



A Newsletter from the Department of Neighborhood Services and Community Development

FHA to Provide Additional Mortgage Assistance to Struggling Homeowners

Reprinted from www.hud.gov

The President has signed into law legislation that will allow HUD's Federal Housing Administration (FHA) to continue providing targeted mortgage assistance to homeowners. The Hope for Homeowners program will continue FHA's existing and successful efforts to provide aid to struggling families trapped in mortgages they currently cannot afford. Under the program, certain borrowers facing difficulty with their mortgage will be eligible to refinance into FHA-insured mortgages they can afford. The program was implemented on October 1, 2008.



Homeowners May Already Be Eligible For Assistance

Families should not wait to seek mortgage relief. Right now, homeowners can determine if they are already eligible for mortgage assistance through FHASecure, FHA's existing refinancing program. They can obtain information through any of the following options:

- Contact a local, HUD-approved housing counseling agency at HUD.gov;
- Contact the HOPE NOW Alliance at (888) 995-HOPE; or
- Call FHA at (800) CALL-FHA.

Sustainable, Affordability Homeownership

Hope for Homeowners maintains FHA's long-standing requirement that new loans be based on a family's long-term ability to repay the mortgage. FHA only allows owner-occupants to be eligible for FHA-insured mortgages. Borrowers must also meet the following eligibility criteria:

- Their mortgage must have originated on or before January 1, 2008;
- Their mortgage debt-to-income must be at least 31 percent;
- They cannot afford their current loan;
- They did not intentionally miss mortgage payments; and
- They do not own second homes.

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"Building Better Neighborhoods... Block By Block"

COMMON GROUND



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Neighborhood Services and Community Development

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FHA to Provide Additional Mortgage Assistance to Struggling Homeowners *(continued from page 1)*

Features of FHA-insured loans under the new program include:

- 30-year, fixed rate mortgage;
- Maximum 90 percent loan-to-value ratio;
- No prepayment penalties;
- \$550,440 maximum mortgage amount;
- Extinguishment of any subordinate liens; and
- New home appraisals from FHA-approved appraisers.

HUD, Treasury, FDIC and the Federal Reserve will form the Congressionally-mandated Board of Directors and work together to establish additional program standards.

Voluntary Lender Participation

FHA will continue to offer lenders an alternative to foreclosing on borrowers. Similar to FHASecure's recent expansion, lenders will be encouraged to write-down the outstanding mortgage principal balances to 90 percent of the new value of the property. In many cases, reductions in principle will cost lenders less than the losses associated with foreclosure.

Market Stability and Liquidity

By continuing to slow the rate of foreclosures, this program will support FHA's existing effort to stabilize local housing markets. From September 2007 to June 2008, FHA has guaranteed more than \$93 billion of mortgage capital.

Funding

FHA will insure up to \$300 billion in new loans. Borrowers will pay an upfront premium of 3 percent of the original mortgage amount and an annual premium of 1.5 percent of the outstanding mortgage amount. Any additional costs incurred by FHA will be reimbursed by Fannie Mae and Freddie Mac.

Program Timeline

The program will last from October 1, 2008 through September 30, 2011. Since September 2007, FHASecure has helped more than 290,000 families obtain safer, more affordable mortgages. FHASecure is on pace to help 500,000 families by the end of the year.

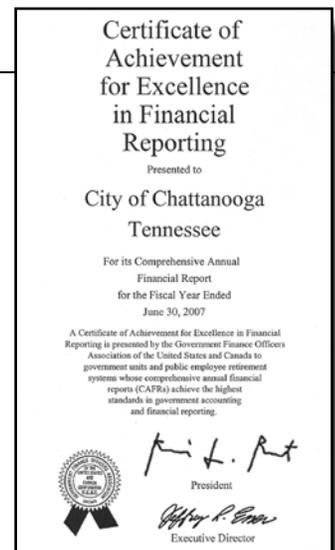
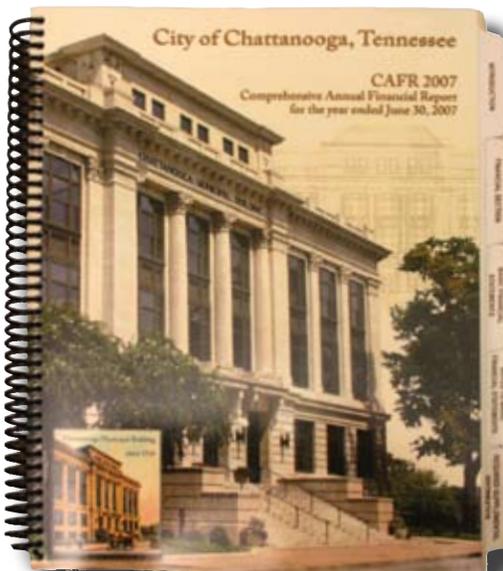
City's Annual Financial Report Receives Award

