



City of Chattanooga

Mayor Andy Berke

May 10, 2019

U.S. Department of Housing and Urban Development
Mary C. Wilson, Director, CPD
John J. Duncan Federal Building,
Suite 300 710 Locust Street, SW
Knoxville, TN 37902-2526

Re: City of Chattanooga's FY 2019 Program Year Consolidated Annual Action Plan

Dear Mrs. Wilson:

I am pleased to inform you that City of Chattanooga's Annual Action Plan for FY 2019-2020 has been submitted via the Integrated Disbursement & Information System (IDIS). The plan details the projects, programs, and activities that will be undertaken with federal entitlement funds, program income, and local leveraging received during the program year. Enclosed are originals and two copies of the Certifications and SF-424s for each grant.

Sincerely,

A handwritten signature in blue ink, appearing to read "Andy Berke".

Andy Berke Mayor

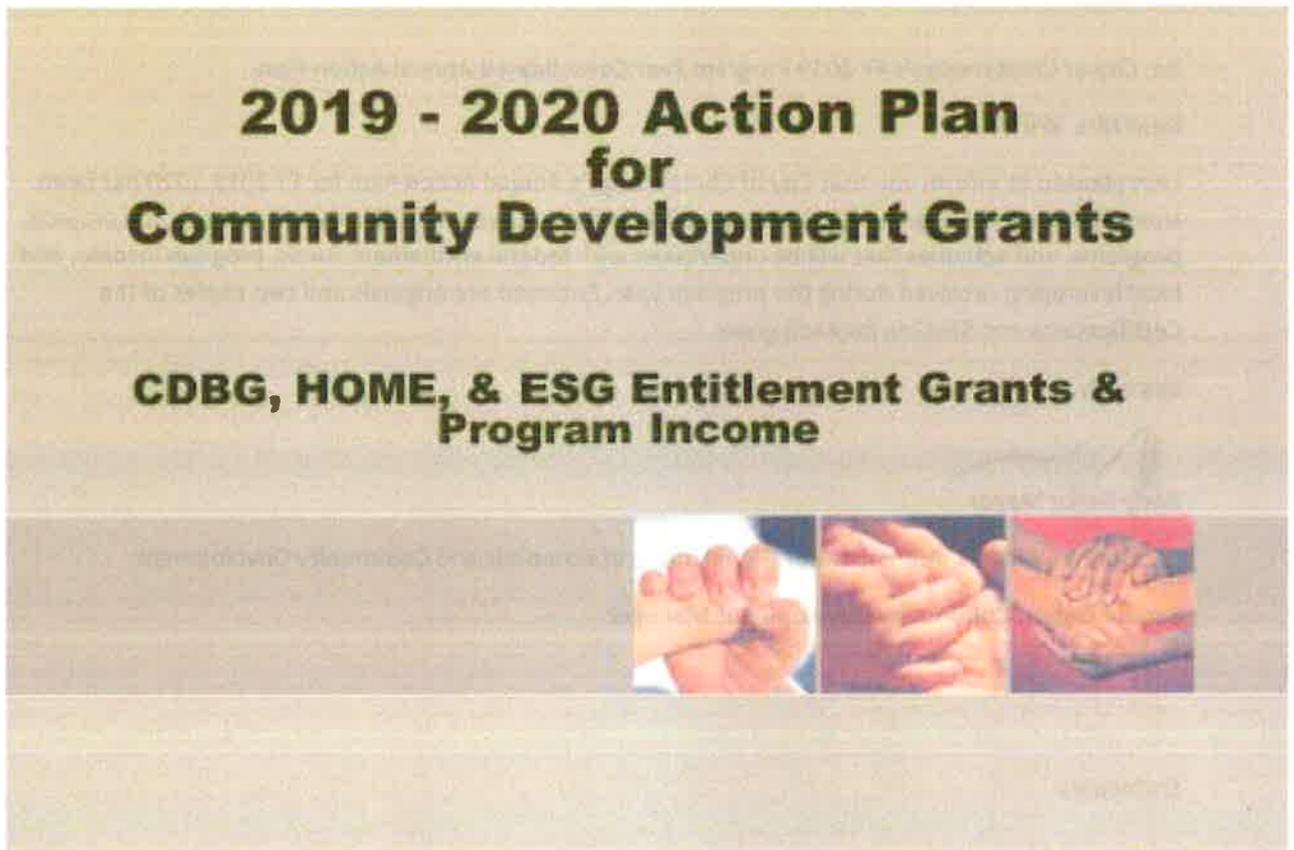
CC: Donna Williams, Administrator, Department of Economic and Community Development

Sandra Gober, Community Development Manager

Enclosures



**CITY OF CHATTANOOGA
DEPARTMENT OF ECONOMIC AND
COMMUNITY DEVELOPMENT (ECD)**



101 E. 11th Street, Suite 200
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(423)643-3700

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Executive Summary

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

1. Introduction

This is the fifth annual update to the City of Chattanooga's Five Year Consolidated Plan that was completed in May of 2015. The Consolidated Plan covers fiscal years 2015 through 2019. Development of the Plan involved extensive community and public participation, with numerous public meetings, consultations with private and public entities, and surveys, to ascertain community needs.

The Annual Action Plan for year four covers the fiscal year/program year 2019 - 2020, that begins July 1, 2019. The Plan identifies activities, programs, and projects that will be undertaken, using federal and local resources, to address community needs outlined in the Consolidated Plan. The City of Chattanooga receives funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investment Partnership, and the Emergency Solutions Grant Program. It is anticipated that these three grant programs combined will bring \$2,527,508 into the city to support affordable housing, homeless, and community development programs, and projects. The City will receive \$1,609,780 in CDBG, \$774,238 in HOME, and \$143,490 in ESG. An additional \$962,000 in program income; \$512,000 from CDBG and \$450,000 from HOME projects, brings the total resources to \$3,686,257. Details on the funding and proposed projects, activities, and programs are provided throughout this plan, along with a summary under **ATTACHMENT 1**.

Federal dollars allocated to community needs outlined in the Action Plan are always leveraged with other public/private funds and resources. Through Requests for Proposals (RFPs), the City identifies non-profit and for-profit partners to assist in carrying out housing and other community activities/developments. The City strongly encourages leveraging from partners receiving CDBG in funded projects. The City requires a minimum twenty-five percent (25%) match on HOME-funded activities and a dollar-for-dollar match on ESG funded activities.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Chattanooga is in the midst of community, economic, and civic renewal driven by the following local priorities: Safer Streets, Smarter Students and Stronger Families, Stronger Neighborhoods, High Performing Government, and Growing Economy. The City will target federal funds to assist in this renewal, for our low to moderate income citizens, in the areas of housing and community development. Shrinking funding levels minimize the number and range of projects the City can undertake. To utilize the funds in the most efficient, effective, and impactful manner, the funds will be targeted to activities/programs/projects that can deliver the greatest benefit.

Through community-wide input and results from various other local reports and plans, the following objectives were identified to address housing, community development, economic development and social needs using anticipated federal and local resources.

- Increase the supply of affordable rental housing and housing for homeownership available to the City's low to moderate income households,
- Preserve existing affordable housing stock,
- Provide housing and services to special needs populations,
- Improve/increase opportunities for citizens to access/retain affordable housing,
- Support neighborhood stabilization and development through public improvements in strategic coordination with housing activities, and
- Promote economic development activities in the City.

Under the broad objectives, a range of outcomes was 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 which include:

- Increase access to and supply of affordable rental housing for the City's low to moderate-income households.
- Preserve existing affordable housing stock.
- Provide housing and services to special needs populations.
- Increase access to affordable homeownership opportunities for City residents.
- Continue to collaborate with homeless providers to supply a continuum of services.
- Support services aimed at the prevention and elimination of homelessness.
- Increase the viability for potential homeownership opportunities.

- 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.
- Increase the number of newly constructed homes available on the affordable housing market,
- Improve the condition of housing for low-income renters and homeowners.
- Help stabilize and restore the quality of life and housing conditions in low-income neighborhoods by alleviating substandard/vacant properties that pose a threat to public health.

The plan includes detailed goals by which performance and achievement of outcomes are measured, annually and throughout the five-year period.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Chattanooga has a long history of successfully managing programs and activities funded with federal funds from HUD, including the Community Development Block Grant, HOME Investment Partnership Program, and the Emergency Solutions Grant. This is primarily due to the City's focus on intentional planning for efficiency and effectiveness. The overall goal of HUD's community planning and development programs is to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons. The basis used in determining community needs and prioritizing outcomes and resource is not solely from the Consolidated Plan process but also involves information from various other local plans conducted by various entities in the City and Hamilton County.

The City's performance has been consistent with the goals, objectives, and priorities outlined in annual plans and the Five-Year Consolidated Plan. For the 2017 - 2018 program year, funds were allocated to activities that meet 2015 - 2019 Consolidated Plan priority needs.

Some activities were carried out by partner organizations and others in-house - City led. Activities undertaken improved housing conditions for owner-occupants and renters, created homeownership opportunities, assisted the homeless, eliminated blighting conditions, enhanced or improved public services, provided improved infrastructure and public facilities in lower-income neighborhoods.

During FY 2017 - 2018 ninety-nine (99) homeowners received assistance in preserving their home through City and partner entities' housing rehab programs. The improvements ranged from minor repairs and landscaping through activities conducted by Habitat and World Changers, to roof installations through Chattanooga Community Housing Organization (CCHDO), and major home renovations through Chattanooga Neighborhood Enterprise (CNE). Seventy-three of the units were assisted with CDBG funds, with the balance being done with private resources through partner agencies.

Nine households were assisted in becoming homeowners with downpayment assistance provided by CNE. Five were assisted using HOME funds and the balance with other funding. Nine new homeowner units were added to the local inventory through partnerships with Habitat and CCHDO using HOME funds.

An additional eighty-eight (88) affordable rental units were added to the City's inventory through construction or renovation of units using CDBG, HOME, and the City PILOT Program. Three hundred and fifty (350) affordable rental units were preserved through renovation.

Limited entitlement funding greatly hampers the City's efforts in preserving and producing affordable housing. The City seeks to address this challenge through partnerships with other entities, for-profit and non-profit and varying initiatives. Such initiatives include the City's PILOT (Payment in Lieu of Taxes) Program and leveraging HOME and CDBG to incentivize partnerships with private developers in producing and preserving affordable housing. These coupled with the use of "on-going" RFP processes for HOME and CDBG housing activities, (taking applications for HOME-assisted projects/programs several times throughout the program year), is resulting in the production/preservation of more units along with ensuring the commitment and expenditure of HOME funds in a timely manner.

The City continues to work to build additional resources to accomplish community development goals. With resources shrinking, collaborative efforts are even more critical. Details of past performance are outlined in the City's Consolidated Annual Performance and Evaluation Reports (CAPERs), which can be found on the City's website at <http://www.chattanooga.gov/economic-community-development>.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Chattanooga encourages the participation and input of citizens in the planning and implementation of community development activities. Through the Citizen Participation Process, citizens have the opportunity and are encouraged, to express their views and concerns to assist in strengthening government operations with regard to community development. Citizens are invited to public meetings through notices in local newspapers, the City's website, mailings, and notices posted in public places.

The Five-Year Consolidated Planning process that the City of Chattanooga began in late 2014 and lasting through mid-May 2015, guides the types of activities that the City intends to fund with HUD dollars and informs the City on how leverage resources may be allocated as well. The development of the Five-Year Plan included extensive community involvement and a formal public participation process. Numerous public meetings were held with diverse populations across Chattanooga. Consultations were conducted with numerous stakeholders. Surveys were distributed and received from citizens and partner agencies and many local plans were reviewed for relative data. The community input was gathered, counted, analyzed and used to prioritize needs and resources. This Year-Five Annual Action Plan is an update to

the Five-Year Plan and includes more recent information and input that can be found under **Attachment 1**.

Citizens and prospective applicants were invited to Application Workshops on January 4, 2019. Information was provided on anticipated funding availability, funding priorities, and related requirements.

A Community Development Citizens' Advisory Committee, which consists of a cross-section of the City's residents, assists in reviewing requests and recommendations for funding. The members are appointed by the Mayor and Council members. They represent communities across the City, particularly low-income citizens. The Committee receives training on Community Development programs and is kept abreast of related matters. Committee members were convened February 26, 2019 to hear applicants' requests for funding, to review staff recommendations, and affirm the recommendations or suggest adjustments.

A presentation was made to City Council members, in a public forum, on March 12, 2019. Council members and attendees were made aware of the recommendations for funding, and of the upcoming public meeting on March 28, 2019, where citizens would have another opportunity to receive information on the process and make comments. Those in attendance also received information on the process and timeline for submitting the Plan to HUD. The public meeting was attended by thirty citizens.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The **Action Plan Attachment 1** contains details on public meetings and comments.

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

All comments or views were accepted.

7. Summary

This document was developed through a process that included opportunities for community participation and input from public meetings and a public review period. Shrinking funding levels minimizes the number and range of projects the City can undertake under this plan. The City will target federal funds in the most efficient, effective, and impactful manner, to assist low to moderate income citizens in the areas of housing and community development. The funds will be targeted and leveraged with activities/programs/projects that can deliver the greatest benefit to the community.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. **Agency/entity responsible for preparing/administering the Consolidated Plan**
Describe the agency/entity 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		Economic & Community Development
HOME Administrator		Economic & Community Development
ESG Administrator		Economic & Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The Office of Community Development, a division in the City Department of Economic and Community Development, is responsible for all aspects of administering the entitlement grants, including the required consolidated planning and reporting. The Office is responsible for ensuring adherence to all requirements related to infusing the funding into the community, monitoring for compliance/outcomes, and reporting to HUD and the community. The office is responsible for managing all processes related to the preparation and submittal of Annual Action Plans, Consolidated Annual Performance Evaluation Reports (CAPERS) and, the Five-Year Consolidated Plan.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Chattanooga works with a wide range 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, and partnering with stakeholders and actively involving citizens.

Beginning in September 2014, area agencies, organizations, and City departments, rendering various types of services to the citizenry of Chattanooga, were interviewed to gather input for the 2015-2019 Consolidated Plan. These entities represent public and nonprofit agencies whose missions include services to the elderly, the disabled, HIV/AIDS, addictions, homelessness, health and social welfare, financial, and philanthropic foundations. Consultations were conducted through one-on-one interview sessions and surveys. The purposes were to ascertain a sense of the needs in the community, access available plans and resources and determine how to utilize these establishing and addressing priorities in the Consolidated Plan.

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(l))

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. 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. The City also facilitates/participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

Contributing further to the development of the 2015-2019 Consolidated Plan were; the City of Chattanooga's Blueprint to End Homelessness in the Chattanooga Region, the Chattanooga Housing Authority's Five Year Plan, the Chattanooga Homeless Coalition 2014 Continuum of Care Plan, the process in updating the 2030 Comprehensive Plan for Hamilton County, 2040 Regional Transportation Plan, Chattanooga Housing Study, Thrive 2055, Places for People (Chattanooga Parks Assessment), and Chattanooga Neighborhood Enterprise (CNE) Strategic Plan. The 2015-2019 Consolidated Plan has made full use of the valuable information, strategic plans, and the scope and strengths of these community assessment plans.

The City has relationships with a number of housing providers, including a community housing development organization (CHDO), working on housing development activities to increase the inventory of units in conjunction with services. Through sub-recipient and developer partnerships these agencies address the needs of their own targeted clientele, as well as the needs of other special needs populations, and general low income populations.

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.

City staff works with the Chattanooga Regional Homeless Coalition (CRHC), the Regional Continuum of Care for the area, in addressing the needs of homeless persons. The City has continuously provided CDBG resources to supplement Continuum of Care initiatives and distributes Emergency Solutions Grant funding to the various agencies that make up the membership of CRHC. The City also provides CDBG and City General Funds for the coordinated entry referral process and organization operations.

The City's Homeless Program, which was established to address homelessness among veterans is expanding the individuals that will be served. Through this program, the City will begin working with people experiencing homelessness who are not veterans through a partnership with the Homeless Coalition. The City is adding three new staff members. Those served will come from referrals through the Homeless Coalition.

Chattanooga has engaged in planning around the issue of homelessness in previous years, but work continues to end homelessness in the City. In the spring of 2018, the City of Chattanooga tasked Chattanooga's Interagency Council on Homelessness (CICH) with creating a community plan to reduce homelessness in the community. In order to develop a plan that accelerates the community's progress towards reducing homelessness, a comprehensive analysis on the current state of homelessness in Chattanooga was needed to identify gaps, needs and input into how the Chattanooga community could improve its approach to reducing homelessness. Through key informant interviews, planning sessions with key stakeholders, a public meeting and secondary data analysis, the 2018 Chattanooga Community Action Plan was developed.

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

Performance standards and funding as well as policies and procedures for the administration of HMIS have 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. 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 users.

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

Table 2 – Agencies, groups, organizations who participated

1	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p>	<p>CHATTANOOGA HOUSING AUTHORITY</p> <p>PHA</p> <p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>One-on-one consultation, "Housing Summit" participant. CHA is City's primary resource/partner providing affordable housing for very low and low income citizens.</p>
2	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>CHATTANOOGA NEIGHBORHOOD ENTERPRISE</p> <p>Housing Services - Housing</p> <p>Housing Need Assessment</p> <p>On-going one-on-one consultation as one of the City's major stakeholders and developers of affordable housing, and "Housing Summit" participant.</p>

3	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>BUFFALO VALLEY, INC</p> <p>Housing Services-homeless</p> <p>Homeless Needs - Chronically homeless Homelessness Needs - Veterans</p> <p>"Housing Summit" participant provided input on capacity and wherewithal to partner with City in increasing affordable housing inventory.</p>
4	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>HABITAT FOR HUMANITY</p> <p>Housing</p> <p>Housing Need Assessment</p> <p>Survey and "Housing Summit" participant provided input on capacity and wherewithal to partner with City in increasing affordable housing inventory.</p>
5	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Chattanooga Community Housing Development Organization</p> <p>Housing</p> <p>Housing Need Assessment</p> <p>Survey and "Housing Summit" participant provided input on capacity and wherewithal to partner with City in increasing affordable housing inventory.</p>

6	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>HELEN ROSS MCNABB CENTER</p> <p>Housing Services - Housing Services-Persons with Disabilities Services-homeless</p>	<p>HELEN ROSS MCNABB CENTER</p>
<p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Homelessness Needs - Veterans</p> <p>One-on-one consultation and site visit. Organization provided input on capacity and wherewithal to partner with City in increasing affordable housing inventory.</p>		
8	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>SOUTHEAST TENNESSEE HUMAN RESOURCE AGENCY</p> <p>Housing Services-homeless</p> <p>Housing Need Assessment Homelessness Needs - Veterans</p>	<p>SOUTHEAST TENNESSEE HUMAN RESOURCE AGENCY</p>
9	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>ORANGE GROVE TRAINING CENTER</p> <p>Services-Persons with Disabilities Services-Education Services-Employment</p>	<p>ORANGE GROVE TRAINING CENTER</p>

<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs Anti-poverty Strategy</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>One-on-one consultation - assessment of services for citizens with developmental disabilities and coordination of educational and employment training.</p>
<p>11 Agency/Group/Organization</p>	<p>PARTNERSHIP FOR FAMILIES, CHILDREN AND ADULTS</p>
<p>Agency/Group/Organization Type</p>	<p>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</p>
<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy</p>

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Survey - provided input on capacity and wherewithal to partner with City in improving lives and families and individuals, moving them from vulnerable situations to living stable lives.</p>
<p>12</p> <p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>UNITED WAY OF GREATER CHATTANOOGA</p> <p>Services-Children Services-Education Regional organization</p> <p>Anti-poverty Strategy</p> <p>Survey - provided input on services and goals and intended focus of resources.</p>
<p>14</p> <p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>BrightBridge Inc.</p> <p>Regional organization Community Development Financial Institution</p> <p>Economic Development</p> <p>Ongoing interaction, survey and quarterly reports to establish coordinated strategy for addressing improved economic opportunities for L/M citizens.</p>

15	Agency/Group/Organization	CADAS
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Substance Abuse
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
16	Agency/Group/Organization	COMMUNITY KITCHEN
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
17	Agency/Group/Organization	CHATTANOOGA CARES
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Survey - Coordinate homeless services

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Survey - Coordination of homeless services and to ensure that all of the city's vulnerable populations are receiving services.
18	Agency/Group/Organization	Family Promise of Greater Chattanooga (formerly Interfaith Homeless Network)
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Survey - To coordinate homeless services
23	Agency/Group/Organization	Office of Multicultural Affairs
	Agency/Group/Organization Type	Service-Fair Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Survey - This agency manages the Fair Housing activities in the City. Determining focus to minimize duplication.

26	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>AIM INC.</p> <p>Services-Persons with Disabilities</p> <p>Services-homeless</p> <p>Services-Health</p> <p>Services-Education</p> <p>Services-Employment</p>	
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment</p> <p>Homeless Needs - Families with children</p>	
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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. The consultation provided information that assists in anticipating future needs and focusing resources.</p>	
27	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>Housing</p>	<p>Pennrose Properties</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment</p>	
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>"Housing Summit" participant provided input on capacity and wherewithal to partner with City in increasing affordable housing inventory.</p>	

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

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 community-wide 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.
2040 Regional Transportation Plan	Regional Planning Agency	The plan provides proposed transportation projects that are planned through 2040 in disadvantaged areas.
Chattanooga Housing Study	Regional Planning Agency	Plan provides data housing needs and strategies that are incorporated in the Strategic Plan.
Bridging the Gap - Affordable Housing & Workforce	National Resource Network	Consider recommendations in the report to help secure housing and employment for those in our community who struggle to achieve both.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

In developing the Consolidated Plan, several public outreach events were held to make the public aware of the Consolidated Plan process and the value of their input. The use of surveys was one method employed to question the public on the most effective ways to get information to them about the Consolidated Plan and other HUD programs. To gather the public's priorities for the Consolidated Plan, three Consolidated Plan public forums were held, at well-utilized recreation centers in LMI areas. A community survey was distributed in various other meetings, agencies and public events with target populations, and posted on the City's website. This was utilized in the completion, tabulation, and consideration in the development of priorities relating to community needs. A public meeting was also held to provide information on the results of the public input and on determined priorities.

