This is just a small fraction of other resources and services that will be provided through other City departments, including the Office of Homeless and Supportive Services (OHS) and Office of Family Empowerment (OFE).

The City of Chattanooga's OHS works to both prevent homelessness as well as rapidly house residents experiencing homelessness through street outreach services, community partnerships, a rapid re-housing program, as well as provide emergency services when needed. OFE provides a range of assistance programs and support services to citizens and families in need, including case management for goal-oriented support, life skills training, coaching, and financial assistance.

Actions planned to foster and maintain affordable housing

Addressing the need for affordable housing is a major priority in this city. Additional resources and new tools are being continuously explored. The City's Housing Action Plan will serve as a comprehensive policy and program toolkit to address Chattanooga's affordable housing challenges and to advance housing affordability goals for the City. Though a small portion of the resources that are needed and expected to be available for this priority, over 75 percent of available CDBG and HOME anticipated funding (minus admin) is targeted for housing. The City is addressing the leverage gap and other challenges by making incentives available to developers to encourage investments in affordable housing, including:

- Using the Land Bank Authority to assemble property strategically for development
- Payment-in-Lieu of Taxes (PILOT) program,
- Lobbying the State for changes in the QAP to increase LIHTC development opportunities in Chattanooga
- Eliminating any counter-productive codes and regulations.

Actions planned to reduce lead-based paint hazards

The City of Chattanooga went into compliance with the Lead-Based Paint regulations in 2002. The City will continue to implement the HUD regulations for the elimination of lead-based paint hazards. The City ensures that all of the affordable housing providers/developers using federal funds comply with HUD's Lead-Safe Housing Regulations and lead hazard evaluation and reduction activities are included in all housing and improvement programs. HCI has a staff member licensed by the State of Tennessee and

certified by the EPA to perform lead-based paint inspections and dust wipe clearance exams.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Homeless Coalition Continuum of Care, other service providers and the Housing Authority of Chattanooga to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city. To ensure that any wave of prosperity reaches everyone in Chattanooga, the Mayor has put forth an aggressive workforce development strategy and a number of programs aimed toward increasing economic mobility.

Actions planned to develop institutional structure

Chattanooga's One Chattanooga Plan describes the strategic direction, key priorities, values, and initiatives that define a vision of a community where all Chattanoogaans can thrive and prosper and the practical steps we need to take to achieve it. The plan provides annual objectives for the City of Chattanooga, with measurable metrics that define success and provide accountability to the public.

The plan outlines 7 goals and 40 key priorities.

BUILD A UNIVERSAL PATH TO EARLY LEARNING

1. Expand access to early learning for all families
2. Integrate our early learning programs from prenatal care to kindergarten
3. Train the next generation of excellent early learning professionals
4. Partner with Hamilton County Schools to provide high-quality learning opportunities and services for families
5. Make Chattanooga an investment-ready early learning model for the nation

CATALYZE ECONOMIC VITALITY IN THE BLACK COMMUNITY

6. Increase pathways to entrepreneurship and access to capital for all
7. Create robust and accessible workforce development pathways
8. Commit to meaningful and constructive recidivism reduction
9. Ensure city purchasing and procurement practices meet equity goals
10. Advance arts, culture, and the creative economy across Chattanooga
11. Invest in historically underserved neighborhoods
12. Engage and involve the whole community in city planning and investment

ENSURE AFFORDABLE HOUSING CHOICES FOR ALL CHATTANOOGANS

13. Expand affordable housing inventory across the city
14. Diversify the range of capital options available for affordable housing development
15. Expand supportive housing resources to end chronic homelessness
16. Support both tenants and housing providers with housing security and eviction prevention resources
17. Preserve land for affordable housing in transitioning neighborhoods

IMPROVE LOCAL INFRASTRUCTURE & PUBLIC TRANSIT

18. Ensure timely, equitable, and responsive repairs to potholes and road failure
19. Develop a strategic capital plan that includes long-term maintenance
20. Modernize and invest in our public transit system
21. Design Chattanooga for sustainable and inclusive growth
22. Expand and connect our local parks, trails, and greenways system
23. Invest in sustainable and resilient infrastructure

BUILD A COMPETITIVE REGIONAL ECONOMY

24. Attract higher-paying jobs with targeted economic recruiting
25. Grow household income for all Chattanoogaans through workforce development and skills training
26. Ensure essential City workers are paid a living wage
27. Lead in the emerging green economy
28. Foster a welcoming, inclusive, and prosperous city for New Americans
29. Refine Chattanooga's competitive advantages and traded clusters vs. rival cities

CLOSE THE GAPS IN PUBLIC HEALTH

30. Address racial and economic disparities in public health outcomes
31. Prevent violence in our community by addressing root causes
32. Support youth development with intentional support and opportunities
33. Destigmatize mental and emotional health, leading with City policies
34. Ensure all Chattanoogaans have access to fresh, healthy, and affordable food
35. Leverage and improve outdoor spaces to advance public health

PROVIDE RESPONSIVE AND EFFECTIVE LOCAL GOVERNMENT

36. Streamline our city processes and prioritize innovative approaches to city services
37. Increase opportunities for residents to engage local government
38. Implement practices and policies that ensure transparency and accountability
39. Invest in technology, platforms, and practices that allow Chattanooga to lead with citizen involvement and engagement
40. Advocate for local control over local issues and policies at the state and national level

Actions planned to enhance coordination between public and private housing and social service agencies

Collaboration and coordinating efforts are some things the City takes pride in. These efforts have allowed the City to make great strides in developing systems to better serve the citizens. The City will continue to coordinate planning activities with private housing and social service agencies, including participation in Homeless Coalition meetings and development of the Continuum of Care. City staff will also continue its participation in other coalitions and study groups as the opportunity arises.