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the City of Chattanooga, Tennessee for its comprehensive annual financial report for the fiscal year ending June 30, 2007. This was the sixteenth consecutive year that the City has received this award. The Certificate of Achievement is a prestigious national award, recognizing conformance with the highest standards for preparation of state and local government financial reports.

In order to be awarded a Certificate of Achievement, a government unit must publish an easily readable and efficiently organized comprehensive annual financial report, whose

contents conform to program standards. Such reports must satisfy both Generally Accepted Accounting Principles and applicable legal requirements. A Certificate of Achievement is valid for a period of one year only. It is believed our 2008 CAFR continues to conform to the Certificate of Achievement program requirements, and will be submitted to GFOA to determine its eligibility for another certificate at the end of the year.

The City also received the GFOA Award for Distinguished Budget Presentation for its annual appropriated budget for thirteen fiscal years, the most recent for Fiscal Year 2008. In order to receive this award, a governmental unit must publish a budget document that meets program criteria as a policy document, as an operations guide, as a financial plan, and as a communication device. The award is valid for a period of one year only. "We believe our 2009 budget continues to conform to program requirements, and we are submitting it to GFOA to determine its eligibility for another award" says Daisy Madison, City Finance Officer.



A Letter from the Administrator

A note of appreciation to all who attended our 10th Annual Neighborhoods Conference on October 9 and 10. There were many familiar faces and quite a few new ones. We hope you enjoyed your time with us and gained valuable insight in the process.

In these difficult economic times, many residents in our city are facing the dilemma of foreclosure. The Department of Housing and Urban Development is appropriating funds to help those in need. The “Hope for Homeowners” program on page 1 is one such example. If you are in danger of not being able to make your monthly mortgage payments, do not hesitate to contact them to determine if you are eligible to receive one of the FHA loans.

We would like to introduce you to another new face in the department. In her new role as Project Specialist, Donna Deweese will be responsible for the Neighborhood Leadership Institute and Neighborhood Partners Programs,

department sponsored conferences as well as related activities. We are excited about having someone with Donna’s experience join us.

We are currently reviewing the 2009 Neighborhood Partners Program proposals. In comparison to last year, the number of proposals we received more than doubled. We look forward to announcing the successful applicants at the Awards Ceremony on December 11 at Bessie Smith Hall.

Finally, we wish all of you a safe and happy Thanksgiving filled with family and friends. May your tables and your hearts be full!



Beverly P. Johnson, Administrator



New to the Department

Donna Deweese has joined the Department of Neighborhood Services and Community Development as Project Specialist. Prior to coming on board, Donna was the Community Outreach Coordinator for the McKamey Animal Center and brings a wealth of knowledge in the areas of grant writing, public relations, event planning and volunteer coordination. Donna is a Chattanooga native and proud of the tremendous growth that the city has seen over the past 20 years. Working for 10 years at the Tennessee Aquarium, she saw the city’s growth from a first hand perspective.

Donna lives in Soddy Daisy with her husband Michael and two pets: Bojangles, the cockatiel and Cookie, the cat. There will probably be more animals in the Deweese household in the near future. In her new capacity as Project Specialist, she is excited about the opportunity to utilize her skills to further the mission of the department and to advocate for all citizens of Chattanooga. Welcome to the department, Donna!