To seek input and inform the City Hispanic population, the survey was translated into Spanish and placed with La Paz Chattanooga, a community organization that provides a range of services and outreach to the Hispanic community. In addition, public notices were posted in all three of Chattanooga's newspapers, including the Spanish newspaper "Noticias Libres." The Plan and processes were also discussed during two segments of the department's weekly radio show.

In preparation of the 2019-2020 Action Plan, the Citizens' Advisory Committee convened to listen to applicants requesting funding and to provide input on funding recommendations. These recommendations were presented to City Council in a public forum as well as in a public meeting in which the information was provided to a group of thirty citizens. Announcements of the public meeting were posted in the City's local newspaper, on the City's website, and in the elevator at City Hall (English and Spanish versions). Flyers, in English and Spanish, were placed in the City's Treasurer's Office where citizens come to pay property taxes, sewer fees, and apply for business licenses. A draft of the Action Plan was posted on the City's website and a printed copy was placed at the front of the office for any interested to review. The process also provided for a 30-day comment period.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Public Meeting	Citizens' Advisory Committee	See Attachment 1	Advisory Committee members were in agreement with staff recommendations as they aligned with the priority goals in the Consolidated Plan. One committee member commented, in writing, as follows: "I agree. But I do want to emphasize that the City really needs to develop a comprehensive plan around Homelessness and, in particular, implement some sort of low barrier shelter that is open 365 days per year and it should be a general fund allocation. This "emergency" approach to funding shelter is not sustainable."	NA	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Public Meeting	Non-targeted/broad community	Presentation to City Council at the 3:00 pm session on March 12, 2019. Appx 20 people in attendance. Meeting is open to the public.	A council member inquired: In regards to requests from the agencies requesting funding, do we (City Council) know how much they are getting from grant funds when we are presented their requests for general fund dollars? Is the Community Development budget reflected in the City General Fund Budget? Response: No it is a stand alone budget	NA	
Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	March 15, 2019 - publication of proposed funding and recommendations appeared in Chattanooga Times Freepress for thirty (30) day comment period and provide information on location of the public meeting.	None	None	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Public Meeting	Non-targeted/broad community	Public meeting on March 28, 2019. Held in accessible, public facility. Information presented to citizens.	Summary of comments provided under attachments.	None	
Public Meeting	Non-targeted/broad community	City Council Meeting on April 16, 2019 to pass Resolution.	None	None	
Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Thirty citizens were in attendance for public meeting	None	N/A	
Other – Flyers	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Flyers (English and Spanish versions) were placed in place in City Hall in the elevator and were citizens pay monthly sewer bills and taxes. The flyers in the elevator provided take-away cards containing public meeting date, time, location, and contact information.			

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Other – CD Office copy of Action Plan	Non-targeted/broad community	A copy of the Draft Action Plan was available at the front of the office for review to anyone visiting the office. A number of citizens perused the plan while waiting for other appointments. One citizen took a copy of the plan.			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Chattanooga receives funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investment Partnership, and the Emergency Solutions Grant Program. It is anticipated that these three grant programs combined will bring \$2,724,257 into the city to support affordable housing, homeless, and community development programs, and projects. An additional \$962,000 in program income from CDBG and HOME projects brings the total resources to \$3,686,257. The City has seen a decrease in total allocations over the last five years. With the unpredictability of future funding from HUD, the amounts used for anticipated resources are based solely on the prior year's allocation.

Program income and carryover funds (funds left unspent from previous years) for both the CDBG and HOME programs help to offset the allocation reductions to some degree, although, it is expected that any benefit from those funds will be fairly short-lived. Program income will wane as reductions in HUD allocations will result in a reduction of the number of possible new loans that can generate additional program income.

A detailed breakdown of administrative budgets, CHDO set-aside, and ESG breakdown is located under **Action Plan Attachment 1.**

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	1,609,780	512,000	0	2,121,780	1,609,780	Expected amount for remainder of Con Plan is Year 5 times 1
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	774,238	450,000	0	1,224,238	774,238	Expected amount for remainder of Con Plan is Year 5 times 1

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Transitional housing Services	143,490	0	0	143,490	Expected amount for remainder of Con Plan is Year 5 times 1

Table 5 - 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 applied for and received HUD Lead Hazard Control and Healthy Homes grants totaling \$1,650,000. CDBG qualifies as an eligible match for the grant. The grant funds will be integrated into current programs addressing minor home repair (health/safety issues) to substantial home repair.

Housing activities are expected to be heavily leveraged with developer resources, the City's newly funded \$1 million dollars, Housing Fund, other City General Funds for summer home-repair programs, Low Income Housing Tax Credits, local PILOT projects, and foundation funding.

The City assists agencies providing services to homeless individuals and families through general fund allocations totaling approximately \$1.5 Million.

The required match for HOME funds will be addressed through carry-over HOME match, donated property, and partner contributions. ESG match will be addressed by sub-grantees through the requirement that ESG-funded entities must provide a minimum a dollar-for-dollar match. This requirement is outlined in the sub-recipient agreement.

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

Critical tools the City expects to utilize in addressing affordable are the newly established Affordable Housing Fund and the revised PILOT program. The PILOT program now requires that a minimum of fifty percent (50%) of the units in a project be available to low-income residents with incomes below 80% AMI. The City will utilize the Affordable Housing Fund in conjunction with other initiatives, strategically, for the purpose of developing/preserving affordable in an impactful way. One such initiative is the Owner-occupied Duplex Program. The City will make City-owned duplexes, (abandoned, back-tax properties) available to qualified developers to renovate and sell. The City will provide up to \$20,000 in down-payment assistance to the buyer who, for a period of seven years, will be required to occupy one side and rent the other unit to a low-income household. This program will:

- (1). Reduce vacant and blighted properties,
- (2). Attract investment to neighborhoods,
- (3). Provide quality affordable housing with appealing design,
- (4). Increase homeownership,
- (5) Create wealth-building opportunities,
- (6). Increase community engagement, and
- (7). Reduce crime.

The City also allows non-profit entities to request City-owned, back-tax properties for the development of affordable housing.

Discussion

As the funding is steadily decreasing and could be eliminated, to accomplish the goals outlined in the Consolidated Plan, the City will have to heavily rely on resources and tools outside of the above allocations.

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 Affordable Housing Opportunities	2015	2019	Affordable Housing	City-wide Activities	Increase Supply of Affordable Rental Housing Preserve existing housing stock Increase access to homeownership opportunities Improved/Increased Access/Retention to Housing	CDBG: \$884,498 HOME: \$769,383	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Rental units constructed: 221 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 261 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted Housing for Homeless added: 18 Household Housing Unit Buildings Demolished: 20 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Services and Housing for Homeless	2015	2019	Homeless	City-wide Activities	Improved/Increased Access/Retention to Housing	CDBG: \$109,000 ESG: \$137,736	Public service activities other than Low/Moderate Income Housing Benefit: 70 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 215 Households Assisted Homeless Person Overnight Shelter: 60280 Persons Assisted Homelessness Prevention: 75 Persons Assisted
3	Increase Employment Opportunities	2015	2019	Non-Housing Community Development	City-wide Activities	Promote economic development activities	CDBG: \$430,000	Jobs created/retained: 36 Jobs Businesses assisted: 9 Businesses Assisted
4	Community Dev Public Facilities & Infrastructure	2015	2019	Non-Housing Community Development	Eligible Census Tracts	Community public facilities /infrastructure	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 63867 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration and Planning	2015	2019	Admin	City-wide Activities	Increase Supply of Affordable Rental Housing Preserve existing housing stock Housing and services for homeless populations Increase access to homeownership opportunities Community public facilities /infrastructure Promote economic development activities Improved/Increased Access/Retention to Housing	CDBG: \$355,875 HOME: \$85,485 ESG: \$11,168	Other: 63867 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Goal Description
	Increase Affordable Housing Opportunities	Rental acquisition and rehabilitation, new construction of rental and homeowner, homeowner rehab, homeowner downpayment assistance, homebuyer/renter outreach/education, lead-based paint hazards, code enforcement, Fair Housing.

2	Goal Name	Services and Housing for Homeless
	Goal Description	Activities to serve the homeless
3	Goal Name	Increase Employment Opportunities
	Goal Description	Through Section 108 Loan, assist with job creation/retention, and business/individual development/expansion
4	Goal Name	Community Dev Public Facilities & Infrastructure
	Goal Description	Community development public facilities and infrastructure in coordination with housing.
5	Goal Name	Administration and Planning
	Goal Description	Grant oversight and management

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects will be funded for FY 2019-2020 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. Housing and services for special needs populations
4. Increase affordable housing opportunities
5. Provide funding for public improvements in coordination with housing
6. Promote economic development activities

Projects

#	Project Name
1	CD Administration - CDBG and HOME
2	Community Development - Section 108 Debt Service
3	ECD Affordable Housing Preservation
4	Code Enforcement & Blight Elimination
5	Transportation - Sidewalks Improvements
6	Public Works Dept. - Sewer Lateral Assessment Program (SLAP)
7	CCHDO Roofing Program
8	Catholic Charities of East Tennessee
9	Chattanooga Neighborhood Enterprise - Home Improvement Program
10	Family Promise - Homeless Stabilization Case Management
11	Habitat for Humanity - Neighborhood Development Home Repair Program
12	CHDO Set-Aside
13	ECD - HOME Affordable Housing Preservation & Production
14	ESG - 19 City of Chattanooga
15	Chattanooga Regional Homeless Coalition

Table 7 - Project Information

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

The distribution of funds for the 2019 - 2020 program year is based on priorities developed in the 2015 - 2019 Consolidated Plan process. Reductions in funding levels require the City to focus funding to derive the greatest benefit. This resulted in the City prioritizing and focusing the federal funding to address housing and housing-related activities. Allocations result from competitive solicitations of proposals

from non-profit and for-profit entities, including social services agencies and affordable housing developers that are committed to providing housing and services to low to moderate income households, to prevent homelessness, to serve the homeless, to improve communities and to provide economic development opportunities.

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, number and income of citizens being served, and the area being served. 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.

One major obstacle to assisting the City's underserved population is the continuing reduction of federal funds. Another is the competitive housing market and rising development costs. The City of Chattanooga currently has a deficit in decent, affordable rental housing along with an appreciable inventory of substandard rental properties and blighted abandoned homes. In many areas, the City is still dealing with slum lords resulting in many low-income residents living in substandard housing. The competitive housing market reduces the incentive for slum-lords to improve rental properties. They can rent the unit even if it is not up to code. Affordable rental housing has been labeled as a high priority by the citizens. Many "affordable" units are occupied by individuals who are not necessarily income-challenged thus reducing the number of units affordable to the low-income households. To combat these challenges the City incorporates incentives into housing programs to encourage the improvement/development/preservation of affordable housing.

Issues with regulations have slowed the expected progress of the Affordable Housing Initiative. A Land Bank Authority has been approved, allowing properties to be easily transferred to other partners for the purpose of developing affordable rental housing.

AP-38 Project Summary

Project Summary Information

1	Project Name	CD Administration - CDBG and HOME
	Target Area	City-wide Activities
	Goals Supported	Administration and Planning
	Needs Addressed	
	Funding	CDBG: \$424,356 HOME: \$212,600
	Description	To cover general expenses related to administrating, managing, and monitoring CDBG funded projects/programs/activities. Up to 20% of the CDBG HUD allocation plus 20% of program income generated from CDBG funded activities may be used to cover general grant administration costs. For HOME, up to 15% of the new allocation plus 15% of program income may be used for eligible grant administration.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administering, managing, and monitoring CDBG and HOME funded activities.
2	Project Name	Community Development - Section 108 Debt Service
	Target Area	City-wide Activities Eligible Census Tracts
	Goals Supported	Increase Employment Opportunities
	Needs Addressed	Promote economic development activities
	Funding	CDBG: \$335,024

	Description	Section 108 loan debt service retirement. In 2019, the City re-financed the Section 108 debt through a new HUD-managed public offering and as a result will realize a net savings of \$90,735.00 over the remaining life of the loan.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Loan repayment for economic development loans for job creation/retention and HOPE VI infrastructure. Anticipating assisting 9 businesses to create/retain 30 jobs to be available to low-to moderate income individuals.
	Location Description	City-wide.
	Planned Activities	Assisted businesses that involve the creation or retention of jobs at least 51% of which benefit low/moderate income persons may be located anywhere within Chattanooga's city limits. If the assistance is to a business which provides goods or services to residents of a low/moderate income residential area, the business will be located within an area which is primarily residential where at least 51% of the residents are low/moderate income persons.
3	Project Name	ECD Affordable Housing Preservation
	Target Area	City-wide Activities
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Increase Supply of Affordable Rental Housing Preserve existing housing stock Improved/Increased Access/Retention to Housing
	Funding	CDBG: \$412,062
	Description	Funds provided for minor to substantial housing repair for homeowners, rental housing renovations.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 280 LMI households will benefit from affordable housing preservation activities, including persons with special needs, veterans, and persons facing homelessness.
	Location Description	Housing activities take place city-wide.
	Planned Activities	Funds provided for minor to substantial housing repair for homeowners, and rental housing renovations.

4	Project Name	Code Enforcement & Blight Elimination
	Target Area	Eligible Census Tracts
	Goals Supported	Community Dev Public Facilities & Infrastructure
	Needs Addressed	Community public facilities /infrastructure
	Funding	CDBG: \$100,000
	Description	Demolition of blighted/substandard structures in low-income neighborhoods.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The elimination of blighted/substandard structures in low/moderate income census tracts affects the lives of over 60,000 citizens.
	Location Description	Demolition of blighted/substandard structures is limited to low/moderate income census tracts. Demolitions will be focused in areas where other neighborhood preservation efforts are taking place.
Planned Activities	Demolitions will be focused in areas where other neighborhood preservation efforts are taking place.	
5	Project Name	Transportation - Sidewalks Improvements
	Target Area	Eligible Census Tracts
	Goals Supported	Community Dev Public Facilities & Infrastructure
	Needs Addressed	Community public facilities /infrastructure
	Funding	CDBG: \$200,000
	Description	Public improvements in low/moderate income census tracts, including sidewalks, curbs, gutters and removal of barriers to accessibility.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities	Public improvements in low/moderate income census tracts, including sidewalks, curbs, gutters, and removal of barriers to accessibility.	

6	Project Name	Public Works Dept. - Sewer Lateral Assessment Program (SLAP)
	Target Area	City-wide Activities
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Preserve existing housing stock
	Funding	CDBG: \$25,000
	Description	Provide financial assistance to low income homeowners of Chattanooga to repair or replace compromised private sewer lines.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Assistance will contribute to the preservation of approximately 6 homes owned by low-income households. The SLAP Program preserves existing housing stock, and improves and increases opportunities for citizens to retain affordable housing.
	Location Description	Eligibility of assistance is based on household income. Assistance will be provided for housing units located within the city limits of Chattanooga.
Planned Activities	The funds will be used by the Department of Public Works' Water Quality Program to support neighborhood stabilization and blight elimination by administering the Sewer Lateral Assessment Program (SLAP) to provide financial assistance to low-income homeowners of Chattanooga to repair or replace compromised private sewer lines.	
7	Project Name	CCHDO Roofing Program
	Target Area	City-wide Activities
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Preserve existing housing stock
	Funding	CDBG: \$250,000
	Description	Roof repairs and/or replacement for qualified homeowners.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities	Repair and/or replace roofs for qualified low-income homeowners.	

8	Project Name	Catholic Charities of East Tennessee
	Target Area	City-wide Activities
	Goals Supported	Community Dev Public Facilities & Infrastructure
	Needs Addressed	Housing and services for homeless populations
	Funding	CDBG: \$15,000
	Description	Renovation of The Home Place - supportive housing for persons living with HIV/AIDS.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 7 individuals.
	Location Description	2601 Citico Avenue Chattanooga, Tn 37406
Planned Activities	Renovations to facility that provides affordable transitional housing to individuals living with HIV/AIDS. Renovations include systems upgrade and improvements for accessibility for clients living in the facility.	
9	Project Name	Chattanooga Neighborhood Enterprise - Home Improvement Program
	Target Area	City-wide Activities
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Preserve existing housing stock
	Funding	CDBG: \$250,000
	Description	Providing 0-interest to low-interest housing renovation loans to low-income homeowners requiring resources to preserve their home by addressing substantial deterioration and safety issues.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately twelve (12) homeowners will be assisted with loans for substantial home improvements. All households will have incomes at or below 80% AMI.
	Location Description	Assistance is available to income eligible households with residents with the city limits of Chattanooga.

	Planned Activities	Substantial home rehabilitation for qualified homeowners, possibly subsidized with a grant for lead abatement.
10	Project Name	Family Promise - Homeless Stabilization Case Management
	Target Area	City-wide Activities
	Goals Supported	Services and Housing for Homeless
	Needs Addressed	Housing and services for homeless populations Improved/Increased Access/Retention to Housing
	Funding	CDBG: \$25,000
	Description	Support for a centralized intake case manager to quickly transition clients from shelter to permanent housing.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Proposes to assist approximately 850 homeless individuals. - all with zero to very low incomes.
	Location Description	Services will be provided as the organization's facility located at 1184 Baldwin Street and will serve clients through the Coordinated Entry System.
	Planned Activities	Personnel support for the Coordinated Assessment and Homeless Prevention program where homeless and near homeless families and individuals receive intake and assessments to identify barriers to success and to get securely linked to case management and rapid rehousing.
11	Project Name	Habitat for Humanity - Neighborhood Development Home Repair Program
	Target Area	
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Preserve existing housing stock
	Funding	CDBG: \$50,000
	Description	Home rehabilitation for qualified homeowners.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds will be used to repair owner-occupied homes of low-income individuals in Chattanooga. The repair projects will range from critical repairs to aesthetic repairs.
12	Project Name	CHDO Set-Aside
	Target Area	City-wide Activities
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Increase access to homeownership opportunities
	Funding	HOME: \$130,444
	Description	Required CHDO set-aside to fund qualified CHDO development projects.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Funding could potentially serve two households through the construction of two homes for homeownership.
	Location Description	Units will be located within the city limits of Chattanooga.
	Planned Activities	Development of affordable housing units for homeownership.
13	Project Name	ECD - HOME Affordable Housing Preservation & Production
	Target Area	City-wide Activities
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Increase Supply of Affordable Rental Housing Preserve existing housing stock Housing and services for homeless populations Increase access to homeownership opportunities Improved/Increased Access/Retention to Housing
	Funding	HOME: \$1,070,957
	Description	Preservation and production of affordable rental and homeowner housing through ongoing RFP processes.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 households will benefit from affordable rental and homeowner housing developed/renovated through the use of HOME funds. Households occupying rental units will have incomes up to 60% AMI and the income of homeowners assisted will not exceed 80% AMI. Rental housing will serve the general population as well as persons with special needs, along with those facing homelessness and related issues.
	Location Description	City-wide.
	Planned Activities	Preservation and production of rental housing and housing for homeownership, partnering with non-profit and for-profit entities selected through a competitive RFP process.
14	Project Name	ESG - 19 City of Chattanooga
	Target Area	City-wide Activities
	Goals Supported	Services and Housing for Homeless Administration and Planning
	Needs Addressed	Housing and services for homeless populations
	Funding	ESG: \$140,831
	Description	2019-2020 ESG activities, including prevention, stabilization, rapid rehousing, shelter operations, HMIS, and grant administration, to assist individuals facing challenges of homelessness.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	2019-2020 ESG activities focus primarily on rapid rehousing, prevention, and grant administration, to assist individuals facing challenges of homelessness. One entity, Chattanooga Hamilton County Health Department will provide assistance to cover direct assistance to households, originating in Chattanooga for eligible housing costs for rental units located within Hamilton County.
	Location Description	Assistance is to serve households originating from Chattanooga. Families can be assisted with rapid-rehousing to affordable units within Hamilton County.
	Planned Activities	Homeless rapid re-housing, homeless prevention/stabilization, and administration of ESG funds.
15	Project Name	Chattanooga Regional Homeless Coalition
	Target Area	City-wide Activities
	Goals Supported	Services and Housing for Homeless

Needs Addressed	Housing and services for homeless populations
Funding	CDBG: \$35,338
Description	Funding for two systems to coordinate homeless services and housing.
Target Date	6/30/2020
Estimate the number and type of families that will benefit from the proposed activities	Approximately 600 homeless individuals will be assisted through outreach/coordinated efforts resulting from updated in-take and tracking systems.
Location Description	Systems will be located at CRHC site and at some shelters.
Planned Activities	Purchase equipment and software for Scan Pointe, Community Pointe, and mobile assessments to link consumers to resources, ensuring that those least likely to seek assistance are being assessed by mobile outreach workers and entered in HMIS and the CES by-name list - reducing the length of time homeless.

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. The current median income for a family of four in Chattanooga is \$61,700. Incomes for families served under these programs/activities do not exceed \$53,300 (80% of the median income for a family of four). 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. **Attachment 1** contains income limits and a listing of low-to-moderate income (LMI) census tracts, along with demographics and some of the neighborhoods located within the LMI census tracts.

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 being 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 8 - 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 housing activities, with the City's primary focus (for the use of CDBG, ESG, 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 limits, therefore 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

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, 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. One of the most recent was prepared by National Resource Network (NRN). Funded by a grant, it was completed November 2016. The grant created a unique partnership of national affordable housing experts – Enterprise Community Partners and workforce development experts – Jobs for the Future who joined with local stakeholders to create a strategy for adults who are both ‘hard to house’ and “hard to employ”. Summary of the findings are as follows:

- **Renter Costs Increase:** In Chattanooga over the last decade, renters, as compared to homeowners, are the hardest hit by increased housing costs, which have outpaced their income gains. Between 1990 and 2014, housing costs for renters increased 57%, while median income only increased 3% over the same time period. Renters represent 72% of what HUD defines as "housing insecure households".
- **Subsidized Units at Risk:** Chattanooga is at risk of losing a large number of 'income restricted' units in the coming years. Within Chattanooga, 2,108 federally subsidized units are at-risk of expiring by 2030, with a majority of expirations occurring between 2016 and 2025.
- **Housing Disparity:** Although 52% of housing insecure households identify as White, housing insecurity affects Black and African Americans at a higher rate than it affects the City's total population (38% compared to 29%).
- **Transit Limited:** Lack of high-frequency transit service limits opportunity. Outside of downtown, transit frequency is likely to be 60 minutes or more.
- **Hard to House also Hard to Employ:** Housing insecure households also have high unemployment and low educational attainment, with 24% lacking a high school diploma and 48% lacking post-secondary credentials.