Discussion:

The actions are primarily the continuation of what the City is currently doing in the various areas. No

major obstacles in the institutional structure have been identified that need to be addressed. The City is also satisfied with its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following provides details on program specific requirements for each of the two entitlement programs, Community Development Block Grant and HOME Investment Partnership. The City does not receive ESG directly from HUD.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	125,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	125,000

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

HOME funding is a critical resource utilized in the City's efforts to address preservation and production of affordable housing. HOME funds are utilized for both the preservation and production of homeowner housing and rental housing. The City makes funding available through an open Request for Proposal (RFP) process.

The City continues to apply for resources in support of the implementation of its community development programs. In addition to HOME and CDBG funds, the City relies on local resources and other federal and state resources for leveraging. The following are other grants currently received or represent applications for funding currently under consideration:

- Private, non-profit, for-profit, sub-grantee partners: Leveraging resources are strongly encouraged by entities partnering with the City in developing housing.
 - Payment in Lieu of Taxes (PILOT) - Incentivizing private developers to build mixed-income projects. Developers apply to the City for tax relief on rental projects exceeding 10 units.
 - Low Income Housing Tax Credits - Private developers are encouraged to apply for state allocations of tax credit equity for affordable housing development, and the proceeds from the syndication of tax credits will be used to leverage multifamily rental development projects.
 - Chattanooga Land Bank Authority - through a competitive process, property is made available to non-profits and for-profits to incentivize affordable housing development
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Option

When HOME funds are used as a direct subsidy, recapture provisions must be used. If the HOME recipient sells the property within the affordability period, the direct HOME subsidy must be recaptured. The sale of the HOME assisted property, (through direct subsidy), during the affordability period triggers repayment (recapture) of the direct HOME subsidy in full, except in instances where a forgivable loan is used to finance the HOME assistance to the homebuyer, and the HOME balance is reduced by an equal amount annually during the period of affordability, in which case, the unreduced balance must be recaptured. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down-payment and any capital improvement investment made by the owner since purchase, the net proceeds will be divided proportionally. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs.

A subsequent income-eligible homebuyer may be permitted to assume existing loans and affordability restrictions under the recapture provision. However, an eligible homebuyer can only

assume the existing loan and affordability obligations if no additional HOME assistance is provided to the subsequent homebuyer. In cases in which the subsequent homebuyer needs HOME assistance in excess of the balance of the original HOME loan, the HOME subsidy (the direct subsidy as described in § 92.254) to the original homebuyer would be recaptured and a separate HOME subsidy would be provided to the new homebuyer.

Resale Option

If the HOME assistance is only used as a development subsidy, the assisted housing is designated as an affordable unit and resale requirements are applicable and must be incorporated as part of a covenant deed running with the land and in a HOME agreement with the homebuyer. A development subsidy is the difference between the cost to develop housing and the market price. The homebuyer must retain the property as a principal residence and the housing must remain affordable to a reasonable range of low-income homebuyers throughout the period of affordability. This includes households with incomes at or below 80% AMI paying no more than 30 percent of income for principal, interest, property taxes, and insurance. If the housing does not continue to be the principal residence of the family for the duration of the period of affordability, the housing must then be made available for subsequent purchase only to a HOME-eligible buyer that qualifies as a low-income family and who will use the property as their principal residence. Due to size, the entire guidelines cannot be outlined here. The guidelines are included with attachments.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Subrecipients will be required to enforce compliance with affordability restrictions by imposing deed restrictions and covenants running with the land or other similar mechanisms. The affordability requirements for projects qualifying as affordable rental housing in accordance with 24 CFR 92.252 must be enforced by default provisions or deed of trust restrictions. When the Subrecipient provides homeownership assistance, contracts must include a provision for sale or recapture as set forth in the City's Resale/Recapture guidelines.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The written policy for refinancing existing debt is outlined in the Resale/Recapture Policy. HOME funds may be used to refinance existing debt on single-family, owner-occupied properties in connection with HOME-funded rehabilitation. The refinancing must be necessary to reduce the owner's overall housing costs and make the housing more affordable. Refinancing for the purpose of

taking out equity is not permitted. HOME may also be used to refinance existing debt on multi-family projects being rehabilitated with HOME funds if refinancing is necessary to permit or continue long-term affordability. In addition, rehabilitation must be the primary activity (e.g. the majority of HOME funds going to rehabilitation).

Currently, the City has no plans to employ the option of refinancing existing debt on single-family or multi-family projects using HOME funds, as a stand-alone activity. Although eligible, due to the limited amount of available funding, the City of Chattanooga will not permit HOME funds to be used to refinance existing debt on single-family, owner-occupied units nor on multi-family rental projects. Should this policy be revised in the future, the City will adopt refinancing guidelines and state them in the Consolidated Plan, as they are consistent with the HOME regulations

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

NA

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

NA

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

NA

NA

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data collected in one geographic area or among a certain population?	What time period (provide the year, and optionally month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
<TYPE=[pivot_table] VERSION=[2] REPORT_GUID=[884DC1E44796F035A521FE96F1A3ABF2]>												