Great Success at Go!Fest

The fourth annual Go!Fest celebration at the Chattanooga Zoo was an enormous success thanks to our sponsors, volunteers and attendees. The money raised this year will help build a PlayCore playground, an all-access playground for children of all abilities for the newly renovated Warner Park. It’s more than a day, an event or even a celebration – it will be a year-round play date for children who visit Warner Park.

Thank you – especially – to our sponsors, who understand that when we appreciate each other’s differences, we begin unlocking the unique gifts of every person.



Who Am I and What Do I Do?

by Dwain Redden, Code Enforcement Inspector



The inspiration for this article came from an incident just a few weeks ago in East Lake. I was sitting in my vehicle on the side of the street, when all of a sudden I hear this voice saying "I know who you are and we know what you are doing!" I replied, "Please tell me who I am and what am I doing?" The young lady, whom I have never met or seen before, said "You're the "feds" and you're watching my house because of those people who were arrested last night."

Even though I may cruise through your neighborhood in an unmarked car and look suspicious to the criminal element, believe me I am not the CIA, FBI, Secret Service, undercover police, U.S. Marshall, county, city or state police. I am your "friendly" Neighborhood Services representative working in your neighborhood, on your behalf, to help ensure a cleaner, healthier environment for you and your children.

Believe it or not, I'm just a friendly reminder. If I should come to your house or send you a letter, there may be something that you haven't gotten around to cleaning up or overgrowth that has gotten out of hand. All of us need a reminder once in a while. It takes all of us: the community, the neighborhood and the individuals to keep our neighborhoods safe, clean and healthy. If we work together, we can get it done. This is who I really am and what I really do.

Introducing the 2008 Neighborhood Leadership Institutes Graduates



Front Row (L-R): William E. Grant Jr., Tommy Diller, Robert L. Paris, Wilma D. Akridge, Dorris Conner, John Scott Louisell, Therese H. Parker, Rev. Shane Robinson

Back Row (L-R): Theresa M. Ivey, Sandra S. Ledford, Lora Salter, Janet D. Moore, Gloria D. McClendon, Gwendolyn Maddox, Amecia Lynn Reeves, Nora Burke

The Department of Neighborhood Services and Community Development is pleased to announce that 16 community leaders recently graduated from the 2008 Neighborhood Leadership Institute (NLI) at our 10th Annual Neighborhood Conference. NLI is a partnership between the City of Chattanooga, the Department of Neighborhood Services and Community Development and Chattanooga State Technical and Community College designed to teach necessary and valuable skills to neighborhood leaders as well as prepare community members to step into leadership positions in their organizations.

NLI participants attended 8 intensive sessions on topics relevant to community building and leadership. They were also required to complete final projects showing recent accomplishments or neighborhood goals in order to graduate the course. The projects featured strategies for increasing participation in neighborhood associations, youth programs sponsored by neighborhood groups, visions of green spaces and safe bike routes, and neighborhood association start-ups to name a few. We look forward to working with all of you as leaders and thank you for your dedication to Chattanooga and your neighborhood!

The Digital TV Transition happens February 17, 2009. For more information about the Digital TV Transition Call 1-888-CALL-FCC (1-888-225-5322) (voice) or 1-888-TELL-FCC (1-888-835-5322) (TTY) or go to www.dtv.gov

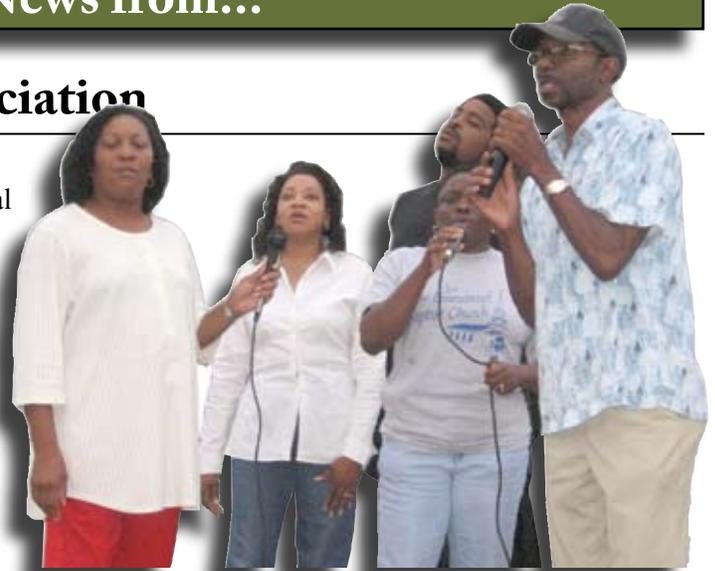
Neighborly News from...