The report recognized successes, including provisions of the recently adopted form-based code, the ‘missing middle’ initiative, the Chattanooga Land Bank Authority, changes to the housing PILOT program,

and a broad frame of housing as a part of larger stronger neighborhoods framework. The report recommended exploring a community land trust model, and creating a dedicated funding source for an affordable housing trust.

In April 2018, Mayor Berke announced the creation of an affordable housing trust fund, capitalized at \$1 million dollars. Through the Department of Economic and Community Development (ECD), the City has made affordable rental and homeownership housing a priority. ECD will commit general fund dollars, CDBG, and HOME funds to the preservation and production of affordable units for rental and homeownership. In addition, ECD through the City's PILOT Program and the Affordable Housing Fund will seek to partner with developers to support large-scale affordable rental units. ECD is also committed to housing-related services, such as homebuyer education and infrastructure improvements that support affordable housing, including sidewalks, sewer lateral replacements, and demolition of blighted structures.

One Year Goals for the Number of Households to be Supported	
Homeless	18
Non-Homeless	532
Special-Needs	0
Total	550

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	215
The Production of New Units	231
Rehab of Existing Units	281
Acquisition of Existing Units	20
Total	747

Table 10 - 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.
- Homeownership education provided by CNE to ensure that owning a home will be a successful experience for first time home purchasers.

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 20-25 homeowners with stabilizing their homes by providing new roofs.
- ECD Home Repair Program - 200 LMI homeowners, primarily elderly and the disabled, will be assisted with home repairs.
- Habitat for Humanity Neighborhood Development Home Repair Program: Weatherization and critical repairs will be provided to 16-20 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:

- Payment-in-Lieu-of Taxes (PILOT)
- ECD Affordable Housing Program - This pot of HOME money is reserved for the development of affordable rental and housing for LMI individuals, families, special needs and veterans.
- Rental Property Renovation Program - Provides funds for rehabilitation of vacant, substandard rental units for affordable rental. The program will provide 10 renovated affordable rental units to the current market.
- Affordable Housing Fund
In April 2018, Mayor Berke announced the establishment of the Affordable Housing Trust Fund, capitalized at \$1,000,000, which will leverage federal and local resources to creatively increase the inventory and access to affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

The Chattanooga Housing Authority is the City of Chattanooga and Hamilton County public housing authority. The organization's housing portfolio includes 2,342 public housing units and 3,603 Housing Choice Vouchers. 75 of the vouchers are for veterans under the VASH Program. The CHA's Housing Choice Voucher Program currently has a waiting list of approximately 1,000 applicants.

HCVP – CHA began participating in the Small Area Fair Market Rent Demonstration Program 10/1/2012. With the higher Payment Standards, the agency has seen an increase in the number of landlords offering property on the program.

LIPH- To address the threat to the long term viability of our public housing sites in this era of declining federal funding, CHA has shifted the focus of its renovation/modernization efforts to bare minimum preservation of housing. This new approach prioritizes building envelope and structural integrity; as well as plumbing, electrical and HVAC repairs to ensure building longevity and occupant safety. This new approach is allowing our remaining Capital Funds to have the greatest impact on the preservation of housing. On the operational side, CHA is focused on minimizing vacancy, as well as putting an increased focus on preventative maintenance.

Currently, unit occupancy lists indicate that 95% of the HCVP units and 94% of the LIPH units are occupied by residents with an income level below 50% of the AMI and with the majority of these in the extremely low category. The CHA plans to identify additional development opportunities in areas around the City and use any available funding mechanisms for acquisition, including Replacement Housing Funds and/or Demolition/Disposition Transition Funds (DDTF).

The CHA is putting more focus on quality problems identified under the Uniform Physical Condition Standard (UPCS) and HUD REAC inspection protocols in an effort to maintain its current supply of public housing units. CHA is also moving toward a greater ability to promptly address resident behaviors that are creating health and safety problems.

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

CHA's Mission and Goals and CHA's progress in meeting the mission and goals of the PHA 5- Year and Annual Plan include:

Expand the supply of Assisted Housing

- The CHA will apply for new allocations of HCVP vouchers as they become available
- Continued strong focus on LIPH vacancy reduction utilizing both site staff and contract labor on Dogwood Manor Apartments were completed and the building was converted to public housing, thereby creating 136 additional units for the community.
- Apply for disposition of 200 units at Cromwell Hills Apartments in preparation for a 4% tax credit award that will fund the redevelopment of 200 units at Cromwell Hills Apartments and also

create an additional 50-60 apartments for families.

- Apply for a RAD designation from HUD to enable the CHA to be more competitive in the 9% tax credit application process in 2017.

Improve the quality of assisted housing

- Continue major renovation program at Boynton Terrace Apartments, with the goal of revitalizing all 250 units by 2020.
- Increased choices for participants in HCVP through continuation of SAFMR Program.
- Assisted
- Housing Choices.
- Attracted new landlords to HCVP through bi-monthly outreach meetings and CHA newsletters.

Improve Community Quality of Life and Economic Vitality

- Partnered with existing agencies to provide educational, recreational and social opportunities on site in public housing developments
- Promote Self-sufficiency and Asset Development of Families
- Upward Mobility Counselor continues to implement Upward Mobility Programs at Fairmount Apartments, Greenwood Terrace and Maple Hills. The CHA plans to expand the Program in its Cromwell Hills Apartment renovation and new development project that will result in an additional 250 families being part of self-sufficiency initiatives.
- Secured continued funding for two (2) Service Coordinator positions at the following locations: Emma Wheeler Homes, Scattered Sites, Greenwood, and Fairmount. These individuals are responsible for helping to connect residents to various service providers. They work closely with the Upward Mobility Counselor. Also available to the residents for assistance with moving toward becoming self-sufficient is the Family Self-Sufficiency (FSS) Coordinator, who works with residents of the LIPH program.
- HCVP secured continued funding for an FSS Coordinator
- Submitted a Safety and Emergency grant application to HUD for video cameras. Application was determined to be complete and responsive, but CHA was not chosen in the random lottery. Plan to apply for additional grants that focus on crime prevention and self-sufficiency initiatives.

Ensure Equal Opportunity and Affirmatively Further Fair Housing

- All CHA staff have received training by HUD staff on Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Titles II and III of the Americans with Disabilities Act and Violence Against Women Act Reauthorization of 2005. This training will be repeated in 2017.
- Conducted outreach to Latino community in Chattanooga through La Paz de Dios and other groups.
- Provide quarterly reports to HUD on all things relating to Section 504, including reasonable accommodation logs from each housing site. Worked closely with Bridge Refugee & Sponsorship Services to provide housing opportunities to resettling refugees.
- All CHA staff received training on Effective Communication.
- Secured Sorenson VRS-VP200 with Dynex screen for visual augmentation to enhance communication for hearing impaired.
- Offer access to Tennessee Relay System for hearing impaired by posting phone number (711).

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

The CHA offers a homeownership program for interested voucher holders and recently developed a policy to offer vouchers to families residing in public housing who have demonstrated the desire and ability to pursue homeownership. Currently the CHA is working with a local bank to secure \$50,000 earmarked for downpayment assistance for CHA voucher holders.

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

N/A

Discussion

Based on the Consolidated Plan, there is a need for deconcentrating replacement housing for planned demolition activities. In 2016, the CHA will continue to work with the City of Chattanooga, the Regional Planning Agency, residents, community leaders and other interested parties to develop a plan to address aging properties. The CHA plans to engage a team of professionals to assist in creating a Portfolio Transition Plan to address these communities.

The CHA acquired Dogwood Manor Apartments in 2013, and is using Replacement Housing Factor Funds, along with Capital Funds leveraging to ensure that the units will remain viable high-quality housing for the long term. The CHA is creating 136 public housing units at this site. This conversion to public housing has released 116 vouchers from the Project-Based Program at Dogwood, thereby creating additional subsidized housing opportunities. The CHA is also completing a major renovation project at Boynton Terrace.

CHA and ECD both recognize that there is a demand in Chattanooga for Special Needs Housing. This includes, but is not limited to, housing for disabled/handicapped families, homeless families, victims of domestic violence, children aging out of foster care and veterans. Specialized housing for those requiring fully accessible units and units for the hearing and vision impaired are needed. Under an agreement signed with HUD in 2011, CHA continues to work to document, maintain and enhance its responsiveness to the needs of individuals with disabilities. The upgrades at Emma Wheeler Homes are including a number of units to be equipped for use by individuals with mobility and aural/visual disabilities.

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

Introduction

Chattanooga Regional Homeless Coalition, the coalition (CoC) of local homeless service agencies, conducts annual surveys (counts) of homeless individuals, including unsheltered persons. The CoC conducted the annual Point-In-Time Count on January 25, 2018. The count was 623, up from the previous year's count of 576. These surveys serve to help focus agency activities for the coming year, as well as provide documentation in response to HUD program requirements.

In 2017 the Chattanooga Interagency Council on Homelessness (CICH), which works closely with the CoC, was established to plan, coordinate, and accelerate the city's response to ending homelessness. CICH is a group of organizations and individuals appointed by the Mayor and it creates a platform to build continual planning and progress towards addressing homelessness by bringing together not just homeless service providers, but also organizations that work to serve homeless individuals like foundations, churches, government agencies, healthcare organizations, and, activists. The CICH is the primary body responsible for

1. Developing our community's plan to end homelessness
2. Coordinating all groups to implement the plan
3. Holding stakeholders accountable to meeting goals outlined in the plan
4. Building more accountability and transparency to the community around homelessness
5. Unifying community resources to address homelessness towards a common goal and process

In the spring of 2018, the City of Chattanooga tasked CICH with creating a community plan to reduce homelessness in the community. A comprehensive analysis on the current state of homelessness in Chattanooga was conducted to identify gaps, needs, and input into how the Chattanooga community could improve its approach to reducing homelessness. Through key informant interviews, planning sessions with key stakeholders, a public meeting and secondary data analysis, the 2018 Chattanooga Community Action Plan was developed.

The plan to end homelessness in Chattanooga focuses on several key goals:

1. Improve coordination among the organizations that serve people experiencing homelessness.
2. Enhance case management services.
3. Establish emergency shelter options.
4. Expanding rapid re-housing capacity.
5. Expand permanent supportive housing capacity.

To meet the plan's goals, the community embraces a Housing First model that provides people experiencing homelessness with permanent housing and case management services before addressing the other root causes of their homelessness. As part of the Housing First model, the Chattanooga community embraces permanent supportive housing (PSH) interventions for the chronically homeless. The United States 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. 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.

In the past, ESG funds have been used to assist area agencies in addressing the needs of homeless residents and those facing homelessness. To align resources with identified needs, be more effective in the management and leveraging of ESG funds, and to ensure maximum participation in the local CoC coordinated entry system (CES) and HMIS, ESG funds are allocated to rapid-rehousing and prevention. Through the annual application process one entity, Chattanooga Hamilton County Health Department was selected to use 2019-2020 ESG funds to cover direct services to citizens referred through the CES for rapid re-house and prevention.

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 City partners with CoC member agencies utilizing ESG, CDBG and City general funds to address goals and actions for reducing and ending homelessness. All funded agencies are required to participate in HMIS. All work collaboratively on intake and referrals across the continuum to provide services. In Hamilton county, the CoC's most populated county and only urban center, outreach is conducted daily. Outreach workers from HHS, SSVF, HUD/VASH, CABHI, PATH, Coordinated Entry and several other providers meet twice monthly to coordinate outreach and referrals. In the counties that do not have dedicated outreach, the CoC's Coordinated Entry worker maintains regular local governments, sheriff's offices, EMT/Crisis response, churches and other organizations that may engage with the homeless population and ensures that they know how to contact the CES for assistance All outreach workers are trained to connect individuals and families with services.

All ESG funding is made available through a competitive application process. \$132,728 in 2019-2020 funding will be utilized by Chattanooga Hamilton County Health Department for rapid rehousing and prevention. Approximately \$1.5 Million in General funds are provided for shelter operation support, outreach, and rapid rehousing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City is making funding available to Partnership for Families, Children, and Adults, which provides emergency shelter for domestic violence victims and homeless families. The Community Kitchen also provides emergency shelter, subsidized by City general funds, during the cold months to assist the homeless with getting off the streets during the dangerous winter temperatures. Family Promise and Room in the Inn also provide emergency shelter to incoming clients. Youth and Family Development will provide rapid re-housing assistance to those who are newly homeless. Hamilton County Health Department will provide financial assistance for housing for clients accessing services through the Health

Department's programs.

The CoC strategy to increase PH Placement and Retention is to ensure, through training and program monitoring, that case managers and program directors are implementing data proven PH best practices including; Housing First, Trauma-Informed Care, Motivational Interviewing, and Harm Reduction. Ensuring that program directors understand the importance of Low/No Barriers to program entry as well as case management and staffing best practices. The Chattanooga Regional Homeless Coalition is responsible for oversight of this strategy.

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.

The CoC experienced a 14% rate of returns to homelessness over 24 months. The Coordinated Entry System's By-Name-List utilizes weekly HMIS reports and case conferencing to identify returns to homelessness. The CoC will reduce returns to homelessness through more advanced training of PH case managers in recognized best practices including Housing First, Trauma Informed Care, Motivational Interviewing, and Harm Reduction. The CoC will also work with providers to ensure that appropriately intensive follow-up case management occurs after PH/placement program exit including ensuring that all mainstream resources the participant is eligible for have been secured and the participant is able to effectively access those resources. The Chattanooga Regional Homeless Coalition is responsible for oversight of the strategy to reduce returns to homelessness.

Many agencies funded by the City (Partnership FCA and Room in the Inn) have self-sufficiency plans that are required of their clients while they are living at the shelter. They are committed to continuing this practice and strive to keep the length of shelter stays to a minimum while having the clients continually progressing through their programs and toward their self-sufficiency goals. Stays can be longer if a client is in need of more assistance or time. These plans can include obtaining a GED, getting into college to Community College, obtaining employment and saving for permanent housing. Room in the Inn is also equipped with transitional housing that clients can move to before becoming ready to completely move to permanent housing, in order to maximize success.

Length of time homeless is one of many risk factors measured by the common assessment tool which informs the priority of service. While our coordinated entry system is currently focusing on veterans, it expanded to the total homeless population in 2018. While the case conferencing does not address populations other than veterans, organizations have been trained and instructed on how to use the VI-SPDAT score to prioritize individuals. By targeting the chronically homeless individuals identified through the PIT and referring them to permanent housing providers, the CoC has reduced, for three consecutive

years, the number of individuals and families who report being homeless for more than one year.

The CoC has begun meetings with local agencies to research best practices and formulate a coordinated plan to address homeless youth in the CoC. Also, a workgroup has been formed to complete an application for participation in the Youth Homeless Demonstration Program.

The primary domestic housing and shelter provider in the CoC is Partnership for Families, Children, and Adults (PFCA). PFCA fully participates in the CoC planning and governance process. PFCA maintains client records in a database separate from HMIS to protect client identity. PFCA provides anonymous demographic data for HMIS and PIT count purposes. PFCA operates a secure emergency shelter and transitional housing program for domestic violence victims. Other homeless service agencies within the CoC remain well informed about the PHCA referral process through both PHCA's community outreach as well as CoC provided information. PHCA several resources for obtaining and maintaining permanent housing for program participants. These include; Homeless Preference Sec. 8 vouchers, dedicated Housing First public housing units, and ESG assistance.

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.

The City funds agencies to provide emergency assistance for the purpose of preventing homelessness. The Hamilton County Health Department provides rent and utility assistance to clients who are at risk of becoming homeless. Youth and Family Development provides similar assistance as well as deposits to rapidly re-house people who are in danger of losing their home as a result of substandard living conditions. In addition, the City has a rental housing program that will provide funding to renovate/develop rental housing for special need individuals, veterans, and other target populations.

Several CoC programs focus on job search skills and providing job search assistance. Additionally, all CoC programs are connected with several non-CoC programs that focus on job training and placement. These include several Supportive Employment programs as well as programs focused on job placement for homeless or underemployed veterans. The Educational Opportunities Center conducts regular outreach and training sessions with CoC program staff to help homeless individuals further their education offering programs from GED through College graduation.

The CoC has an active SOAR program for connection homeless individuals and families with Social Security benefits. The SOAR coordinators provide regular training throughout the CoC. Other mainstream resources make presentations at the monthly membership meeting to keep staff informed of changes, eligibility criteria, and access. Several HHS funded organizations and local governments have

Certified Application Counselors to assist with access to the ACA health insurance marketplace as well as assisting clients with benefit utilization. SNAP representatives are in the homeless day shelter each week to assist with food stamp issues. The Chattanooga Regional Homeless Coalition is responsible for overseeing this strategy.

The CoC has not yet implemented strategies focused on expanding resources for youth homelessness. The CoC Governing Council is forming a work-group to address this issue.

Discussion

The City's limited ESG funds will be leveraged by the following organization's program to assist in addressing the needs of residents facing homelessness, with the primary goal of seeing them stably housed.

- Hamilton County Health Department - Rapid Re-housing and stabilization.

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

Introduction:

The development of affordable housing in the Chattanooga community is impacted by the limited amount of federal, state, and local dollars to purchase the land and build affordable housing units. Each year, the amount of CDBG and HOME funds have decreased. The non-profit housing developers do not have the financial resources to construct housing without other incentives that would allow these entities to profit from the creation of such units in order to reinvest more dollars into the construction or renovation of units.

Chattanooga seeks to improve communities by increasing the availability of affordable housing in neighborhoods throughout the City. This effort involves builders, realtors, developers, housing agencies and citizens in the creation of a variety of housing opportunities. This approach has proven to make for better neighborhoods and serves as a means of removal of barriers to the creation of affordable housing alternatives.

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

Over the next year, \$412,062 in CDBG funds will be used in preserving and stabilizing the inventory of affordable housing through minor to major renovations. These programs include:

- \$200,000 CCHDO Roofing Repair
- \$250,000 Chattanooga Neighborhood Enterprise
- \$412,062 ECD Housing and Community Development Program
- \$50,000 Habitat for Neighborhood Development Home Repair Program
- \$1,141,769 in HOME funds, will be used to fund affordable housing for rental and homeownership. These programs include:
 - \$1,007,780 ECD Rental and Homeowner Housing Program
 - \$133,989 ECD Mandatory CHDO set aside

The City continues to hold addressing housing affordable needs in Chattanooga as a very high priority and continues to, identify innovative ideas/programs to address those needs and create action plans to make a real impact for citizens. Efforts include:

1. Establishing an Affordable Housing Trust to provide financing assistance to public, private, or non-profit housing providers at a discount in return for incorporating affordable housing into their projects.
2. Changing the City's current zoning codes in select areas with a Form-based Code which, in part,

- could allow a wider variety of real property uses.
3. Establishing a Land Bank Authority (LBA) to aid in the process of encouraging the production of affordable housing and other economic development in a thoughtful, but expedient way.
 4. Restricting the current Payment in Lieu of Taxes (PILOT) incentive program to developers with projects that reserve at least 50% of the units for tenants or homeowners with income levels that do not exceed 80% of the Area Median Income (AMI) as annually defined by US Department of Housing and Urban Development (HUD).
 5. Establishing a Rental Registry requiring landlords within the city limits to register and maintain their rental property to defined standards.
 6. Revisiting zoning efforts that have resulted in the downzoning of rental units to single family resulting in decreasing rental inventory.

The City continues to improve its efforts in Fair Housing, including establishing and meeting goals in compliance and education, etc. The City is also continuing its Fair Housing Tester Program and quarterly training for landlords, realtors, and property managers, in addition to publishing monthly series on Fair Housing *The Neighborist*, ECD's newsletter. To educate the public on Fair Housing the City will continue to host, sponsor and attend Fair Housing community events.

Discussion:

In conducting the Chattanooga Housing Study 2013, RPA surveyed members of the Greater Chattanooga Association of Realtors (GCAR) and the Home Builders Association of Greater Chattanooga (Home Builders) on their views of the current housing market and on the future market five and ten years out. RPA also held separate focus groups with neighborhoods, subsidized housing renters, non-profit housing providers, home builders and regulatory agencies to gather different perspectives that should be considered in improving the housing market for everyone.

The National Resource Network team report highlights important efforts already underway to address housing needs and identifies further opportunities. The report recognizes successes including provisions of the recently adopted form-based code, changes to the housing PILOT program, and a broad frame of housing as a part of larger Stronger Neighborhoods framework. In addition to the existing effort, the report recommends:

Exploring a community land trust model;
Creating a dedicated funding source for an affordable housing trust;
Focusing currently dispersed resources into a few targeted areas;
Developing a brownfield strategy; and
Capturing code enforcement revenue for neighborhood revitalization projects.

Additionally, the team notes a lack of consensus among partners on different definitions of 'affordable housing,' the limited capacity of affordable housing developers, and the extremely limited federal subsidies the City has to deploy

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to residents of Chattanooga, - some funded by CDBG, HOME, and ESG, coupled with private, State, and City funding - bringing additional assets to bare on these problems. This section concerns other actions to address: obstacles to meeting underserved needs; fostering and maintaining affordable housing; lead based paint hazards; reducing the number of poverty level families; the development of institutional structure; and the enhancement of coordination between public and private housing and social service agencies.

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 Mayor's Council for Women and the Mayor's Council for Youth were created and tasked with making policy recommendations about issues affecting women and youth respectively, within Chattanooga and across the region.
- Supported through general fund dollars, the City created a Homeless Coordinator position to coordinate and focus community efforts on ending homelessness for veterans and others. This includes the City regularly receiving donations for household items that are provided to recently housed homeless veterans to assist in their transition to being housed by providing them with household essentials that are needed to make a stable home.
- The City of Chattanooga's budget includes funding for the Chattanooga Alliance for Diverse Business Enterprise, a multi-agency effort focused on supporting the development, growth, and success of minority, women, and veteran-owned businesses. The alliance model offers an innovative and sustainable approach to DBE development as it brings together a broad base of community partners who are leveraging resources and offering business development services at every stage of the entrepreneurial pipeline.

Actions planned to foster and maintain affordable housing

Addressing the need for affordable housing is a major priority in this city. Additional resources are being sought and new tools explored to increase funding and eliminate the barriers. Over 75 percent of available CDBG and HOME anticipated funding (minus admin and debt service) is targeted directly for

housing.

CDBG, ESG, and HOME are expected to only cover a small percentage of the cost to address affordable housing needs. The City is addressing the leverage gap and other challenges through partnering with developers using LIHTC funding, making incentives available to developers to encourage investments in affordable housing, using a Land Bank Authority to assemble property in a strategic manner for development, and eliminating any counter-productive codes. The 2018-19 home repair programs, partnering with developers to create affordable rental housing for LMI families and special needs populations, with emphasis on veterans housing are some of the efforts designed to assist in addressing the need.

Lead Hazard Control/Reduction Grant – The City applied for and received the Lead Hazard Control/Reduction Grants totaling \$1,650,000. The funds will be used in conjunction with CDBG, HOME and other funds to further the goal to reduce/eliminate lead hazards in current housing stock.

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. The Community Development Office 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.

Lead Hazard Control/Reduction Grant – The City applied for and received the Lead Hazard Control/Reduction Grants totaling \$1,650,000. The funds will be used in conjunction with CDBG, HOME and other funds to further the goal to reduce/eliminate lead hazards in current housing stock.

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

Immediately following his inauguration, Mayor Berke streamlined government with a top to bottom

reorganization that eliminating three departments and saved taxpayer dollars in the process. Since the reorganization, the Berke Administration has relentlessly focused on making Chattanooga streets safer, families stronger, growing middle-class jobs, and using taxpayer dollars efficiently. The City restructured departments and services to match the priorities of the communities, ensuring that departments are more attentive than ever to the lives of the people they serve - including transportation, affordable housing, clean streets and clean water, and finding productive after-school activities for kids. The Community Development staff will continue to manage HUD Entitlement funds. The staff will attend training, as required, to maintain competency in areas of responsibility, including Title VI, Fair Housing, and EEO.

The Berke Administration also implemented Budgeting for Outcomes (BFO) citywide. Budgeting for Outcomes is an innovative, performance-based approach to allocating funds. Through a full implementation of BFO, the City has realigned dollars more closely with strategic, community priorities and reinforced a culture of performance and results.

The Chattanooga Performance Dashboard (ChattaData) serves as a platform to measure progress towards established goals, through a more streamlined government than ever before. This system provides an overview of the City's overarching policy objectives, provide data on how objectives are being met, and empowers private sector partners, public sector leaders, and all Chattanooga residents to track and help make choices that lead to safer streets, smarter students, stronger neighborhoods, a growing economy, and sounder government.

The City is strengthening its Section 3 requirements to increase the number of Section 3 businesses that are hired by the City. In partnership with the Office of Multicultural Affairs and Purchasing Department, the City plans to develop criteria for Section 3 business preferences, Section 3 training and education, and assisting local businesses with verifying and obtaining Section 3 business status to increase their chances of obtaining City contracts.

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 three entitlement programs, Community Development Block Grant, HOME Investment Partnership, and Emergency Solutions Grant.

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	0
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:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
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.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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. Three to four times during the year the City opens the process to accept applications from non-profit and for-profit entities. The City is making \$1,141,769 in HOME funds available for the production and preservation of affordable housing under the 2019-2020 Action Plan. A copy of the RFP can be found in **Attachment 2**.

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

- Lead Hazard Reduction Grant – The City applied for and was awarded the Lead Hazard Control/Reduction Grant totaling \$1,650,000. The funds will be used in conjunction with CDBG, HOME and other funds to further the goal to reduce/eliminate lead hazards in the current housing stock.
- 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) - Developers apply to the City for tax relief on rental projects exceeding \$5 Million and agree to lease a minimum of 50% of the units to low income households for specified number of years, based on assistance.
- Chattanooga Affordable Housing Fund - \$1Million in General Funds have been made available to capitalize an affordable housing fund, with the expectation that the same will be done each year hereafter. The resources in the fund will be made available to subsidize the production and preservation of affordable housing.
- First Tennessee Home Improvement Grant - The City was awarded a \$70,000 grant from 1st Tennessee to support the Minor Home Repair Program through which home improvement assistance is made available to low-income, elderly and handicapped citizens.
- 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.

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 loan 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 separate HOME subsidy would be provided to the new homebuyer.

Resale Option

If the HOME assistance is only used as 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 through the period of affordability. This includes households with incomes at or below 80% AMI paying no more than 30 percent of income for principle, 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, additional information is available in the City of Chattanooga Resale and Recapture Policy under **Action Plan Attachment 2**.

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 provision for sale or recapture as set forth in the City's Resale/Recapture guidelines. Due to size, additional information is available in the City of Chattanooga Resale and Recapture Policy under **Action Plan Attachment 2**.

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, the 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. 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.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

See **Action Plan Attachment 2.**

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Congress has directed HUD to improve the collection of data on the extent of homelessness locally and nationally. Communities must collect an array of data including an unduplicated count of homeless persons, analyze their patterns of the use of the McKinney-Vento and other assistance, including information on how they enter and exit the homelessness assistance system and assess the effectiveness of that assistance. Through the Federal Register Notice, the Emergency Solutions Grants Program and Community Development Block Grants were made a part of this mandate. Therefore, all proposed projects/organizations must provide written certification of their participation in the Coordinated Entry System (CES) and HMIS.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Chattanooga expects to receive approximately \$143,490 for the FY 2019-20 Emergency Solutions Grant (ESG) Program. These funds are typically awarded to community-based, nonprofit organizations providing emergency shelter and related services to the homeless, through a competitive application process that correlates with the City's priorities.

PRIORITIES

To meet the City goals in addressing homelessness, the community embraces a Housing First model that provides people experiencing homelessness with permanent housing and case management services before addressing the other root causes of their homelessness. As part of the Housing First model, the Chattanooga community embraces permanent supportive housing (PSH) interventions for the chronically homeless. Thus, ESG funds are being allocated for direct costs for rapid rehousing and prevention.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City is afforded the opportunity to consult with homeless or formerly homeless in its role as a participating member of the CoC. The City consults the CoC plan regarding priorities for ESG funding.

The City also requires non-profits participating in the ESG program to have homeless representatives on their boards of directors providing opportunities for input and policy setting.

5. Describe performance standards for evaluating ESG.

HUD has implemented a mandated system of reporting performance measurements in a precise and timely manner. All recipients funded under this proposal must provide needed data to the City of Chattanooga in order to be reimbursed for eligible expenses. All of the activities funded must identify one of the three performance measurements overarching objectives: 1) creating suitable living environment (In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment); 2) providing decent affordable housing (This objective focuses on housing programs where the purpose is to meet individual family or community needs and not programs where housing is an element of a larger effort); 3) creating economic opportunities (This objective applies to the types of activities related to economic development, commercial revitalization, or job creation).

There are also three outcomes under each objective: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability. Thus, the three objectives, each having three possible outcomes, will produce nine possible outcome/objective statements within which to categorize grant activities, as follows:

Availability/Accessibility. This outcome category applies to activities that make services, infrastructure, housing, or shelter available or accessible to low-and-moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low-and-moderate-income people.

Affordability. This outcome category applies to activities that provide affordability in a variety of ways in the lives of low-and-moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or daycare.

Sustainability: Promoting Livable or Viable Communities. This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefits to persons or low-and moderate-income people or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff works with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal. To ensure the timely commitment and expenditure of HOME funds, the City uses an open Request for Proposals (RFP) process through which applications/proposals are accepted several times during the year. This allows the City to allocate funding to projects/activities that are "shovel ready" and minimizes instances of stalled

projects tying up funds. The City's process for soliciting and funding HOME applications can be found in HOME RFP and HOME Announcement attachments on the City's website. The City posts all RFP's in the local newspaper, on the website and in The Neighborist, the Department's newsletter. The RFP information can be found under **Attachment 2** and at: <http://www.chattanooga.gov/economic-communitydevelopment/community-development/requests-for-proposals>

ATTACHMENTS

ATTACHMENT 1 – Citizen Participation, Comments & Funding Sources and Uses

- | | | |
|----|---|--------------------|
| 1. | <i>2019 – 2020 Program Year Calendar</i> | <i>Page 2</i> |
| 2. | <i>2019 – 2020 Available Funding and Allocations</i> | <i>Pages 3-4</i> |
| 3. | <i>Council – Resolution (4/16/19)</i> | <i>Pages 5-6</i> |
| 4. | <i>Targets - Populations, Demographics, and Geographically Area</i> | <i>Pages 7-8</i> |
| 5. | <i>Public Meeting – Presenting Recommendations (3/28/19)</i> | <i>Pages 10-35</i> |
| 6. | <i>Funding Proposals Review Process (2/26/19)</i> | <i>Pages 36-44</i> |
| 7. | <i>Public Notice of Anticipated Available Funding (12/17/18)</i> | <i>Pages 45-47</i> |
| 8. | <i>Application Workshops (1/4/19)</i> | <i>Pages 48-77</i> |

ATTACHMENT 2 – Grantee Unique Appendices

- | | | |
|----|---|--------------------|
| 1. | <i>HOME Resale/Recapture Policy</i> | <i>Pages 2-6</i> |
| 2. | <i>HOME Request for Proposals (RFP) Process</i> | <i>Pages 5-34</i> |
| 3. | <i>ESG Policies and Procedures</i> | <i>Pages 34-67</i> |

ATTACHMENT 3 – Certifications & SF424s

ATTACHMENT 1 – Citizen Participation, Comments & Funding Sources and Uses

1. *2019 – 2020 Program Year Calendar* *Page 2*
2. *2019 – 2020 Available Funding and Allocations* *Pages 3-4*
3. *Council – Resolution (4/16/19)* *Pages 5-6*
4. *Targets - Populations, Demographics, and Geographically Area* *Pages 7-8*
5. *Public Meeting – Presenting Recommendations (3/28/19)* *Pages 10-35*
6. *Funding Proposals Review Process (2/26/19)* *Pages 36-44*
7. *Public Notice of Anticipated Available Funding (12/17/18)* *Pages 45-47*
8. *Application Workshops (1/4/19)* *Pages 48-77*

Community Development 2019-2020 Tentative Calendar

December 19 - 21, 2018	Publications announcing Application/Allocation/Funding Process & Workshops for Emergency Solutions Grant (ESG) and Community Development Block Grant (CDBG)
January 2, 2019	Applications Available
January 4, 2019	Application/Allocation Workshops for Emergency Solutions Grant (ESG) and for Community Development Block Grant (CDBG)
January 15, 2019	Application Technical Assistance
February 4, 2019	Applications Due
February 26, 2019 Veranda Room	Meetings/Applicant Interviews to Determine Funding Recommendations (CDBG) Meetings/Applicant Interviews to Determine Funding Recommendations (ESG)
March 12, 2019	Presentation of Recommendations to Council
March 14-16, 2019	Publication/Announcement of Public Meeting and Public Comment
March 15 through April 15, 2019	30 - Day Comment Period for Funding Recommendations
March 28, 2019	Public Meeting - Action Plan - Outlining Funding and Activities
April 15, 2019	30-Day Comment Period Ends
April 16, 2019	City Council Approval - Resolution
April 17, 2019	Award/Rejection Notifications
April 19, 2019	Submit Action Plan to HUD
May 2019	Contracts to Mayor to Sign
June 11, 2019	Subrecipient Training and Contract Signing
July 1, 2019	2019-2020 Fiscal Year Begins
September 2 - 4, 2019	Publication/Announcements of Public Meeting and Availability of Consolidated Annual Performance Evaluation Report (CAPER)
September 17, 2019	Public Meeting - CAPER
September 9 - 24, 2019	15-Day Comment Period
September 27, 2019	Submittal of CAPER to HUD

CDBG/ESG/HOME FUNDS
FY 2019 - 2020
FUNDING SUMMARIES

AVAILABLE FUNDING**CDBG Grant**

Estimated Program Income	512,000
Total CDBG	2,121,780

Emergency Solutions Grant

143,490

HOME Grant

Estimated Program Income	450,000
Total HOME	1,224,238
Total Estimated Funding Available	3,489,508

ALLOCATIONS TO PROJECTS/PROGRAMS

HOUSING & HOUSING SERVICES - CDBG	REQUEST	AWARD
CHATTANOOGA COMMUNITY HOUSING DEVELOPMENT (CCHDO)	250,000	250,000
To provide roofing replacements through forgivable loans (over 5 years) to appx. 28 qualified LMI homeowners who reside within the city limits of Chattanooga.		
CATHOLIC CHARITIES OF EAST TENNESSEE	12,588	15,000
Renovation of The Home Place - Supportive housing for persons living with HIV/AIDS		
CHATTANOOGA NEIGHBORHOOD ENTERPRISE, INC	250,000	250,000
Funds requested to provide low interest loans to appx. 12 homeowners for home improvements and to cover related program delivery costs.		
FAMILY PROMISE	50,000	25,000
Case Management and Rapid Re-housing Services to Homeless: The funding will be used for case management guiding homeless and near homeless households to permanent housing and stability through rapid rehousing for 400 households.		
HABITAT FOR HUMANITY OF GREATER CHATTANOOGA	50,000	50,000
Funds will be used to assist homeowners with exterior, weatherization, and/or critical repairs of 12 homes in the Chattanooga area		
EXODUS MINISTRIES, INC	40,000	
Exodus Homeless Support Program - Funding for one full-time Supportive Services Specialist or 2 part-time Supportive Services Specialists to provide on-going services and case management to homeless individuals and families in CHA's housing programs.		
CHATTANOOGA REGIONAL HOMELESS COALITION - CRHC	35,338	35,338
Requesting funding to be used as match for two CoC funded projects - Coordinated Entry System (CES) and Homeless Management Information System (HMIS).		
ECD & OTHER CITY DEPARTMENTS		
Community Development Admin	440,600	424,356
Section 108 Debt Service	400,000	335,024
Code Enforcement - Blight Elimination	100,000	100,000
Public Works - SLAP Program	25,000	25,000
Transportation - Street/Sidewalks improvements	350,000	200,000
Housing Preservation	300,000	412,062
	2,303,526	2,121,780
Total CDBG Requests	2,303,526	2,121,780
Estimated Funding Available	2,203,000	-
Difference	(100,526)	

2	EMERGENCY SOLUTIONS GRANT - ESG	REQUEST	AWARD
CHATTANOOGA HAMILTON COUNTY HEALTH DEPARTMENT (ESG)		130,000	132,728
Funds will be used for homeless prevention and rapid re-housing for 70 households receiving case management and/or supportive social services at the Chattanooga-Hamilton County Health Department. Eligible costs shall include utilities, rental application fees, security deposits, previous month's rent, utility deposits and payments, moving costs, inspections, tenant legal services, and credit repair.			
CHATTANOOGA ROOM IN THE INN		31,200	-
Rapid rehousing stabilization in partnership with Family Promise, and HMIS licensing. Will serve approximately 115 homeless individuals			
ECD - Administration		10,500	10,762
Total ESG Requests		171,700	143,490
Estimated Funding Available		140,000	
Difference		(31,700)	
HOME Investment Partnership Funds Program (HOME)			
Affordable Housing Preservation and Production		1,007,780	985,698
Minimum CHDO Set-aside		133,989	116,140
Grant Administration		201,488	122,400
		1,343,257	1,224,238
		3,818,483	3,489,508

RESOLUTION NO. 29879

A RESOLUTION AUTHORIZING THE ADMINISTRATOR FOR THE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT TO ACCEPT AND DISTRIBUTE FISCAL YEARS 2019-2020 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG), HOME INVESTMENT PARTNERSHIP ACT FUNDS (HOME), AND EMERGENCY SOLUTIONS GRANT (ESG) FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), AND PROGRAM INCOME, FOR A TOTAL APPROXIMATE AMOUNT OF THREE MILLION SIX HUNDRED EIGHTY-SIX THOUSAND TWO HUNDRED FIFTY-SEVEN DOLLARS (\$3,686,257.00).

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CHATTANOOGA, TENNESSEE, That it is authorizing the Administrator for the Department of Economic and Community Development to accept and distribute Fiscal Years 2019-2020 Community Development Block Grant (CDBG), Home Investment Partnership Act Funds (HOME), and Emergency Solutions Grant (ESG) from the U.S. Department of Housing and Urban Development (HUD), and program income, for a total approximate amount of \$3,686,257.00.

Community Development Office – Admin	\$ 652,588
Section 108 Debt Service	\$ 400,000
Chatt. Comm. Housing Dev. Org.	\$ 250,000
Catholic Charities of East Tennessee	\$ 15,000
Chattanooga Homeless Coalition	\$ 35,338
Chattanooga Neighborhood Enterprise	\$ 250,000
ECD Housing Projects – CDBG	\$ 412,062
ECD Housing Projects – HOME	\$1,007,780
Family Promise	\$ 25,000
Habitat for Humanity	\$ 50,000
Hamilton County Health Department – Emergency Assistance Payments	\$ 129,500
City Department of Transportation	\$ 200,000
Public Works - SLAP	\$ 25,000
ECD Codes – Blight Elimination.	\$ 100,000
CHDO Set-Aside - HOME	<u>\$ 133,989</u>
Total	\$3,686,257

ADOPTED: April 16, 2019
/mem

On motion of Councilman Ledford and seconded by Councilman Byrd,

RESOLUTION #29878

A RESOLUTION AUTHORIZING THE MAYOR TO EXECUTE QUITCLAIM DEEDS CONVEYING SEVENTY-FOUR (74) CERTAIN OR CERTAIN COMBINATION OF PARCELS, IN SUBSTANTIALLY THE FORM ATTACHED, TO THE APPROVED HIGHEST BIDDERS ON JOINTLY-OWNED PROPERTIES OF THE CITY OF CHATTANOOGA AND HAMILTON COUNTY AS ACQUIRED THROUGH PREVIOUS DELINQUENT TAX SALES.

ACTION: ADOPTED

On motion of Councilman Henderson and seconded by Councilman Byrd,

RESOLUTION #29879

A RESOLUTION AUTHORIZING THE ADMINISTRATOR FOR THE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT TO ACCEPT AND DISTRIBUTE FISCAL YEARS 2019-2020 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG), HOME INVESTMENT PARTNERSHIP ACT FUNDS (HOME), AND EMERGENCY SOLUTIONS GRANT (ESG) FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), AND PROGRAM INCOME, FOR A TOTAL APPROXIMATE AMOUNT OF \$3,686,257.00.

ACTION: ADOPTED

2019-16

Jeffrey & Katelyn Rau

District No. 2

Agenda Item VII(e):

A RESOLUTION APPROVING SHORT TERM VACATION RENTAL APPLICATION NO. 19-STVR-00014 FOR PROPERTY LOCATED AT 514 CREWDSON STREET.

Councilman Mitchell informed the Council that the Applicant in this case could not be in town for today's hearing and requested a 1-week deferral. Therefore, **Councilman Mitchell moved** to defer to one week to April 23, 2019. He was seconded by Councilman Ledford. The motion carried.

ACTION: DEFERRED TO APRIL 23, 2019

Target Populations

The following income categories are used for 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

2018 Income Limits (Median Family Income: \$61,700)

Family Size	Low Income 80% AMI	60% AMI	Very Low 50% AMI	Extremely Low 30% AMI
1 Person	\$34,550	\$25,950	\$21,600	\$12,950
2 Person	\$44,450	\$29,640	\$24,700	\$14,800
3 Person	\$49,350	\$33,360	\$27,800	\$16,650
4 Person	\$53,300	\$37,020	\$30,850	\$18,500
5 Person	\$57,250	\$40,020	\$33,350	\$20,000

Rents:

CDBG and ESG projects/programs will use the most recent HUD published Fair Market Rents.

HOME projects/programs will use HUD published High and Low HOME Rents

City of Chattanooga

Low-moderate Income Census Tracts

Area	Census Tract	Percentage L/M	Race/Ethnicity				
			White	Black	Hispanic	Am. Indian	Asian
Orchard Knob, Avondale	4	68.45%	6.8%	89.2%	2.4%	0.6%	0.0%
Hill City	8	68.31%	64.7%	32.8%	1.1%	1.6%	0.0%
Fortwood	11	62.87%	29.5%	50.2%	23.3%	0.0%	0.0%
Glenwood	12	61.11%	13.6%	84.8%	0.7%	1.2%	0.0%
East Lake, Ridgedale	13	74.25%	38.6%	50.5%	18.5%	0.4%	0.0%
Highland Park	14	66.42%	56.1%	42.2%	9.7%	0.0%	0.2%
Westside	16	100.00%	18.3%	80.0%	0.0%	0.9%	0.8%
South Chattanooga, Alton Park, Piney Wood	19	85.83%	2.8%	94.7%	1.3%	0.3%	0.0%
Southside	20	85.02%	21.0%	65.1%	11.5%	2.4%	0.0%
Clifton Hills,	23	68.56%	43.4%	29.3%	26.5%	0.9%	0.0%
Cedar Hill, East Lake	24	78.12%	72.9%	13.0%	28.3%	2.0%	3.7%
East Lake	25	80.76%	35.7%	55.1%	11.4%	2.1%	0.0%
Oak Grove	26	75.76%	34.5%	49.4%	24.3%	0.0%	0.0%
Downtown	31	60.53%	64.2%	34.7%	3.3%	0.0%	0.0%
Foxwood Heights	32	61.81%	15.5%	75.6%	5.2%	3.9%	0.0%
Signal Mt. Blvd.	109.02	70.31%	100.0%	0.0%	0.0%	0.0%	0.0%
Eastdale	114.44	59.59%	17.3%	80.8%	2.4%	0.0%	0.0%
Shepherd	114.45	51.24%	55.2%	39.5%	10.2%	0.0%	1.1%
Avondale, East Chattanooga	122	86.55%	5.7%	92.9%	2.0%	0.0%	0.0%
Amnicola, East Chatt, Glass Farm	123	66.32%	30.5%	63.9%	0.8%	2.0%	1.2%
ML King, Fortwood	124	68.17%	64.1%	28.5%	2.1%	0.1%	6.6%

Data Source: 2007-2011 ACS

Action Plan Public Meeting
3/28/2019
Development Resource Center - Room 1A
1250 Market Street
5:30pm - 6:30pm

Sandra opened the meeting at 5:30 PM and asked all to “please sign in and complete the AI Survey.”

She stated the purpose of the meeting, that she would explain the federal funding received on an annual basis and at the end she would entertain questions and comments. She then introduced herself and the C.D. staff.