Churchville Neighborhood Association

by Karen D. Clay, Neighborhood Relations Specialist

Churchville held its first gospel extravaganza and fall festival on Saturday, September 27, 2008. The extravaganza attracted area residents of all ages. Besides the food, fun and good singing, an Astro jump, face painting and coloring contests provided entertainment for children, and a voter registration table was set up as well.

Several area residents and church groups participated in singing. Irene Dave is a Churchville resident known for her singing. She has toured the country singing with gospel artists such as Mahalia Jackson, Sister Rosetta Tharpe, The Five Blind Boys and Ray Charles. Ms. Dave rendered a couple of selections for the audience. We hope Churchville continues this great event!



L to R: Diane Domineck, Bertha Lawrence, Pat White, A. Lionel Domineck



La Paz de Dios

by Karen D. Clay, Neighborhood Relations Specialist

La Paz de Dios is located in the Highland Park area. Their goal is to educate Hispanic families that live inside the city limits. La Paz applied for funding from the Department of Neighborhood Services and Community Development to design a brochure that would capture the audience, raise awareness concerning property conditions and help Hispanic families become better informed about the contributions they can make to improve the quality of life for their families and for the City of Chattanooga.

Congratulations to La Paz de Dios for making a difference!

Manchester Park Neighborhood Association

by Debbie Johnson, Neighborhood Relations Specialist

The Manchester Park Neighborhood Association began the process of renewing their association by going back to the basics of building a successful and sustainable foundation. In September and October they adopted organizational bylaws and conducted a SWOT analysis in order to begin a strategic plan to capitalize on the positives and address the needs of the association and community.

The SWOT analysis is a group survey that asks for the Strengths, Weaknesses, Opportunities and Threats facing the association and community. Once the input is obtained from the members, then the process of prioritizing goals and working on plans to achieve those goals are plotted.

The Manchester Park Neighborhood Association is working hard to foster communication between their neighbors, government and stakeholders by strengthening those partnerships and addressing common concerns. Congratulations!



Manchester Park Neighborhood Association members working on their SWOT analysis

Neighborly News from...



The ribbon cutting ceremony at Greenway Farm's new dog park. L to R: Parks and Recreation Administrator Larry Zehnder, Councilman Dan Page, Mayor Ron Littlefield and Senator Bo Watson

Enterprise South Nature Park

The City of Chattanooga and Hamilton County are in the process of completing a 2,800 acre nature park that will have hiking and biking trails, picnic spots, and areas for nature and conservation programs. Although not yet open to the public, each month, the Recreation Department is offering free guided tours and activities to introduce the public to the area. Tours start from the entrance off Highway 58. The next "open date" is Saturday, November 15 from 10:30 a.m. to 2:30 p.m. and includes a photography contest for ages 13-15 and a drawing/painting contest for ages 8-12. The activities are free, however pre-registration is required. Call 643-6081 or 643-6079 to sign up or for more information.



Parks and Recreation

New Dog Park Open at Greenway Farm

Mayor Littlefield joined by Senator Bo Watson, City Councilman Dan Page, and Parks and Recreation Administrator Larry Zehnder welcomed pets and their families to the new off leash dog park at Greenway Farm in Hixson. The expansive area is over two acres and includes a variety of jumps, trees, green spaces, and a water fountain for both humans and dogs. Greenway Farm is a 180 acre park where dogs and their owners are welcome to explore wooded trails, meadows, and natural creek areas.

Free Health Education Program for Parents

Families are invited to Brainerd Recreation Center for a special Health Education Program for Parents on Saturday, November 15 from 11:00 a.m. to 3:00 p.m. The day will include presentations, vendors, and break out sessions to inform parents on how to be better patients for their doctors in understanding and treating childhood diseases such as asthma, diabetes, and others. This free event is co-sponsored by Blue Cross/Blue Shield, Dr. Reeves, and Brainerd Complex. Call 425-3600 for more information.

Fall Readfest

The Fall Readfest event will take place at South Chattanooga Recreation Center on Saturday, November 15 from Noon to 4:00 p.m. There will be reading, storytelling, food, and fun to reinforce the importance of reading to young children and promote available programs and resources. There is no charge to attend the Readfest. Call 425-3550 for details.

Neighbors Helping Neighbors

Twice a year, Brainerd Baptist Church goes out into their community to assess the needs of people in the neighborhood. Called "Jerusalem Day," their goal is to make a difference in their Jerusalem, according to Lee Zeigler, who organizes the volunteers. They perform yard work, painting and "dirty jobs" for neighbors that are unable to take care of those jobs themselves.

Two weeks ahead of the event, the volunteers went door to door in the neighborhood asking residents if they had work they needed done. A list was made and the work crews, consisting of all age groups, were assigned. On October 4, the crews worked on 3 houses, cleaning up overgrowth and painting. Thanks, Brainerd Baptist, for making a difference in your neighborhood!

HUD Grants Technical Workshop Scheduled

The City of Chattanooga's Department of Neighborhood Services and Community Development invites all private non-profit organizations, governmental entities and interested citizens to an applications technical assistance workshop for Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and HOME Investment funds for the year 2009-2010 allocations.

The City anticipates having approximately \$3.7 million available for 2009-2010 fiscal year projects. The workshop will be held on December 4, 2008 from 5:00 to 6:30 p.m. at the Development Resource Center, 1250 Market Street, Chattanooga, TN 37402.

Proposals for CDBG, HOME Investment Act, and ESG are due no later than 4:00 p.m., December 12, 2008. Please call 757-5133 for more information.

COMMUNITY DEVELOPMENT

FY 2009-2010

Allocation/Public Process

December 4, 2008

Technical Assistance Workshop
First Floor DRC-----5:00-6:30 p.m.

December 12, 2008

Applications Due: 4:00 p.m.
Community Development Office
City Hall, Second Floor

January 19, 20, 22, 26, 27, 29, 2009

Allocation Team Application Interviews
(City Hall, Conference Rooms Third Floor)

March 2009

City Council Approval & Resolution

March 2009

Letters of Project Approvals & Rejections

March 2009

Staff Development of 2009-2010 Action Plan
April 6, 2009 30-day Public Comment
Period of Action Plan

May 15, 2009

Annual Action Plan to HUD
(Electronic and Hard Copies)

Office of Multicultural Affairs



The City of Chattanooga Office of Multicultural Affairs (OMA) is working to implement an innovative and cutting edge program called "Everyday-Democracy" here in Chattanooga. Everyday-Democracy

is a national program that has helped over 550 communities across the country find ways to bring all kinds of people together to think, talk and work together to solve problems. The OMA is reaching out to area congregations, community organizations and neighborhood associations and citizens like you in an effort to form a coalition of individuals dedicated to seeing this program implemented in each community in Chattanooga.

The OMA is planning a series of meetings that will take place at the City Hall Annex on Wednesday, November 5, 12 and 19. Times are being determined and will be posted on the website once the details are finalized. To receive additional information on, or learn more about how you can get involved with this dynamic program please call 643-6706 or visit the www.everyday-democracy.org.



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 - Competitive Pay
 - Advancement Opportunities
 - Tuition Reimbursement

The Chattanooga Police Department is actively seeking qualified applicants to join our ranks. If you have integrity, strong character, strong communication skills and a commitment to making a positive difference in the lives of our citizens, we're looking for you.