- At this time Sandra started the PowerPoint (PP) presentation and stated that our division, Community Development, is responsible for managing the three (3) grants from HUD: CDBG, ESG and HOME. Other cities with populations 50,000 or less can go to the State to request their funds. Each grant has its own requirements and we will talk about how we spend the money.
- CDBG is the largest and is used for housing and repairs to public facilities and infrastructure improvements in low-income census tracts.
- HOME funds are for housing development only; affordable rental and homebuyer units.
- ESG is used to support service agencies who help the needy.
- In addition to the PP, she added that In order to spend these funds a project must meet a national objective: 1. benefit low-moderate income persons, 2. Eliminate blight, such as, demolishing unsafe structures and expand economic opportunities.
- Mr. McCallie asked how much in CDBG and Sandra replied \$1.6 mil. He went on to say that amount seems very inadequate. Sandra mentioned that funding amounts have been going down for years, under several presidential administrations.
She said the reason for the Public Meetings is for citizens to state their comments and opinions; which we consider when working on a Strategic / Consolidated Plan, which is a five (5) year plan. Sandra stated that we target populations by Area Median Income (AMI) and family/household size.
- Mr. McCallie asked if Lookout and Signal Mountains’ are in the AMI, and Sandra replied “yes.”
- Sandra explained the 2019-2020 Funding and Program Income Estimates. She provided an example of Program Income; when CNE is paid by an owner for homeowner rehab, the money comes to the City as Program Income.

- The CD office will put out a Notice of Funds Available:
 - a. A nonprofit must have its 501(c) 3 status for five (5) years
 - b. Must demonstrate capacity (ability and knowledge)
 - c. Must be fiscally/financially sound
- We accept proposals and review to ensure the proposed use of funds is eligible. Next, the applicant presents their plans to the Community Development Advisory Panel/Council. The Panel will ask questions and will score the applications.

Sandra discussed the funding recommendations, (PP slides 8, 9 and 10). And informed the group about the Housing Connect conference and the need for affordable housing. She mentioned that all ESG funding will go to Hamilton County, but will be used for Chattanooga residents.

- Some of the questions and answers:
 - a. Audience questions about HOME program: Why are we (CD Office) so stringent with rules and regulations? Why must applicants be credit worthy...isn't money intended for non credit-worthy people? Why can't we assist lender-rejected applicants? It was explained by Sandra Gober that we must be good stewards with public money and we cannot risk losing money and having City of Chattanooga reimburse HUD. And, that we have no option other than to follow HUD regulations
 - b. Why wasn't Chattanooga Room in the Inn funded? Sandra replied, the people who need the services can get the assistance needed via Hamilton County; that they will assist on a family-by-family and client-by-client basis.
 - c. What about the Family Justice Center? They don't use these dollars. One person made the statement: Women returning from jail are homeless and can't get their children back. Sandra referred her question to Wendy, who replied "there are vouchers for housing them."
 - d. Who is on the Advisory Council and how are they selected? Sandra said each Council person appoints one and the Mayor appoints some. Anyone can go on the City's website and apply for a number of board positions.
- Comment from audience: \$1.6 million seems very inadequate for CDBG funding amount. Sandra noted that funding amounts have been going down for years, through several presidential administrations. She also noted that the funds are meant to leverage larger amounts of money and in-kind matching.

In response to McCallie's comment about \$1.6 mil being inadequate, Sandra said we wanted more tax credit projects, but the number of affordable units were helped by the PILOT's.

- Audience had a question about low-income census tracts. Sandra explained the nature of an LMI census tract and that many projects and programs may be funded only if they are located in such a census tract.
- Sandra then asked all to complete the Census forms, stating it affects the amount of funds that come into the area.
- Sandra covered the Next Steps and schedule, and that the City Council will vote on our recommendation on April 16, 2019. Then the recommendations and all comments and questions will be sent off to HUD.
- Comment: We need more sidewalk connections. Sandra discussed how the City Transportation Department assesses sidewalk needs, and how locations for sidewalks are prioritized. She also noted the HUD restrictions that we must follow such as, sidewalks may not be constructed on commercial corridors, they must be in residential neighborhoods, that repair (i.e. cracks sealed) is prohibited, etc.
- Question:
 - a. Mr. Rumph asked: How long is funding process from beginning to end? Sandra responded that the timeline tends to run around 6 months from application deadline until CD contracts are signed.
 - b. About six (6) months.
 - c. Ms. Holmes made the comment: we can't see the benefit of these funds in Glenwood and East Chattanooga. What's the benefit if you can't see it? It amazes me that this money is designated for LMI folks, but I still see boarded-up homes and derelict neighborhoods etc, and I can't see benefits of CD money...also no sidewalks in Glenwood...a lot of concern is out there. Sandra Gober responded that if a red ribbon were placed on all of the CD-assisted projects over that past couple of decades, you'd see red everywhere.
- Sandra stated that Community Development Week is April 22-26, 2019, and residents should send word to HUD that we need more money.
- One audience member said "the City shouldn't give PILOT's, \$40 mil in tax breaks. Another asked to go back in the PP to the page that addresses the goals. Olin Ivy asked, "Are there other areas for funding from HUD?" Sandra replied "yes, each administration is different."

- Mr. Rumph, referring to the HOME application for funding said “the language in the application is too difficult.” Sandra stated we will provide more one-on-one assistance.
- Another asked, “how the decisions are made using old census data, neighborhoods are already gentrifying.” Sandra said we are guided by the Consolidated Plan.
- Comment: HUD should go to Congress and say that this low amount is unacceptable...commenter also complained about the PILOT tax breaks. Sandra explained that Chattanooga met many of its goals regarding the number of new affordable rental units produced, and that the PILOT program has been a politically acceptable solution.
- Question: Eight years ago we were asked by HUD to present a program, which never materialized...Is it still possible to get those funds? Sandra said that those funds did materialize in the form of the Neighborhood Stabilization grant just after the 2008 recession, and how many affordable homes were built on Holly Street, in Glenwood, and in East Chattanooga. She also stated that HUD gave similar funds to rural counties via the State of Tennessee.
- Question: What if applicant doesn't read or speak English...that gives big advantage to English-speakers? Sandra responded that we can insure that the applicant receives language assistance. And, that we can offer application examples, and that we expect that interested applicants will come in and ask for help.
- Question: Where can we find more info on who gets funded and the funding process? Sandra responded that we have a Citizen's Participation Plan, the process for making comments, and that information may be found on the City of Chattanooga website.
- Comment: We need more sidewalk connections. Sandra discussed how the City Transportation Department assesses sidewalk needs, and how locations for sidewalks are prioritized. She also noted the HUD restrictions that we must follow such as, sidewalks may not be constructed on commercial corridors, they must be in residential neighborhoods, that repair (i.e. cracks sealed) is prohibited, etc.
- Comment from audience member: It amazes me that this money is designated for LMI folks, but I still see boarded-up homes and derelict neighborhoods etc, and I can't see benefits of CD money...also no sidewalks in Glenwood...a lot of concern is out there. Sandra Gober responded that if a red ribbon were placed on all of the CD-

assisted projects over that past couple of decade, they would be amazed at the number of projects that were helped.

- -Comment: Citizens should make films about the many lots with high grass, and general blight of certain neighborhoods. Sandra noted that HUD funding may not be used to cut grass.

With no further questions or comments, the meeting was adjourned.

Number of attendees: 30

Sign-in sheet attached

COMMUNITY DEVELOPMENT MEETING SIGN-IN SHEET

Meeting Name: 2019-2020 Action Plan Public Meeting Meeting Date: 3/28/2019
 Meeting Time: 5:00 - 6:30 PM Place/Room: Development Resource Center, Conference Room 1A

Name	Title	Organization	Phone	E-Mail
Bob Montoya		ECD	423-643-7334	
Allen Parker			423-353-2190	
JAY MARTIN		RENEW	423-704-0179	JRM@RENEWTHEGOOD.COM
Carolyn Burke	N/A Manager	CNE	423-756-6214	CBURKE@CNEINC.ORG
Aquaneta Abernathy	Resident			ada6951@kattail.com
NEERTARI COTTON	Resident			Kesi1201@Yahoo.com
Dian Torres	Assoc. Dev.	Pennrose Properties	423-634-8955	Hernese.Pennrose.com
Anita Parkhurst	Grant writer	CCETN	865-684-1891	aparkhurst@ccetn.org
Connie Townsend	Grant Constructor	Habitat	423-280-6378	connie@skypestrategies.com
Mark R. Rivera				Mark.Rivera@kucor.com
Nendy Winters	E.D.	CRHC		WWinters@komelehealth.com
Dylan Rivera	Student	UTC	423-774-2100	dylan.rivera@gmail.com
Darshan Ward	NPO	Our CARES, Inc	423-402-0251	4OurCARES@gmail.com
William R. Cotton	LHC	MM	423-821-2621	Baby Cotton 46 @ Hot mail Ce-

Name	Title	Organization	Phone	E-Mail
Ken Swats	landlord		(23) 280-3117	Ronald Guster - BellSouth.net
Lauri Syto			202 906 9000	msysto@arky.edu
Bobby Anderson	Manager	Adams Dev	423-510 8615	
Breche Jean A-Lottman		Adams Dev		
Everlena Holmes	Community Advocate		423-622-0974	
Meredith Taylor	landlord		544-7266	MILAREO - TAMOR@BELLSOUTH.NET
SHERBY PETTY		RIVERSIDE DR.	248-895-7846	Prizpeass@aol.com
Dat Coles	fund raise		6306979355	
Doug Smith		ECD		
Courtina Jenkins		ECD		

Name	Title	Organization	Phone	E-Mail
Rebecca Ruggieri		MetMin	706 207 7427	REBRUGG@gmail.com
Franklin McCallie	CITIZEN	Chaff Connected	423-503-0218	franklinmccallie@gmail.com
Lin Ivey	CEO	Ivey Group	423-645-5045	em1vey@mac.com
Olivia Drey	CHIEF CNE	Policy Advisor	214 403 0075	alboeuf@cneinc.
Fam Glaser	Planner	RPA	423-643-5911	fglaser@chatkforce.gov
Skip Pond			423-413-1019	pondskip@yahoo.com
Sean Rogers	Operations Project Manager	PFCA	423-463-5488 423-755-2822	seanr@partnershipfca.com
Thomas Rumph			423 313 0719	thrumph56@gmail.com
Sandra Hill		ECD		
Regina Tartap		ECD		
Arletha Manlove		ECD		

City of Chattanooga
Department of Economic and
Community Development (ECD)

Public Meeting
2019 - 2020 Action Plan
for
Community Development Grants



CDBG, HOME, & ESG Entitlement Grants &
Program Income
March 28, 2019 - 5:30pm - 6:30pm
DRC, 1250 Market St. Room 1A

Sources:
Entitlement Grants

- **Community Development Block Grant (CDBG)**
 - *Develop viable urban communities through*
 - Decent housing
 - Suitable living environment
 - Expanded economic opportunities
- **HOME Investment Partnerships Program (HOME)**
 - *Provide decent, safe, and sanitary affordable housing to lower-income households*
 - *Leverage private sector participation*
- **Emergency Solutions Grant (ESG)**
 - *Support operations and services of homeless shelters*
 - *Prevent families and individuals from becoming homeless*
 - *Rapidly re-house homeless individuals and families*

Purpose

- *Present funding recommendations and highlights of 2019 - 2020 Action Plan*
- *Present process and calendar*

HUD's National Objectives

- **Benefit low to moderate income persons;**
- **Aid in the prevention of slums and blight;**
- **Address needs having a particular urgency**

2015 -2019 Consolidated Plan City's Goals to Address Housing & Community Development Needs

- Increase supply of affordable rental housing and housing for homeownership available to the City's low-to-moderate income households;
- Preserve existing affordable housing stock;
- Provide housing and services to special needs populations;
- Improve/increase opportunities for citizens to access/retain affordable housing;
- Support neighborhood stabilization and development through public improvements in strategic coordination with housing activities, and;
- Promote economic development activities in the City.

2019 - 2020 Entitlement Funding & Program Income (Estimates)*

	CDBG	HOME	ESG	TOTAL
Grant	\$1,691,000	\$893,257	\$140,000	\$2,724,257
Program Income	\$512,000	\$450,000	\$0	\$962,000
Total	\$2,203,000	\$1,343,257	\$140,000	\$3,686,257

*Funding budgets and proposed recommendations are contingent upon actual allocations from HUD. Budgets and funding recommendations will be proportionally decreased (with the exception of Debt Service), if actual allocations are less than estimates. If allocations are more than estimates, CDBG excess will be allocated to ECD Housing Preservation programs and any excess in ESG will be allocated to Hamilton County and Admin

Target Populations

The following income categories are used for 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

Family Size	2018 Income Limits (Median Family Income: \$61,700)			
	Low Income 80% AMI	60% AMI	Very Low 50% AMI	Extremely Low 30% AMI
1 Person	\$34,550	\$26,950	\$21,600	\$12,950
2 Person	\$44,450	\$29,840	\$24,700	\$14,800
3 Person	\$49,350	\$33,390	\$27,800	\$16,650
4 Person	\$53,300	\$37,020	\$30,850	\$18,500
5 Person	\$57,250	\$40,020	\$33,350	\$20,000

Rents:
CDBG and ESG projects/programs will use the most recent HUD published Fair Market Rents
HOME projects/programs will use HUD published High and Low HOME Rents

FY 2019 - 2020 - CDBG Community Development Block Grant Funding Recommendations

Applicant	Recommend	Request
ECD & CITY PROGRAMS		
COMMUNITY DEVELOPMENT - GRANT ADMINISTRATION To manage grants - ensuring compliance with all Federal requirements, including Analysis of Impediment to Fair Housing Plan	\$440,600	\$440,600
SECTION JOB DEBT SERVICE Payments to reduce debt used for community & economic development projects/programs	\$400,000	\$400,000
CODE ENFORCEMENT/BLIGHT ELIMINATION Demolition of dangerous, substandard structures in LMI neighborhoods	\$100,000	\$100,000
TRANSPORTATION DEPARTMENT - SIDEWALKS Installation of sidewalks in LMI neighborhoods	\$200,000	\$350,000
PUBLIC WORKS DEPARTMENT - SLAP Installation of new lateral sewer lines in areas of LMI neighborhoods	\$25,000	\$25,000
ECD AFFORDABLE HOUSING PRESERVATION Funds raised in preserving affordable rental and homeownership	\$412,062	\$412,062
Total	\$1,577,662	\$1,727,662

FY 2019 - 2020 - CDBG, Cont. Funding Recommendations

Applicant	Recommend	Request
CHATTANOOGA COMMUNITY HOUSING DEVELOPMENT (CCHDD) To provide roofing replacements through forgivable loans (over 5 years) to approx. 28 Chattanooga LMI homeowners.	\$280,000	\$250,000
CATHOLIC CHARITIES OF EAST TENNESSEE Restoration of The Home Place - Supportive housing for persons living with HIV/AIDS	\$15,000	\$12,588
CHATTANOOGA NEIGHBORHOOD ENTERPRISE To provide low interest loans to approx. 12 homeowners for major home improvements and to cover related program delivery costs.	\$280,000	\$250,000
FAMILY PROMISE Housing/Job/Financial Case Manager to serve approx. 300 families, enabling them to quickly transition from shelter to permanent housing and achieve stability.	\$25,000	\$50,000
HABITAT FOR HUMANITY OF GREATER CHATTANOOGA Funding to assist homeowners with exterior weatherization, and/or critical repairs on approximately 12 - 18 homes.	\$50,000	\$50,000
EXODUS MINISTRIES, INC Crisis Response Support Program - Funding for 1 full-time or 2 part-time supportive services specialist to provide case management to families in crisis.	0	\$40,000
CHATTANOOGA REGIONAL HOMELESS COALITION (CRHC) Funding for two systems to optimize homeless services and funding.	\$35,338	\$35,338
	Subtotal	\$687,926
	TOTAL	\$2,203,000

FY 2019 - 2020 - HOME HOME Investment Partnerships Program Funding Recommendations

Funding is allocated to projects through open RFP solicitations throughout the year.

AFFORDABLE HOUSING PRESERVATION AND PRODUCTION	\$1,007,780
MINIMUM REQUIRED CHDO SET-ASIDE	\$133,989
GRANT ADMINISTRATION	\$201,488
TOTAL	\$1,343,257

FY 2019 - 2020 - ESG Emergency Solutions Grant Funding Recommendations

Applicant	Recommend	Request
CHATTANOOGA HAMILTON COUNTY HEALTH DEPARTMENT Homeless rapid re-housing and prevention for households receiving case management and/or supportive services through homeless coordinated entry system serving homeless families and individuals in the City.	\$128,500	\$130,000
CHATTANOOGA ROOM IN THE INN Rapid rehousing, stabilization and case management, housing search and placement, and HAMS training and data entry.	\$0	\$31,200
GRANT ADMINISTRATION	\$10,500	\$10,500
	TOTALS	\$171,700

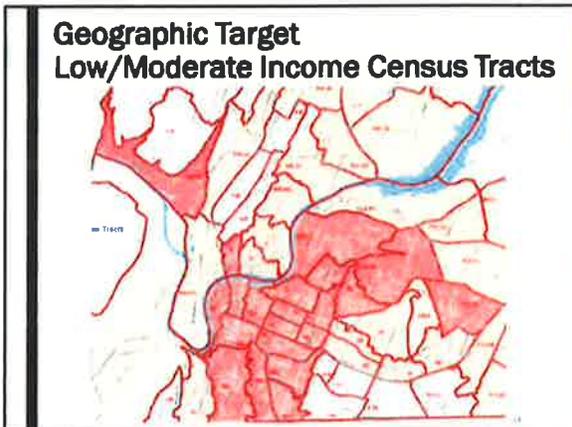
Five-Year Goals

Goal	Period	Funding	Outcome - Indicator
Increase Affordable Housing Opportunities	2015-19	CDBG	50 Homeowner units added (YTD 29)
		HOME	1,107 Rental units constructed/developed (YTD 94)
			100 Rental units renovated (YTD 484)
			1,305 Homeowner units renovated (YTD 365)
			100 Households assisted with home purchase (YTD 20)
			90 Housing units for homeless added
			10,000 Assisted with homebuyer education, counseling, and Fair Housing education, (10,000+)

Goal	Period	Funding	Outcome - Indicator
Provide Services and Housing for Homeless	2015-2019	CDBG \$420,000 ESG 698,000	1,075 Households assisted with tenant-based rental assistance/rapid-re-housing (YTD 1090) 2,000+ Assisted through overnight shelters (FY 1,124) 373+ Provided with services to prevent homelessness (FY 142)
Increase Employment Opportunities	2015-2019	CDBG \$2,150,000	Jobs created/retained: 180 Jobs (YTD 106) Businesses assisted: 45 Businesses Assisted (YTD 15) Outreach 1,884
Community Dev Public Facilities & Infrastructure	2015-2019	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 63,867 Persons Assisted (63,867)

City of Chattanooga Low- moderate Income Census Tracts

Area	Census Tract #	Percentage LMI	Race/Ethnicity				
			White	Black	Hispanic	Am. Indian	Asian
Richard Knob Area	01	66.45%	6.8%	89.2%	2.8%	0.1%	0.0%
Hill City	02	69.81%	64.7%	32.8%	1.1%	1.4%	0.0%
Forestwood	03	62.87%	29.5%	50.2%	23.3%	0.0%	0.0%
Glenwood	10	61.11%	13.6%	84.8%	0.7%	1.1%	0.0%
East Lake Ridgeville	11	74.25%	28.6%	50.5%	18.5%	0.4%	0.0%
Highland Park	14	66.42%	58.1%	42.2%	9.7%	0.0%	0.0%
Westside	16	100.00%	18.3%	80.0%	0.0%	0.0%	0.0%
South Chattanooga - Alton Park, Park West	18	85.83%	2.8%	94.7%	1.3%	0.2%	0.0%
Southside	20	15.02%	21.0%	82.1%	11.5%	1.4%	0.0%
Clifton Hill	23	68.56%	43.4%	58.3%	18.5%	0.0%	0.0%
Cedar Hill, East Lake	24	78.12%	22.9%	13.0%	28.3%	2.0%	1.1%
East Lake	25	82.09%	35.7%	55.1%	11.4%	1.1%	0.0%
Oak Grove	26	75.76%	34.6%	49.4%	24.9%	0.0%	0.0%
Downtown	31	40.53%	64.2%	34.7%	1.3%	0.0%	0.0%
Forestwood Heights	32	61.81%	13.1%	75.8%	5.2%	1.0%	0.0%
Signal Hill Blvd	100.01	70.21%	100.0%	0.0%	0.0%	0.0%	0.0%
Eastside	114.44	59.59%	17.1%	80.6%	2.8%	0.0%	0.0%
Shepherd	114.45	51.24%	55.2%	39.5%	10.2%	0.0%	1.1%
Avondale, East Chattanooga	121	65.55%	8.3%	91.9%	2.0%	0.0%	0.0%
Avondale, East Chattanooga Farm	123	66.21%	30.5%	69.0%	0.0%	1.2%	1.2%
ML King, Forestwood	124	48.17%	84.1%	28.5%	1.1%	0.1%	4.1%



Grant Cycle

Community Development
2015-2020

Timeline Calendar

Date	Event
November 18, 2014	Additional processing Applications/Interviews/Grant Process & Workflow for Strategic Planning Grant Solicitation Community Development 2015-2020
January 1, 2015	Application Deadline
January 15, 2015	Application/Interviews/Interviews for Strategic Planning Grant 2015-2020 and for Community Development Grant 2015-2020
February 1, 2015	Application Review
February 15, 2015	Application Review
February 28, 2015	Strategic Planning Grant Process to Determine Funding, Award/Interviews (2015)
March 15, 2015	Final Application Review to Determine Funding/Interviews/Grant
March 31, 2015	Final Application Review to Determine Funding/Interviews/Grant
April 1, 2015	Final Application Review to Determine Funding/Interviews/Grant
April 15, 2015	Final Application Review to Determine Funding/Interviews/Grant
April 30, 2015	Final Application Review to Determine Funding/Interviews/Grant
May 1, 2015	Final Application Review to Determine Funding/Interviews/Grant
May 15, 2015	Final Application Review to Determine Funding/Interviews/Grant
May 31, 2015	Final Application Review to Determine Funding/Interviews/Grant
June 1, 2015	Final Application Review to Determine Funding/Interviews/Grant
June 15, 2015	Final Application Review to Determine Funding/Interviews/Grant
June 30, 2015	Final Application Review to Determine Funding/Interviews/Grant
July 1, 2015	Final Application Review to Determine Funding/Interviews/Grant
July 15, 2015	Final Application Review to Determine Funding/Interviews/Grant
July 31, 2015	Final Application Review to Determine Funding/Interviews/Grant
August 1, 2015	Final Application Review to Determine Funding/Interviews/Grant
August 15, 2015	Final Application Review to Determine Funding/Interviews/Grant
August 31, 2015	Final Application Review to Determine Funding/Interviews/Grant
September 1, 2015	Final Application Review to Determine Funding/Interviews/Grant
September 15, 2015	Final Application Review to Determine Funding/Interviews/Grant
September 30, 2015	Final Application Review to Determine Funding/Interviews/Grant

Next Steps - Calendar

- Prepare plan and make available for 30-day public comment period

March 15 – April 15, 2019

- Public Meeting – **March 28, 2019**

DRC, 5:30pm - 6:30pm

- City Council Vote – April 16, 2019

- Submit Plan to HUD – **April 19, 2019**

- Prepare Agreements – June

- Program Year Starts – July 1

■ Questions?

■ Comments?

Until April 15, 2019

- ECD (423)643-7300; 643-7332

- 101 East 11th Street, Suite 200

Chattanooga, TN 37402



City of Chattanooga

Department of Economic & Community Development
Housing & Community Development Division
101 E. 11th Street, Suite 200

Public Meeting

PURPOSE: To inform the public of the City's planned use of grant funds from HUD for FY 2019-2020

DATE: Thursday, March 28, 2019

TIME: 5:30 PM - 6:30 PM

LOCATION: 1250 Market Street,
Development Resource Center - Room 1A

The City is expected to receive: \$1,691,000 Community Development Block Grant (CDBG), \$893,257 HOME Investment (HOME), \$140,000 Emergency Solutions Grant (ESG), from U.S. Department of Housing and Urban Development (HUD) and \$962,000 in program income from prior projects. The 2019-2020 Action Plan, a detailed report outlining the recommended use of these funds, can be viewed in person at 101 E. 11th Street, Suite 200 or on line at: <http://www.chattanooga.gov/economic-community-development/community-development/public-announcements>

The City of Chattanooga will provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If special accommodations are required, please call Jen Bissett Cooko at (423) 643-7330, at least 5 days prior to the public meeting on March 28, 2019.



La Ciudad de Chattanooga

**Departamento de Economía y Desarrollo Comunitario Vivienda y División de
Comunidad y Desarrollo**

101 E. 11th Street, Suite 200

Reunión Pública

PROPÓSITO: Para informar al público sobre el plan que tiene la Ciudad de Chattanooga de usar fondos de subvención de HUD para FY 2019-2020

FECHA: Jueves, 28 de Marzo 2019

HORA: 5:30 PM - 6:30 PM

UBICACIÓN: 1250 Market Street, Development Resource Center - Cuarto 1A

La Ciudad de Chattanooga espera recibir una concesión de \$1, 691,000 para el Bloque de Desarrollo Comunitario, \$893,257 para Inversión CASA-C, \$140,000 de parte del Departamento de Vivienda y Urbanización para la Solución de Emergencias de los Estados Unidos y además \$962,000 de ingresos generados por proyectos anteriores. El Plan de Acción 2019-2020, es un reporte detallando de las recomendaciones que se han presentado para la utilización de estos fondos, podrá ser visto en persona en la 101 E 11th Street, Suite 200 o por medio del internet:

<http://www.chattanooga.gov/economic-community-development/community-development/public-announcements>

La Ciudad de Chattanooga tendrá un intérprete presente en la reunión y proveerá acomodo razonable conformé a la ley del Acto Americanos con Discapacidades (the Americans with Disabilities Act-ADA) que prohíbe la discriminación contra cualquier individuo calificado con discapacidad física o mental. Si requiere acomodo especial; por favor comunicase con Jen Bissett Cooke (423)643-7330, por lo menos 5 días antes de la reunión pública en 28 de Marzo 2019.

La Ciudad de Chattanooga Departamento
de Economía y Desarrollo Comunitario
Vivienda y División de Comunidad y
Desarrollo
101 E. 11th Street, Suite 200



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City of Chattanooga
Department of Economic &
Community Development
101 E. 11th Street, Suite 200



Public Meeting

PURPOSE: To inform the public of the City's planned use of grant funds from HUD for FY 2019-2020

DATE: Thursday, March 28, 2019

TIME: 5:30 PM - 6:30 PM

LOCATION: 1250 Market Street,
Development Resource Center - Room 1A

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City of Chattanooga
 Department of Economic & Community Development
 Housing & Community Development Division
 101 E. 11th Street, Suite 200

Public Meeting

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The City of Chattanooga will provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If special accommodations are required, please call the District Clerk at (423) 429-7200, at least 5 days prior to the public meeting on March 28, 2019.

City of Chattanooga
 Department of Economic & Community Development
 101 E. 11th Street, Suite 200

Public Meeting
 PURPOSE: To inform the public of the City's planned use of grant funds from HUD for FY 2019-2020



La Ciudad de Chattanooga
 Departamento de Economía y Desarrollo Comunitario Vivienda y División de
 Comunidad y Desarrollo
 101 E. 11th Street, Suite 200

Reunión Pública

PROPOSITO: Para informar al público sobre el plan que tiene la Ciudad de Chattanooga de usar fondos de subvención de HUD para FY 2019-2020

FECHA: Jueves, 28 de Marzo 2019

HORA: 5:30 PM - 6:30 PM

UBICACION: 1250 Market Street, Development Resource Center - Cuarto 1A

La Ciudad de Chattanooga espera recibir una concesión de \$1,800,000 para el Programa de Desarrollo Comunitario, \$800,257 para Inversión CDBG-C, \$140,000 de parte del Departamento de Vivienda y Urbanización para la Solución de Emergencias de los Estados Unidos y además \$200,000 de ingresos generados por proyectos anteriores. El Plan de Acción 2019-2020, es un reporte detallado de las recomendaciones que se han presentado para la utilización de estos fondos, podrá ser visto en persona en la 101 E. 11th Street, Suite 200 o por medio del internet:

<http://www.chattanooga.gov/economic-community-development/community-development/public-meetings>

La Ciudad de Chattanooga tendrá un intérprete presente en la reunión y proveerá acomodo razonable conforme a la ley del Acto Americano con Discapacidades (The Americans with Disabilities Act ADA) que prohíbe la discriminación por discapacidad física o mental. Si requiere acomodo especial por lo menos 5 días antes de la reunión.

City of Chattanooga
 Department of Economic & Community Development
 101 E. 11th Street, Suite 200

Reunión Pública
 PROPOSITO: Para informar al público sobre el plan que tiene la Ciudad de Chattanooga de usar fondos de subvención de HUD para FY 2019-2020



THIS IS YOUR AD TEXT FOR PROOFREADING

Account #: 25781
Company: CITY OF CHATT / ECONOMIC DEVELOPMENT Leg
Street Address: 101 E. 11TH ST STE 101
City, State: CHATTANOOGA, TN

Ad ID #: 138969
Copy Line: PUBLIC NOTICE Commun

Ad Start Date: 03/16/19
Ad Stop Date: 03/18/19
Insertions: 6

Order Date: 03/13/19
Sales Executive: Jim Stevens
Ad taker: JSTEVENS

Pay Type:
Class: 398 Legal Notices
Words: 550
Lines: 150
Columns: 1
Ad Depth: 12.5
PO#:
Editions: Chattanooga Times Free Press,

PUBLIC NOTICE

Community Development HOME, ESG, and CDBG Funding Action Plan, Public Meeting, and Public Comments Period FY 2019-2020

The City of Chattanooga will host a public meeting on Thursday, March 28, 2019, from 5:30 p.m. to 8:30 p.m., at the Development Resource Center, 1250 Market Street, Room 1A regarding the formulation of the 2019 Program Year Community Development Annual Action Plan using U.S. Department of Housing and Urban Development (HUD) funds. The City is expected to receive: \$1,691,000 Community Development Block Grant (CDBG), \$893,257 HOME Investment (HOME), \$140,000 Emergency Solutions Grant (ESG), and \$962,000 in program income. Following are proposed projects and activities to be undertaken during the fiscal year that begins July 1, 2019. **Expected grant funds are estimates. Grant budgets and proposed recommendations are contingent upon actual allocations from HUD. If actual allocations are less than estimates, budgets and funding recommendations will be proportionally decreased (with the exception of Debt Service). If allocations are more than estimates, HOME and CDBG excess will be allocated to ECD Housing Preservation programs and any excess in ESG will be allocated to the Hamilton County Health Department.**

Community Development Administration
CDBG: \$440,600; HOME: \$201,488; ESG: \$10,500
Administration, management, and monitoring.

Community Development Debt Service
CDBG: \$400,000
Section 108 loan debt service.

City and ECD Housing and Community Development
CDBG: \$737,062
This includes \$412,062 for development and preservation of affordable rental and homeowner housing; \$25,000 sewer assistance program (SLAP); \$100,000 for demolition; and \$200,000 for sidewalks in LMI Census Tracts.

CCHDO Roofing Program
CDBG: \$250,000
Roof replacements and repairs for qualified homeowners.

Family Promise
CDBG: \$25,000
Support for centralized intake case manager.

Habitat for Humanity Brushed With Kindness
CDBG: \$50,000
Minor home rehabilitation for qualified homeowners.

Catholic Charities
CDBG: \$15,000
Renovation of The Home Place - Supportive housing for persons living with HIV/AIDS

Chattanooga Neighborhood Enterprise
CDBG \$250,000

Low interest rehabilitation loans for low income homeowners

CHDO Set Aside
HOME: \$133,989
Required CHDO set aside to fund qualified CHDO development projects.

ECD Affordable Housing Projects
HOME: \$1,007,780
Development and rehabilitation of affordable rental and homeowner housing through ongoing RFP process.

Hamilton County Health Department
ESG: \$129,500
Rapid Re-housing and homelessness prevention

Grand Total.....\$3,686,257

The following projects did not receive funding:

Exodus Ministries: CDBG request of \$40,000 to fund 1 full time or 2 part time supportive services positions to provide case management.

Chattanooga Room in the Inn: ESG request for \$31,200 for rapid re-housing and case management, housing search and placement, and HMS licensing and data entry.

After March 14th, the Draft Action Plan can be viewed on the City's website at <http://www.chattanooga.gov/economic-community-development/community-development/public-announcements> or in person. **The comment period will begin March 15, 2019.** Citizens wishing to make comments regarding the proposed activities and contents of the Action Plan may do so in writing to: **Department of Economic and Community Development, City Hall, Suite 200, 101 E. 11th Street, Chattanooga, Tennessee 37402** or email to comdev@chattanooga.gov. Or contact the office at 643-7300, Monday-Friday 8:00 a.m. to 4:30 p.m. **All comments must be received by April 15, 2019.**

The City of Chattanooga will provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If special accommodations are required, please call Jen Bissett Cooke at (423) 643-7330, at least 5 days prior to the public meeting on March 28, 2019.

PLEASE CONTACT YOUR
SALES REP WITH CHANGES
OR TO APPROVE YOUR AD

Chattanooga
Times Free Press

400 EAST 11TH ST
CHATTANOOGA, TN 37403



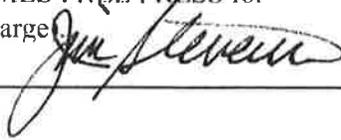
Account #: 25781
Company: CITY OF CHATT / ECONOMIC DEVELOPMENT Leg
Client:
Ad number: 138969
PO#:
Note:

AFFIDAVIT • STATE OF TENNESSEE • HAMILTON COUNTY

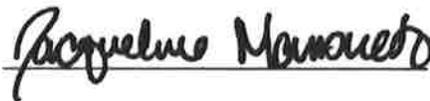
Before me personally appeared Jim Stevens, who being duly sworn that he is the Legal Sales Representative of the CHATTANOOGA TIMES FREE PRESS, and that the Legal Ad of which the attached is a true copy, has been published in the above named newspaper and on the corresponding newspaper website on the following dates, to-wit:

Chattanooga Times Free Press: 03/16/19, 03/17/19, 03/18/19; TimesFreePress.com: 03/16/19, 03/17/19, 03/18/19.

And that there is due or has been paid the CHATTANOOGA TIMES FREE PRESS for publication the sum of \$1,347.00. (Includes \$10.00 Affidavit Charge)



Sworn to and subscribed before me this date: 03/25/2019



My Commission Expires 03/07/2021



— Chattanooga —
Times Free Press

400 EAST 11TH ST
CHATTANOOGA, TN 37403

PUBLIC NOTICE

Community Development HOME, ESG,
and CDBG Funding
Action Plan, Public Meeting, and Public
Comments Period
FY 2019-2020

The City of Chattanooga will host a public meeting on Thursday, March 28, 2019, from 5:30 p.m. to 6:30 p.m., at the Development Resource Center, 1250 Market Street, Room 1A regarding the formulation of the 2019 Program Year Community Development Area Action Plan using U.S. Department of Housing and Urban Development (HUD) funds. The City is expected to receive \$1,691,000 Community Development Block Grant (CDBG), \$693,257 HOME Investment (HOME), \$140,000 Emergency Solutions Grant (ESG), and \$307,000 in program income. Following are proposed projects and activities to be undertaken during the fiscal year that begins July 1, 2019. Expected grant funds are estimates. Grant budgets and proposed recommendations are contingent upon actual allocations from HUD. If actual allocations are less than estimates, budgets and funding recommendations will be proportionally decreased with the exception of Debt Service. If allocations are more than estimates, HOME and CDBG excess will be allocated to ECD Housing Preservation program and any excess in ESG will be allocated to the Hamilton County Health Department.

Community Development
Administration
CDBG: \$446,600; HOME: \$201,484;
ESG: \$10,500
Administration, management, and monitoring

Community Development Debt
Service
CDBG: \$400,000
Section 108 loan debt service

City and ECD Housing and
Community Development
CDBG: \$737,062
This includes \$412,052 for development and preservation of affordable rental and homeowner housing, \$26,000 senior assistance program (SLAP), \$100,000 for demolition, and \$200,000 for sidewalks in LMI Census Tracts

CHDO Roofing Program
CDBG: \$250,000
Roof replacements and repairs for qualified homeowners.

Family Promise
CDBG: \$25,000
Support for centralized intake case manager.

Habitat for Humanity Brushed With
Kindness
CDBG: \$50,000
Minor home rehabilitation for qualified homeowners

Catholic Charities
CDBG: \$15,000
Renovation of The Haven Place - Supportive housing for persons living with HIV/AIDS

Chattanooga Neighborhood
Enterprise
CDBG: \$250,000
Low interest rehabilitation loans for low income homeowners

CHDO Set Aside
HOME: \$133,989
Receives CHDO set aside to fund qualified CHDO development projects.

ECD Affordable Housing Projects
HOME: \$1,007,780
Development and rehabilitation of affordable rental and homeowner housing through ongoing RFP process.

Hamilton County Health Department
ESG: \$120,000
Rapid Re-housing and homelessness prevention

Grand Total: \$3,898,257

The following projects did not receive funding:

Exodus Ministries: CDBG request of \$40,000 to fund 1 full time or 2 part time supportive services positions to provide case management.

Chattanooga Room in the Inn: ESG request for \$21,200 for rapid re-housing and case management, housing search and placement, and HMB licensing and data entry.

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The City of Chattanooga will provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990 if special accommodations are requested, please call Jan Bissett Cooke at (423) 643-7320, at least 5 days prior to the public meeting on March 28, 2019.



City Council Building
Chattanooga, Tennessee
COUNCIL MEETING MINUTES
March 12, 2019
6:00 PM

CALL TO ORDER

Council Chairman Ken Smith called the meeting to order with Vice-Chairman Erskine Oglesby and Councilpersons Carol Berz, Anthony Byrd, Demetrus Coonrod, Russell Gilbert, Chip Henderson, Darrin Ledford and Jerry Mitchell. Phil Noblett, City Attorney, and Nicole Gwyn, Council Clerk, were also present.

PLEDGE OF ALLEGIANCE

Vice-Chairman Oglesby led the Assembly in the Pledge of Allegiance.

APPROVAL OF LAST MINUTES

On motion of Councilman Ledford and seconded by Vice-Chairman Oglesby, the minutes of the last meeting (March 5, 2019) were approved as published.

ORDINANCES – FINAL READING:

On motion of Councilman Ledford and seconded by Vice-Chairman Oglesby,

ORDINANCE #13442

AN ORDINANCE TO AMEND CHATTANOOGA CITY CODE, PART II, CHAPTER 21, BY RENAMING THE CHAPTER “PROPERTY MAINTENANCE”; DELETING ARTICLES I THROUGH VIII RELATIVE TO HOUSING IN THEIR ENTIRETY AND REPLACING THEM WITH NEW ARTICLES I THROUGH VI RELATIVE TO PROPERTY MAINTENANCE; AND DELETING CHAPTER 18, SECTIONS 18-158 THROUGH 18-170, RELATIVE TO LITTER AND OVERGROWTH.

ACTION: APPROVED

Economic and Community Development Committee

Councilman Byrd reported:

- The Department of Economic and Community Development gave a report on the 2020 Action Plan.

Human Resources Committee (HR)

Councilman Gilbert
(No report)

Planning and Zoning Committee

Councilman Ledford
(No report)

Public Safety Committee

Councilman Henderson
(No report)

Public Works and Transportation Committee

Councilman Mitchell reported:

- The committee will meet next week (March 19) to review agenda items. There will also be a report on the Public Works relation to the WWTA.

Youth and Family Development Committee

Councilwoman Coonrod reported:

- The committee heard an update from the Office of Family Empowerment. She also commented on the ways in which OFE has been stepping up its efforts in getting information to the community, such as canvassing the community about LIHEAP.

Legislative Committee

Vice-Chairman Oglesby
(No report)

**RECOGNITION OF PERSONS WISHING TO ADDRESS COUNCIL
(Non-Agenda Items)**

Attorney Noblett read the rules of procedure for persons wishing to address the Council on non-agenda items and noted that the Council's rules of procedure had been changed by resolution earlier in the meeting. He informed the Assembly that the new rules would take effect next week, which included limiting the time for non-agenda speakers to three minutes per person. After comments from the attorney, Chairman Smith recognized the following persons:

- **Marie Mott (Chattanooga)** - She came to discuss the recent incident at Dalewood Middle involving Hamilton County Sheriff and CPD officers who responded. She informed the Council that a petite 13-year-old was restrained with the officers' knees on her back. She informed the Council that the community is upset with the police brutality and excessive force seen by this Council. She has heard the conversations about a police advisory board or keeping the current Administrative Review Committee at CPD. She indicated that black people are here today because they have fought to be here. She believes Chattanooga is soiled with blood because of a issues that everyone knows is wrong. She encouraging

**City of Chattanooga
Department of Economic and
Community Development (ECD)**

**2019 - 2020 Action Plan
for
Community Development Grants**



**CDBG, HOME, & ESG Entitlement Grants &
Program Income**
Presentation to City Council - March 12, 2019

**Sources:
Entitlement Grants**

- **Community Development Block Grant (CDBG)**
 - Develop viable urban communities through
 - Decent housing
 - Suitable living environment
 - Expanded economic opportunities
- **HOME Investment Partnerships Program (HOME)**
 - Provide decent, safe, and sanitary affordable housing to lower-income households
 - Leverage private sector participation
- **Emergency Solutions Grant (ESG)**
 - Support operations and services of homeless shelters
 - Prevent families and individuals from becoming homeless
 - Rapidly re-house homeless individuals and families

Purpose

- Present funding recommendations and highlights of 2019 - 2020 Action Plan
- Present process and calendar

**2015-2019 Consolidated Plan
City's Goals to Address Housing &
Community Development Needs**

- Increase supply of affordable rental housing and housing for homeownership available to the City's low-to-moderate income households;
- Preserve existing affordable housing stock;
- Provide housing and services to special needs populations;
- Improve/increase opportunities for citizens to access/retain affordable housing;
- Support neighborhood stabilization and development through public improvements in strategic coordination with housing activities, and;
- Promote economic development activities in the City.

Target Populations

The following income categories are used for 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

2018 Income Limits (Median Family Income: \$63,700)				
Family Size	Low Income 80% AMI	60% AMI	Very Low 50% AMI	Extremely Low 30% AMI
1 Person	\$34,950	\$25,950	\$21,600	\$12,950
2 Person	\$44,950	\$29,640	\$24,700	\$14,800
3 Person	\$49,350	\$33,360	\$27,800	\$16,650
4 Person	\$53,300	\$37,020	\$30,350	\$18,500
5 Person	\$57,250	\$40,020	\$33,350	\$20,000

Rents:
CDBG and ESG projects/programs will use the most recent HUD published Fair Market Rents
HOME projects/programs will use HUD published High and Low HOME Rents

FY 2019 - 2020 - CDBG Community Development Block Grant Funding Recommendations

Applicant	Recommend	Request
ECD & CITY PROGRAMS		
COMMUNITY DEVELOPMENT - GRANT ADMINISTRATION <i>To manage grants, ensuring compliance with all federal requirements, including analysis of investments to fair housing plan.</i>	\$440,800	\$440,800
SECTION 108 DEBT SERVICE <i>Payments to retire debt used for community & economic development projects/programs.</i>	\$400,000	\$400,000
CODE ENFORCEMENT/BLIGHT ELIMINATION <i>Demolition of dangerous substandard structures in LMI neighborhoods.</i>	\$100,000	\$100,000
TRANSPORTATION DEPARTMENT - SIDEWALKS <i>Installation of sidewalks in LMI neighborhoods.</i>	\$200,000	\$350,000
PUBLIC WORKS DEPARTMENT - SLAP <i>Installation of new lateral sewer lines to homes of LMI homeowners.</i>	\$25,000	\$25,000
ECD AFFORDABLE HOUSING PRESERVATION <i>Funds utilized in preserving affordable rental and homeowner housing.</i>	\$412,082	\$412,082
Subtotal	\$1,577,882	\$1,727,882

2019 - 2020 Entitlement Funding & Program Income (Estimates)*

	CDBG	HOME	ESG	TOTAL
Grant Program Income	\$1,691,000	\$893,257	\$140,000	\$2,724,257
Income	\$512,000	\$450,000	\$0	\$962,000
Total	\$2,203,000	\$1,343,257	\$140,000	\$3,686,257

*Funding budgets and proposed recommendations are contingent upon actual allocations from HUD. Budgets and funding recommendations will be proportionally decreased (with the exception of Debt Service), if actual allocations are less than estimates. If allocations are more than estimates, CDBG excess will be allocated to ECD Housing Preservation programs and any excess in ESG will be allocated to Hamilton County and Admin.