Chattanooga Police Department Recruiting Unit
423-643-5087 / 5088 / 5089

November Calendar of Events

Date	Time	Description
3 Mon	6:30P	East Lake Neighborhood Association Meeting
	6:30P	Hill City Neighborhood Association Meeting
	7:00P	Community Association of Historic St. Elmo Meeting
	7:00P	Murray Hills Neighborhood Association Board Meeting
6 Thu	10:00A	Environmental Court (Neighborhood Services)
	5:30P	Mayor's Neighborhood Meeting - District 6
	6:00P	Glenwood Neighborhood Watch Meeting
	7:00P	Lookout Valley Neighborhood Association Meeting
10 Mon	1:00P	Regional Planning Agency Meeting
	6:00P	Hamilton Acres Neighborhood Association
11 Tue	6:00P	Sector 2 Community Policing Interactive Committee (CPIC)
	6:00P	Bushtown Neighborhood Association Meeting
	6:00P	Foxwood Heights Neighborhood Association Meeting
	6:00P	Lupton City Neighborhood Association Meeting
	6:00P	Glass Farms Neighborhood Association Meeting
	7:00P	Lake Hills Neighborhood Association Meeting
12 Wed	10:00A	Board of Zoning Appeal Meeting
	11:00A	East Lake Senior Citizens Meeting
13 Thu	10:00A	Environmental Court (Neighborhood Services)
	6:00P	Missionary Ridge Neighborhood Association Board Meeting
	6:00P	Sector 3 Community Police Interaction Committee (CPIC) - Delta Zone
	6:30P	Clifton Hills Neighborhood Improvement Committee Meeting
	7:00P	Cedar Hill Improvement League Meeting

Date	Time	Description
17 Mon	6:00P	Avondale Neighborhood Association Meeting
	6:00P	North Brainerd Neighborhood Association Meeting
	6:00P	Washington Hills Neighborhood Association Meeting
	6:00P	South Chattanooga Association of Neighbors Meeting
18 Tue	6:00P	Orchard Knob Neighborhood Association Meeting
20 Thu	10:00A	Environmental Court (Neighborhood Services)
	6:00P	Menlo Park Neighborhood Association Meeting
	6:00P	Community Police Interaction Committee (CPIC) - George Zone
	7:00P	Highland Park Neighborhood Association Meeting
24 Mon	6:00P	Chattanooga Neighborhood Association Council (CNAC)
	6:30P	Sylvan Drive Neighborhood Association
	7:00P	Oak Grove Neighborhood Association Meeting
25 Tue	4:00P	Community Anti-Drug Coalition Across Hamilton County
26 Wed	11:30A	Court Watch Partners
27 Thu		Thanksgiving Holiday - City Hall Closed
	10:00A	Environmental Court (Neighborhood Services)
	5:30P	South Broad Redevelopment Group, Inc. Meeting
	6:00P	Glenwood Neighborhood Association Meeting
	7:00P	Ridgedale Community Association Meeting
28 Fri		Thanksgiving Holiday - City Hall Closed

For more information on these events and all registered neighborhood association meeting dates go to Neighborhood Services at <http://www.chattanooga.gov> and check our Calendar of Events

Brush Pickup Schedule

Area 1: East of Hwy 153 and West of I-75

Collection begins on the first Monday of the first FULL week of each month

Area 2: East of I-75, West of Hwy 153, and East of Crest Road, Campbell Street, and Bonny Oaks Drive

Collection begins on the second Monday of each month

Area 3: West of Crest Road, Campbell Street, and Bonny Oaks Drive, West of Hwy 153, and South of the Tennessee River

Collection begins on the third Monday of each month

Area 4: North of the Tennessee River and West of Hwy 153

Collection begins on the fourth Monday of each month

Recycling Schedule

Area 1: November 5 December 3

Area 2: November 12 December 10

Area 3: November 19 December 17

Area 4: November 26 December 31

The Mayor's Neighborhood Meetings

Mark your calendar and be sure to attend the meeting for your district!

District 6

November 6, 2008 5:30-7:00 p.m.

Councilwoman Carol Berz
Shepherd Recreation Center
2124 West Shepherd Road

District 4

December 4, 2008 7:00-8:00 p.m.

Councilman Jack Benson
Concord Baptist Church
7025 East Brainerd Road Road