FY 2019 - 2020 - CDBG, Cont. Funding Recommendations

Applicant	Recommend	Request
CHATTAHOOGA COMMUNITY HOUSING DEVELOPMENT (CCHDD) <i>To provide roofing replacements through forgivable loans (over 5 years) to approx. 28 Chattanooga LMI homeowners.</i>	\$250,000	\$250,000
CATHOLIC CHARITIES OF EAST TENNESSEE <i>Remission of The Home Place - Supportive housing for persons living with HIV/AIDS.</i>	\$15,000	\$12,588
CHATTAHOOGA NEIGHBORHOOD ENTERPRISE <i>To provide low interest loans to approx. 12 homeowners for major home improvements and to cover related program delivery costs.</i>	\$250,000	\$250,000
FAMILY PROMISE <i>Housing/Stabilization Case Manager to serve approx. 100 homeless, enabling them to quickly transition from shelter to permanent housing and achieve stability.</i>	\$25,000	\$50,000
HABITAT FOR HUMANITY OF GREATER CHATTANOOGA <i>Funding to assist homeowners with exterior, weatherization, and/or critical repairs on approximately 12 - 16 homes.</i>	\$50,000	\$50,000
EXODUS MINISTRIES, INC <i>Facility Homeless Support Program - Funding for 1 full-time and 2 part-time supportive services specialists to provide case management to homeless individuals.</i>	0	\$40,000
CHATTAHOOGA REGIONAL HOMELESS COALITION (CRHC) <i>Funding for two systems to coordinate homeless services and housing.</i>	\$36,338	\$35,338
Subtotal	\$625,338	\$687,926
TOTAL	\$2,203,000	\$2,415,588

FY 2019 - 2020 - HOME HOME Investment Partnerships Program Funding Recommendations

Funding is allocated to projects through open RFP solicitations throughout the year.

AFFORDABLE HOUSING PRESERVATION AND PRODUCTION	\$1,007,780
MINIMUM REQUIRED CHDO SET-ASIDE	\$133,988
GRANT ADMINISTRATION	\$201,488
TOTAL	\$1,343,257

Geographic Target Low/Moderate Income Census Tracts



FY 2019 - 2020 - ESG Emergency Solutions Grant Funding Recommendations

Applicant	Recommend	Request
CHATTANOOGA HAMILTON COUNTY HEALTH DEPARTMENT <i>Homeless rapid re-housing and prevention for households receiving case management and/or supportive services through homeless coordinated entry system serving homeless families and individuals in the City.</i>	\$129,500	\$130,000
CHATTANOOGA ROOM IN THE INN <i>Rapid rehousing, stabilization and case management, housing search and placement, and HMIS licensing and data entry.</i>	\$0	\$31,200
GRANT ADMINISTRATION	\$10,500	\$10,500
TOTALS	\$140,000	\$171,700

City of Chattanooga Low-moderate Income Census Tracts

Area	Census Tract	Percentage LMI	White	Black	Hispanic	Asian Indian	Other
Orchard Knob, Avondale	4	68.45%	6.8%	89.2%	2.4%	0.1%	0.0%
Hill City	8	62.31%	64.7%	32.8%	1.1%	1.4%	0.0%
Forrestwood	11	61.87%	20.5%	50.1%	23.3%	0.0%	0.0%
Glenwood	12	61.11%	13.0%	84.6%	0.7%	1.2%	0.0%
Eastlake, Madge Dale	13	74.38%	28.6%	70.5%	19.5%	0.4%	0.0%
Highland Park	14	66.61%	56.1%	42.2%	0.0%	0.0%	0.0%
Westside	16	100.00%	18.3%	80.0%	0.0%	0.1%	0.0%
South Chattanooga, Alton Park, Pine Wood	19	85.80%	2.0%	94.7%	1.4%	2.1%	0.0%
Southside	20	45.03%	11.6%	66.1%	11.5%	1.4%	0.0%
Coffee Hill	23	48.56%	43.4%	19.2%	16.5%	0.0%	0.0%
Cedar Hill, Eastlake	24	74.12%	72.9%	11.0%	28.3%	1.0%	2.7%
East Lake	25	80.78%	15.7%	55.1%	11.4%	1.1%	0.0%
Oak Grove	26	75.76%	64.9%	49.4%	28.2%	0.1%	0.0%
Downtown	31	60.53%	64.7%	66.7%	3.3%	0.0%	0.0%
Rosewood Heights	32	81.81%	15.8%	76.6%	5.2%	1.9%	0.0%
Signal Mt. Glen	109.02	70.31%	100.0%	0.0%	0.0%	0.0%	0.0%
Eastside	114.44	59.59%	17.2%	80.5%	2.0%	0.0%	0.0%
Shepherd	114.45	51.24%	55.2%	19.5%	10.3%	0.0%	1.1%
Avondale, East Chattanooga	121	65.55%	5.7%	92.9%	2.0%	0.0%	0.0%
Amnicola, East Chastell, Mass Farm	123	66.33%	10.5%	69.9%	0.8%	1.0%	1.2%
Mc King, Forrestwood	124	66.17%	64.1%	78.5%	2.1%	0.1%	6.0%

*City of Chattanooga
Department of Economic & Community Development
Community Development Division
Applicant Presentations to Citizens Advisory Board Panel
City Hall - 3rd Floor
February 26, 2019
8:30 – 3:00PM*

2019 – 2020 Community Development Block Grant, Emergency Solutions Grant & HOME

Agenda

Purpose/Objective: To a panel of informed citizens - present information on estimated grant funding and receive input to determine how funding should be allocated among partner entities to address identified needs in the community. .

- I. Orientation - provide background on grant and requirements*
- II. Outline process*
- III. Outline role of panel and staff*
- IV. Hear presentations from applicants, ask questions,– keeping in mind the goals and requirements for the grant, and proposed outcomes*
- V. Discussion to arrive at recommendations for funding*
 - a. Proposed plan if funding exceeds or is less than expected*
- VI. Next steps*
 - a. Calendar*
 - b. 30-day Comment Period*
 - c. City Council Presentation – 3/5/19*
 - d. Public meeting*

2019 - 2020 Application Interview Schedule
February 26, 2019
Veranda Room

8:30 - 9:30 am Light Breakfast and Orientation

9:30 am CCHDO (CDBG)
Roya Evans/668.9804/revans@CCHDO.org

9:50 am CNE (CDBG)
Martina Guilfoil/756.6224/mguilfoil@cneinc.org

10:10 am Homeless Coalition (CDBG)
Wendy Winters/710.1501 ext 1/wwinters@homelesscoalition.org

10:30 am Catholic Charities (CDBG)
Anita Parkhurst/865.684.1891/aparkhurst@ccetn.org

10:50 am Chattanooga Room in the Inn (ESG)
Eric Creal/624.6144/ecreal@chattanoogaroomintheinn.com

11:10 am Hamilton County (ESG)
Miika Montgomery/209.8375/miikam@hamiltontn.gov

11:30 am Family Promise (CDBG)
Mary Ellen Galloway/756.3891/meg.fpg@epbf.com

12:00 - 1:00 pm Lunch

1:00 pm Exodus Ministries (CDBG) -
Theresa Biggs/834-4791/biggservices@comcast.net

1:20 pm Habitat for Humanity (CDBG)-
David Butler/490-7317/dbutler@habichatt.org

1:40 pm Public Works (CDBG)

2:00 pm Transportation (CDBG)

2:20 pm ECD Demolitions

2:30 - 4:00 pm Deliberation

City of Chattanooga
Department of Economic & Community Development
Applicant Presentations for 2019 - 2020 Community Development Entitlement Funding
101 E. 11th Street, 3rd Floor (Veranda Room)
Tuesday, February 26, 2019

Organization	Time	Representative/Presenter	Signature
Committee Members' Orientation - Continental Breakfast provided	8:30	Sandra Gober	
Chatt. Comm. Housing Dev. Org. (CCHDO) - CDBG	9:30	Roya Evans	
Chatt. Neighborhood Ent. (CNE) - CDBG	9:50	Martina Guilfoil	
Chatt. Regional Homeless Coalition (CRHC) - CDBG	10:10	Wendy Winters	
Catholic Charities - CDBG	10:30	Anita Parkhurst	
Chatt. Room in the Inn - ESG	10:50	Erin Creal	
Hamilton County - ESG	11:10	Miika Montgomery	
Family Promise - CDBG	11:30	Mary Ellen Galloway	
Wrench	12:00		
Exodus Ministries - CDBG	1:00	Theresa Biggs	
Habitat for Humanity - CDBG	1:20	Daniel Gamble	
Public Works - CDBG	1:40	Tia Sailstad	
Transportation - CDBG	2:00		
ECD Codes	2:20	Donna Casteel	
Deliberations/discussions on funding	2:30	Advisory team, ECD staff	

Community Development Advisory Committee Members - Application Review Panel

Richard Beeland	643-7321
Jamie Bergmann	752-0318
John Bridger	643-5930
Emily Goldberg	413-0576
Dennis Clark	255-5683
Ezra Harris	635-0251
Buell Connell	903-8711

City of Chattanooga
Department of Economic & Community Development
Applicant Presentations for 2019 - 2020 Community Development Entitlement Funding
101 E. 11th Street, 3rd Floor (Veranda Room)
Tuesday, February 26, 2019

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Chatt. Regional Homeless Coalition (CRHC) - CDBG	10:10	Wendy Winters	
Catholic Charities - CDBG	10:30	Anita Parkhurst	
Chatt. Room in the Inn - ESG	10:50	Erin Creal	
Hamilton County - ESG	11:10	Miika Montgomery	
Family Promise - CDBG	11:30	Mary Ellen Galloway	
Wich	12:00	Sammi Galloway	
Exodus Ministries - CDBG	1:00	Theresa Biggs	
Habitat for Humanity - CDBG	1:20	Daniel Gamble	
Public Works - CDBG	1:40	Tia Sallstad	
Transportation - CDBG	2:00	Mary Ellen Galloway	
ECD Codes	2:20	Donna Casteel	
Deliberations/discussions on funding	2:30	Advisory team, ECD staff	

Community Development Advisory Committee Members - Application Review Panel

Richard Beeland	643-7321
Jamie Bergmann	752-0318
John Bridger	643-5930
Emily Goldberg	413-0576
Dennis Clark	255-5683
Ezra Harris	635-0251
Buell Connell	903-8711

**Applicant Presentations to Advisory Committee
2/26/19**

City Hall, Veranda Room

Staff Present: Sandra, Regina, Jen, Doug, Countess, Christian

Advisory Panel: Ezra Harris, Buell Cornell, Jamie Bergman, Richard Beeland, Dennis Clark, Emily Goldberg

- Sandra opens with orientation at 9:00 AM
- Sandra explained the changes to how we are appropriating the ESG grant
- Sandra explained how the Con Plan drives the priorities for CDGB appropriation
- Explained how Housing Fund that the Mayor created and HCC Invest and Involved teams will be used to support CDBG/ HOME activities
- Sandra went over the score sheet and how to fill it out
- Buell commented that the ESG process is starting to look like a direct and purposeful program to solve homelessness

9:30 AM - CCHDO Roofing Program - \$250,000 - Roya Evans

- Buell Q - why Architectural Dimensional instead of 3 tab
 - o A - Wind speeds in Chattanooga requires AD
 - o Q - who oversees the project
 - o A - Roya, she is an architect and monitors all projects
- Bridger Q - Do you target specific areas
 - o A - Not specifically, but typically in low-income neighborhoods
- Dennis Q - how many homes assisted
 - o A - This year 31 homes
 - o Q - How many on waitlist
 - o A - about 20
 - o Q - average costs
 - o A - about \$8,000
 - o Q - How many contractors are minorities?
 - o A - We go by qualifications regardless of race or gender, specifically working with 2 contractors
- Ezra Q - do you replace gutters
 - o A - yes, and add if they are not present
- Sandra Q - what is your absolute capacity
 - o A - We can do as many roofs as possible, probably 40-45 roofs, timing is important
- Richard Q - How do you select your contractors

- o A - have to be contractors in good standing, not just roofing contractors, must be bonded and insured
- Jamie Q - timeline, how long?
 - o A - a week of two but perhaps as long as 3-4 weeks
 - o Q - do you do more than 1 at a time?
 - o A - I bid them out in packages

9:50 AM - CNE - Major Home Repair Loan Program - \$250,000 - Martina Gulfoil and Carolyn Burke

- Buell Q - How much money is spent in asbestos abatement
 - o A - not much asbestos, but a lot of lead based paint
 - o Q - if they self?
 - o A - money is returned
 - o Q - Insurance related, does equity factor into decision?
 - o A - not recently no, most of our projects are LEAD related
- Bridger Q - Talk about making sure client is able to pay
 - o A - the loans are based on clients ability to pay, we can negotiate payment
 - o Q - you did a neighborhood condition survey, what were your determinations of need? What does this mean for residents in terms of stabilization
 - o A - a lot of deferred maintenance needed. In March will do a 30,000 housing survey to look at all types of housing. Other issues is most people can not afford a loan
 - o Q - there are a lot of houses that are too far gone to help?
 - o A - Haven't had one in years
- Dennis Q - How homes are in process from last year? \$161,000 hasn't been spent
 - o A - Money is spent
 - o Q - how many uncompleted
 - o A - 6
 - o Q - which neighborhoods are your projects located
 - o A - completed one in Brainerd, doing 2 in East Dale, other projects in Brainerd and Alton Park

10:10 AM - Homeless Coalition - HMIS - Wendy Winters

- Buell Q - county wide?
 - o A - region wide - 11 counties in TN
 - o Q - Which county has the next highest number of homeless
 - o A - Bradley County
 - o Comment - most American families are 45 days away from bankruptcy
- Jamie - How does Scarpint work?
 - o A - It allows police officers to get real time data about available shelters
- Does this program give us an idea of the number of homeless people in Chattanooga?
 - o A - Yes, we do a Point in Time count.
- Countess - Do you have an estimate of homeless in region/ City?
 - o A - around 1,100 to 1,200 homeless

- 2,800-3,000 regionally
- ID cards - Theft?
- A - no, only useful for housing and homeless service providers
- Bridger Q - of the clients that you talk to you, is housing stress financially a major contribution
 - A - Deeply Affordable Housing is serious shortage, Voucher holders having a hard time finding a landlord that will rent to them
 - Sandra Q - City of Chattanooga is carrying the biggest load of services to homeless, so how many are originated out of CHA city
 - A-96%

Catholic Charities - Public Facility - \$12,000 something - Anita Parkhurst

- Bridger Q - how many tenants
 - A - 7 at a time
 - Q - transition or long-term
 - A - can do both but mostly used as transition
 - Q - funding for home maintenance
 - A - majority of the funding from rent - because of the Vouchers, foundation grants, and stewardship grant
- Sandra Q - average stay?
 - A - 3.5 years
 - Q - operated with project based vouchers?
 - A - yes, partially
 - Q - Are you always at capacity?
 - A - yes, and we always have a waitlist
 - Q - Cost estimates came from where?
 - A - had a bid from Oracle elevator who have been servicing the elevator for the last 10 years, HVAC bid came from Cornerstone Automation who have done bids for us in the past
 - Q - the amount that you requested, when you are using fed funds for construction, Davis Bacon fair wage rules, what will you do if you rebid and it becomes higher
 - A - hopefully no delay, but willing to find other funding sources to make up the difference

- Buell Q - how long for stability?
 - A - want clients to stay with us for at least a year, if they stay for at least a year, project based voucher can become a client based voucher
 - Q - are there other agencies doing this work?
 - A - A new agency has emerged that was for HIV + women, but didn't get a lot of takers so opened it up to males
- Jamie Q - who do you get referrals from?
 - A lot of partners, infection disease center, hospitals, other agencies
 - Q - any estimates of infection rate in Chattanooga

Chattanooga Room In the Inn - Rapid Rehousing Program - Erin Creal and Mary Ellen Galloway

- Sandra Q - do all clients go through Coordinated Entry
 - A - we are in the process of becoming CES sites, but we need training
- Buell Q - last year 200 clients, but this year predicting 1,100
 - A - because of CES
 - Q - explain the 45 days?
 - A - 45 days is for stabilization, then we roll them into another program, 88% of clients remain permanently housed after graduating the program
 - Q - with the closure of those 3 motel facilities do you find better landlords than slumlords
 - A - when you tell landlords that the tenant is receiving case management
 - Q - do you all find any women in the homeless camps?
 - A - yes, and children, there are 1,700 homeless children in the Hamilton County school system
- Ezra - Q - where
- Dennis Q - how many individuals have you moved from homelessness to housing?
 - A - several hundred between all programs
 - Q - collaborative efforts to case management?
 - A - no direct services only
- Jamie Q - where is your facility
 - A - in Highland Park
 - Q - any stats on homeless women with children?
 - A - women with children is decreasing
- Emily Q - churches have pulled out over the years from homeless services
 - A - Mary Ellen, pushed back - churches provide a lot of overnight services

11:10 - Hamilton County Health Department - ESG

- Buell - Q - How long as the County been doing this?
 - A - about 6 years
 - Q - 95,000 will be for rehousing, and the 30k is for prevention
 - Q - are you able to monitor clients
 - A - yes,
- Richard - Q - you want \$140,000, how long do you think it will take to spend it
 - A - probably 6-7 months, the need is there
- Dennis - Q - where does the match come from

- o A - it is different from recruitment for new homes, but we've tackled that challenge, but we have found that some people prefer this work because it is more interesting
- o A - Still deciding where they will focus next
- o A - for everyone we work on, \$250 up front that will cover \$2500 of materials
- o A - yes, but in limited capacity are doing about \$6,000 of work on homes to help folks stay in their homes, did 20 this year and will be doing about 20 next years
- o Dennis Q - aging in place is a grant, not a loan?
- o A - yes it is a grant
- o Sandra Q - when people ask you what the difference is between you and other agencies
- o A - we do work hand and hand with EPB and CCHDO plus we can look at the whole house, as far as CNE what we can do for the cost is much better for the clients, and our focus on one neighborhood at a time makes us unique

1:40 PM Public Works - Tiia Salisteid - SLAP

Bridger Q - What is the total magnitude of the problem

- o A - a lot of old pipes are clay pipes, we have community pipes that go through other people's yards
 - o Q - this is a drop in the bucket
 - o A - yes, the problem is very large
- Dennis Q - how many problems per year
- o A - about 170

2:00 PM - Transportation - Sidewalks

Buelle Q - how many linear feet?

- o A - it depends, as small as a hundred feet to as much as 3,500 feet
- o Q - does owner have to pay for sidewalk installation?
- o A - depends on size of project

Bridger Q - what's your typical budget?

- o A - last year we received about 1 mil
- o Q - could you talk about the importance of foot traffic in urban corridors
- o A - 50% of trips are less than a mile

Ezra Q - status on Whitmore project

- o A - we are in the design phase
 - o Emily Q - more multipurpose sidewalks for riders and strollers and runners
 - o A - yes, pointed to Hwy 58 as a point
- Countess Q - is there a user manual for bike lane right of way
- o A - maybe

6

- o A - county pays it based on admin costs
 - o Q - with rehousing 70 households
 - o A - could be individual, or family with lots of children
 - o Emily Q - how many are you trying to do this year?
 - o A - probably 70+
 - o Sandra Q - how do you work with referring agencies
 - o A - we do or own case management
 - o Jamie Q - have you started to see an increase?
 - o A - yes
- Sandra Q - City of Chattanooga is carrying the biggest load of services to homeless, so how many are originated out of CHA city
- o A - 96%

11:30 - Family Promise - CDBG - Case Management - Mary Ellen Galloway

- o Sandra Q - what is the cost of the case manager?
- o A - \$33k for total salary for 1 case manager

1:00 PM - Exodus Ministries - Theresa Biggs - CDBG

Bridger Q - based out of Hixson

- o A - yes, but also work out of downtown
- o Q - how do you reach your population
- o A - run a bus route through downtown region to Abba's house
- o Q - 2 gateways, the bus and case management for recently housed folks
- o Q - how many are you currently serving, and where will this go?
- o A - serving about 100 individual

Dennis Q - where is your route?

- o A - starts on 11th street and picks up McClellan shelter clients and Patton Towers residents

Richard Q - what will the \$40k be spent on

- o A - 1 or 2 case managers
- o Jamie Q - are you working with any other the churches?
- o Abba's provides bus, and closet, and kitchen
- o Buell Q - you have 9 board members, why was the chair also the secretary
- o A - We were going through a transition and now have a secretary

1:20 PM - Habitat - Daniel - CDBG

- o Buell Q - aesthetics: most people are not gardeners, the master gardener program has a lot of certified master gardeners who could help
- o A - yes we use them and we have a volunteer force to help with yard maintenance
- o Q - have great enthusiasm for building new homes, but what about rehab work is more difficult?

5

2:20 - ECD Codes Demolition - Donna Casteel

Jamie Q - what is the process?

- A - we perform a detailed inspection to determine whether or not it could be returned back to intended use, if cost to fix costs more than 50% of property value to fix, then it meets demolition standards
- Buell Q - if a homeowner says they want to work on it how long does that take?
 - A - usually up to PO but they usually want them to come back within 2 months to present plan
 - Q - FY19 there was a delay?
 - A - experienced a delay because of the contract negotiation
- Jamie Q - are a lot of these owners out of state
 - Yes, but sometimes they are deceased

Group Discussion

Dennis asked about ERs and particularly about CNE

- Regina explained some of the issues that occurred during last Spring

Jamie - outside assessment coming in to do a community desirability, this could destroy communities

- Bridger if you are a practitioner like Homeless Coalition, useful info

Bridger - is there a way to communicate

- We do hold a TA workshop to go over compliance issues

Staff Recommendations:

- CCHDO - \$250k
- Catholic Charities - \$12,588
- CNE - \$250k
 - Dennis recommendation
- Family Promise - \$25k same as last year
- Habitat - \$50k
- Exodus Ministry - Not to Fund
- Homeless Coalition -



THANK YOU
FOR YOUR ORDER

Account #: 25781
Company: CITY OF CHATT / ECONOMIC DEVELOPMENT Leg
Client: CITY OF CHATT / ECONOMIC DEVELOPMENT Leg
Street Address: 101 E. 11TH ST STE 101

City, State: CHATTANOOGA, TN

Ad ID #: 127781
Copy Line: PUBLIC NOTICE CITY O

Ad Start Date: 12/19/18
Ad Stop Date: 12/21/18
Insertions: 6

Order Date: 12/17/18
Sales Executive: Jim Stevens
Ad taker: JSTEVENS

Pay Type:
Class: 398 Legal Notices
Words: 244
Lines: 58
Columns: 1
Ad Depth: 4.833
PO#:
Editions: Chattanooga Times Free Press, TimesFree-Press.com

Price: \$475.02
Discount: \$0.00
Affidavit Charge: \$10.00
Digital Charge: \$3.50
Total: \$488.52
Balance Due: \$488.52

**PUBLIC NOTICE
CITY OF CHATTANOOGA
DEPARTMENT OF ECONOMIC &
COMMUNITY DEVELOPMENT
NOTICE OF AVAILABLE FUNDING
FOR APPLICATION
PROGRAM YEAR 2019 - 2020**

As a U.S. Department of Housing and Urban Development (HUD) Entitlement Community, the City is anticipating receiving: \$1,691,000 Community Development Block Grant (CDBG), \$893,300 HOME Investment Partnership Program (HOME), \$140,800 Emergency Solutions grant (ESG) funds, and \$1,069,400 in program income for the fiscal year beginning July 1, 2019. Grant amounts are estimates based on prior year awards.

In developing the Action Plan for proposed use of the funds outlined in its five-year Consolidated Plan, the City will accept proposals for CDBG and ESG eligible activities. Eligible applicants are governmental entities, and private non-profit organizations that: have a 501(c)(3) designation, been in operation for at least one year, and have applicable capacity. Proposals for HOME funds are accepted at other times throughout the year.

The City's Community Development Office will conduct workshops for interested applicants and citizens. Workshops include information relative to available funding, criteria for applying, eligible projects/programs, application instructions, and due dates.

**Friday, January 4, 2019
Community Development Block
Grant: 9:00 A.M. - 12:00 P.M. and
Emergency Solutions Grant: 1:00
P.M. - 4:00 P.M.**

Both workshops will be held in City Council Assemblé Room at the City Council Building located at 1000 Lindsay Street, Chattanooga, TN 37402. For questions or directions, contact Jennifer Bissett at 643-7330, email: jbissett@chattanooga.gov. Beginning January 2, 2019 applications will be available online at: chattanooga.gov/economic-community-development/community-development.

Chattanooga
Times Free Press

400 EAST 11TH ST
CHATTANOOGA, TN 37403



Happy International Women's Day! Throughout the month of March to celebrate Women's History Month we'll be sharing the...



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Contact Department contacts, Reports and Requests

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- City Council
- City Judges
- Regional Government
- State Government
- United States Government
- Tennessee Open Records
Business
- Construction
- Dids and Solicitations
- Business Licenses
- Pay Property Tax
- Start a Business
- Chamber of Commerce
- Enterprise Center
- GIS Maps
Employment
- Human Resources
- Job Openings
- Internal Openings
- Job Descriptions
- Job Interest Card
Arts
- ArtsBuild
- Public Art Chattanooga
Recreation
- Bike Chattanooga
- Public Golf Courses
- Landmark Chattanooga
- Zoo
- Tourism
- Parks
Residents
- Bike Chattanooga
- CARTA
- Chattanooga Airman

- Public Library
New Residents
United Way
About
- About Chattanooga
- Chattanooga in 3 Minutes
- Chattanooga Sister Cities
- GIS Maps
- History of Mayors
Web Policies
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- City Court
- Economic & Community Development
- Finance & Administration
- Fire Department
- Human Resources
- Information Technology
- Internal Audit
- Mayor's Office
- Multicultural Affairs
- Office of the City Attorney
- Police Department
- Public Library
- Public Works
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- Transportation
- Youth & Family Development

Office of Economic and Community Development

Search This Department Only

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Chattanooga
Regional Planning Agency

Community Development

- The Community Development Block Grant (CDBG)
The Emergency Solutions Grant (ESG)
The HOME Investment Partnership Act (HOME)
Chattanooga Lead Safe and Healthy Homes
Public Amusements
Applications & Guidelines
Fair Housing
Subrecipient and Landlord Resources

Community Development

Using grants from the U.S. Department of Housing and Urban Development, Community Development is dedicated to the revitalization of low-to-moderate income neighborhoods and the economic improvement of its residents.

Community Development 2019-2020 Allocation Calendar



Notice of Public Meeting for the 2019-2020 Action Plan and Funding Recommendations

The City of Chattanooga will host a public meeting on Thursday, March 28, 2019, from 5:30 p.m. to 6:30 p.m., at the Development Resource Center, 1250 Market Street, Room 1A regarding the formulation of the 2019 Program Year Community Development Annual Action Plan using U.S. Department of Housing and Urban Development (HUD) funds.

2019-2020 Action Plan and Funding Recommendations Public Notice

Public Announcements and Community Development News

Interested in attending a public meeting? Want to see what's new with Community Development? Check out our Public Announcements and Community Development News page!

Fair Housing Program

Learn more about the Fair Housing Program, objectives and goals, activities, how to file a complaint, and contact info.

Production and Preservation of Affordable Housing Programs

HOME Affordable Housing Program

This program is for for-profit and non-profit developers who wish to develop or preserve affordable housing.

HOME Public Notice for Proposals September 2017

HOME Affordable Housing Program Application

Minor Home Repair Program

This program is designed to assist homeowners with minor home repairs who live inside the Chattanooga City limits. These repairs are completed through partnerships with selected Non-Profit Organizations at no cost to the applicant.

Minor Home Repair Application and Release Form

Landlord Renovation Program

This program assists landlords with the renovation of vacant, substandard rental units. Landlords can receive a grant to cover 50% of renovation costs, up to \$15,000.*

*Actual amount depends upon the number of bedrooms and cost of renovation.

Next round will be announced early Spring 2019.

Housing Resources

Chattanooga Neighborhood Enterprises

CNE provides homebuyer down payment assistance, homeowner rehabilitation loans, and housing counseling.

Chattanooga Community Housing Development Organization (CCHDO)

The CCHDO provides newly constructed affordable homes, affordable rental units, and roofing repair.

CCHDO Roofing Program Flyer

Chattanooga Housing Authority

Section 8 and affordable rental units.

Habitat for Humanity

Habitat provides newly constructed affordable homes and homeowner rehabilitation.

Uniform Residential Landlord Tenant Act

RenWise (EonLab)

2015-2019 Consolidated Plan

The U.S. Department of Housing and Urban Development (HUD) requires state and local governments that receive annual block grants from HUD's Community Planning and Development (CPD) to develop a 3 or five year plan called the Consolidated Plan. This plan sets out the objectives and focus for the expenditures of the funds, over a given period, based on needs identified through a public input process.

2015-2019 Consolidated Plan Information:

2015-2019 Consolidated Plan (PDF)

2015-2019 Consolidated Plan (Presentation)

2017-2018 Final Action Plan

- Final Report
Attachment Part I
Attachment Part II
Attachment Part III
Attachment Part IV

2017-2018 CAPER

- 2017-2018 CAPER PowerPoint Presentation

2018-2019 Action Plan

- Action Plan Attachments 1
- Action Plan Attachments 2
- Action Plan Attachments 3
- 2018-2019 Action Plan Power Point Presentation to City Council
- May 17, 2018 Action Plan Public Meeting Powerpoint

2016-2017 Draft Consolidated Annual Performance and Evaluation Report (CAPER)

[Citizens Participation Plan](#)

[11 Plan Consolidated Economic Executive](#)

| *]

Close

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[Neighborhood Association](#)

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Community Development
101 E. 11th Street
Suite 200 (map)
Chattanooga, TN 37402
(423) 643-7300

Land Development Office
Development Resource Center
1250 Market Street (map)
Suite 1000
Chattanooga, TN 37402
(423) 643-5600

Neighborhood Services
101 E. 11th Street (map)
Suite 200
Chattanooga, TN 37402
(423) 643-7300

Outdoor Chattanooga
Coolidge Park
200 River Street (map)
Chattanooga, TN 37405
(423) 643-6888

Regional Planning Agency
Development Resource Center
1250 Market Street (map)
Suite 2000
Chattanooga, Tennessee 37402
(423) 643-5900

Economic Development
101 E. 11th Street
Suite 200 (map)
Chattanooga, TN 37402
(423) 643-7300

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- Information Technology
- Mayor's Office
- Office of the City Attorney
- Office of Multicultural Affairs
- Police Department
- Public Works
- Purchasing
- Youth & Family Development

Donie Brewer

AGENDA



- CDBG General Requirements
- Eligible Beneficiaries
- Eligible Activities
- Funding Priorities
- Other Federal Regulations
- 2019-2020 Funding Cycle
- Application Requirements



City of Chattanooga
 Economic & Community Development
 January 4, 2019
 City Council assembly Room- 9:00 AM

GENERAL PROGRAM REQUIREMENTS



- The primary objective of CDBG is to develop viable urban communities, principally for low income persons, through:
- Decent Housing
 - Suitable Living Environment
 - Expanded Economic Opportunity

GENERAL PROGRAM REQUIREMENTS CONT.

- The project/program/activity must be eligible and must:
- Meet a National Object;
 - Address a Federal objective/outcome;
 - Address a goal/objective identified in the City's Five-Year Consolidated Plan
 - Align with a City of Chattanooga Results Area

GENERAL PROGRAM REQUIREMENTS CONT.

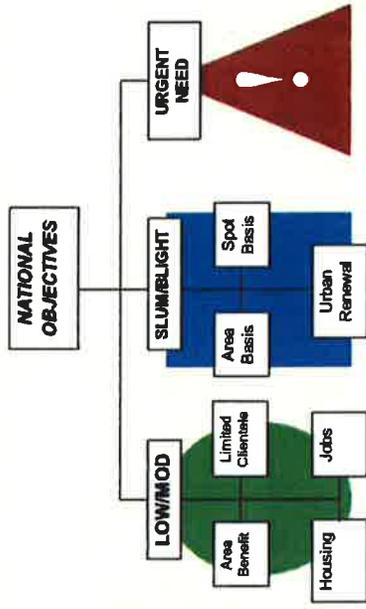
National Objectives

- Activities Benefiting L/M Persons
 - ♦ Area Benefit
 - ♦ Limited Clientele
 - ♦ Housing
 - ♦ Jobs
- Prevention/Elimination of Slums or Blight
 - ♦ Spot Basis
 - ♦ Area Basis

Federal Objectives/Outcomes

- Objectives
 - ♦ Suitable living environment
 - ♦ Decent housing
 - ♦ Economic opportunities
- Outcomes
 - ♦ Availability/accessibility
 - ♦ Affordability
 - ♦ Sustainability

CDBG NATIONAL OBJECTIVE



FEDERAL OBJECTIVES/OUTCOMES

Objective 1 Economic Opportunity Economic Opportunity	Objective 2 Decent Housing Decent Housing	Objective 3 Economic Opportunity Economic Opportunity
<p>Outcome 1: Availability/Accessibility</p> <p>Enhance existing living environment through improved/new accessibility</p>	<p>Outcome 2: Affordability</p> <p>Enhance existing living environment through improved/new affordability</p>	<p>Outcome 3: Sustainability</p> <p>Enhance existing living environment through improved/new sustainability</p>
<p>Create decent housing with improved/new availability</p> <p>Provide economic opportunity through improved/new accessibility</p>	<p>Create decent housing with improved/new affordability</p> <p>Provide economic opportunity through improved/new affordability</p>	<p>Create decent housing with improved/new sustainability</p> <p>Provide economic opportunity through improved/new sustainability</p>

GENERAL PROGRAM REQUIREMENTS CONT.

Con Plan Goals

- Increase supply of affordable rental housing and housing for homeownership available to the City's low-to-moderate income households;
- Preserve existing affordable housing stock;
- Provide housing and services to special needs populations;
- Improve/increase opportunities for citizens to access/retain affordable housing;
- Support neighborhood stabilization and development through public improvements in strategic coordination with housing activities, and;
- Promote economic development activities in the City.

City Results

- Safer Streets - Safe communities, reduced positive opportunities, and alternate pathways
- Growing Economy - Growing and support businesses, workforce development, business recruitment and retention, and an environment of innovation.
- Stronger Neighborhoods - Neighborhood leadership, connected communities, health residential markets, and rapid re-housing.
- Smarter Students, Stronger Families - Pa first teachers, community support, and community health.
- High Performing Government - Data-driven decision making, sound operations, outstanding customer service, resource management, a exceptional talent.

LOW/MOD BENEFIT: HOUSING & OTHER REAL PROPERTY ACTIVITIES



- Structures must be occupied by low/mod households
- One unit structures occupied by 1
- One unit of a duplex occupied by 1
- 51% of 3+ units occupied by 1
- Typical activities include:
 - homeowner rehab,
 - rental acquisition and rehab,
 - homebuyer assistance

ELIGIBLE ACTIVITIES



- Housing & Other Real Property Activities
- Public Services
- Public Facilities/Infrastructure
- Economic Development
- CBDO Activities
- Planning and Administration

HOMEOWNER REHABILITATION

Assistance can be in the form of grants, loans, loan guarantees, interest subsidies

Minor/Moderate/Substantial Rehab Possible

- Special Purpose Programs Allowed
- Energy Efficiency
 - Emergency Repair
 - Handicapped Accessibility Programs

Reconstruction

- Conditions Apply

Can't be used for the construction of homes from the ground up

Refinancing allowed only as part of a rehab project and the rehab affordable



Homebuyer/Partnership Acquisition



Housing Rehabilitation (Homeowner and Rental)



Construction of housing, under limited circumstances

RENTAL HOUSING ACTIVITIES

Acquisition, Rehabilitation, and New Construction

- Units are rented to LMI persons at affordable rent
- Must be public or non-profit purchaser

New Construction

- Construction support
- Exceptions and conditions apply

Rehabilitation

- Units must be rented to LMI persons at affordable rent



HOMEBUYER ACTIVITIES

- Assistance to Homebuyers OR Development Assistance
- Direct Homeownership Assistance
- Public Service Activity (subject cap)

Direct Homeownership Assistance Means:

- ◆ Up to 50% of required down payment
- ◆ Reasonable closing costs
- ◆ Principal write-down
- ◆ Acquisition financing
- ◆ Acquisition of mortgage guarantee

LOW/MOD BENEFIT LIMITED CLIENT.

Activities that benefit specific populations

- Presumed clientele
- 51% of participants and LMI population
- Nature and location indicate likely benefit

Typical activities include job training, senior services, facilities for people with special needs



PUBLIC SERVICE

- Capped at 15% of CDBG Allocation
- Service must be a new service or a quantifiable increase in the level of an existing service
- Funds can't be used for religious activities or activities where participation in religious activities is a condition of service
- No discrimination based on religion or religious instruction or counseling

ELIGIBLE PUBLIC SERVICE PROJECTS/COSTS

ELIGIBLE PUBLIC SERVICE ACTIVITIES

- Housing Services (Counseling, Fair Housing, Down Payment Assistance, and Services for Homeless Persons) (PRIORITY)
- Employment (Job Training)
- Crime Prevention/Public Safety
- Child Care
- Health (Health and Substance Abuse Services)
- Recreation Services
- Education
- Welfare Services
- Senior Services

ELIGIBLE PUBLIC SERVICES COSTS

- Labor, supplies, and materials
- Operations and maintenance of facility services occur
- Must be directly related to the provision of eligible services (no operational support non-profits)

INELIGIBLE PUBLIC SERVICE ACTIVITIES



- Income payments (Except emergency grant payments that are made directly provider and don't exceed 3 months)
- Ongoing Operations as Stand Alone Public Service
- Political Activities

LOW/MOD BENEFIT: AREA BENEFIT

- Activity must benefit all residents of the area.
- 51% LMI persons
- Area must be primarily residential
- Must determine service area of activity
- Typical activities include water/sewer improvements, parks, community centers



Public Facilities and Improvements



Clearance, Demolition and the Removal of Buildings



Economic Development Activities



PUBLIC FACILITIES AND INFRASTRUCTURE



- Typically qualifies under Low/Mod Area Benefit or Low/Mod Limited Client
- Water/Sewer hookups will fall under the Low/Mod housing objective
- Sidewalk installation would qualify under area benefit

PUBLIC FACILITIES AND INFRASTRUCTURE ACTIVITI



- Renovations, Installations to:
- Streets
 - Sidewalks
 - Public Buildings (housing/providing eligible persons/services)
 - Parks
 - Playgrounds

SLUM AND BLIGHT: SPOT BASIS AREA BASIS

Spot Basis

Property must meet one or more of the following criteria:

- Physical deterioration
- Unsafe living conditions
- Abandonment of property
- Known or suspected environmental contamination

Area Basis

- Area must meet the definition of slum/blight under state/local law,

AND

- Meet either A or B below:

A. At least 25% of properties throughout the experience 1 or more of the following conditions:

- ◆ Physical deterioration
- ◆ Abandonment of property
- ◆ Chronic high occupancy turnover
- ◆ Significant decline in property values
- ◆ Known or suspected environmental contamination

B. Public improvements in area are in general deterioration

- Typical activities include code enforcement; infrastructure, commercial rehab

LOW/MOD BENEFIT: JOB CREATION/RETENTION

Activities must create or retain jobs

AND

51% of the jobs created/retained must be available to or held by LMI persons

- Jobs counted on full time equivalent (FTE) basis

Typical activities include business loans, commercial rehabilitation, infrastructure to a business.



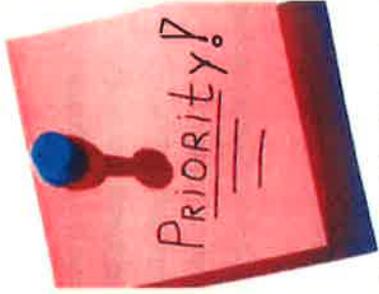
OTHER APPLICABLE FEDERAL REGULATIONS

- Fair Housing and Equal Opportunity
- Section 3
- Handicapped Accessibility
- Financial Management Requirements
- Environmental Review
- Lead Paint Hazard Reduction
- Relocation, Acquisition, and One-for-One Replacement
- Davis Bacon Labor Standards
- Debarred/Suspended Parties
- Others, As Applicable



2019-2020 ECD PRIORITIES

- Increase supply of affordable housing and ho for homeownership for LMI residents
- Preserve existing affordable housing stock
- Provide housing and services to special need populations
- Improve/increase opportunities for citizens to access/retain affordable housing
- Support neighborhood stabilization and development through public improvements in coordination with housing activities
- Promote economic development within the ci



2019-2020 COMMUNITY DEVELOP FUNDING PRIORITIES

- Housing (Homeowner and Rental), particularly when in conjunction with the City's Lead Grant
- Housing Services (Counseling, Fair Housing, Down Payment Assistance, and Services for Homeless Persons)
- Housing Related Infrastructure



ESTIMATED 2019-2020 CDBI FUNDING

CDBG Allocation	\$1.6
Program Income	<u>5</u>
Total	\$2.2
Less: CD Admin	(.4)
Section 108 Debt	<u>(3)</u>
Funding Available	\$1.3



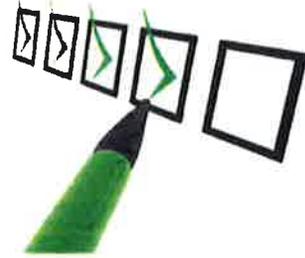
REMEMBER...

- CDBG is a reimbursement grant; no funds will be awarded prior to expend
- No minimum or maximum grant requests
- Public Service activities capped at 15% (Grant-wide allocation, not per application)

APPLICATION REVIEW



APPLICATION REQUIREMENTS



Applications must be emails and a Original hard copy hand delivered office by 4:00 pm Monday, February 2019.

1 Original copy (mailed or hand delivered), 1 electronic version submitted to:
commdev@Chattanooga.gov

Required Attachments:

- Board approved, annual operating plan
- Agency charter
- IRS Determination Letter for Non-Profit Status
- Non-Profit for at least 1 year
- Most recent Form 990
- Most recent annual audit (2016 or 2017 preferred)
- List of Board of Directors
- Board Approval

APPLICATION REVIEW AND SCORING

Applications will be reviewed and scored based on the following criteria:

Application Completeness	31 points
Project Feasibility	31 points
Organizational Capacity	26 points
<u>Program Requirements</u>	<u>12 points</u>
Total Possible Points	100 points

IMPORTANT DATES

- January 2 – February 4 - Application process open
- January 15 - Technical assistance available - by appointment
- February 4 by 4:00 P.M. - Applications due
- February 18 & 19 - Applicant Interviews, funding decisions
- February 26 - Funding decisions presented to Council
- March 8 - Public Comment starts
- March 14 - Public meeting
- June 11 - Subrecipient training and contract preparation
- July 1 - Fiscal Year starts

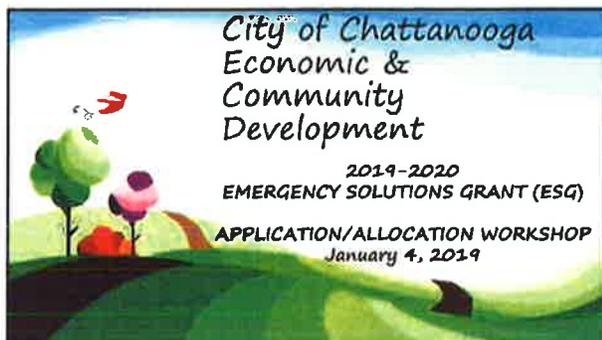
Questions?

Community Development 2015-2020

Tentative Calendar

December 15 - 21, 2014	Public Comment on the Application/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
January 2, 2015	Application Review
January 15, 2015	Application Technical Assistance
February 4, 2015	Meeting/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
February 18, 2015	Meeting/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
February 26, 2015	Presentations of Recommendations for CMG
March 4-6, 2015	Public Hearing/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
March 11, 2015	Public Hearing/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
March 14, 2015	Public Hearing/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
April 7, 2015	City Council Approval/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
April 15, 2015	Approval/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
April 23, 2015	Contract to Award to SPO
May 2015	Subrecipient Training and Contract Signing
June 11, 2015	2015-2020 Fiscal Year Begins
July 1, 2015	Public Hearing/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
September 2 - 4, 2015	Public Hearing/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
September 17, 2015	Public Hearing/Action Plan/Study Process & Worksheet for Community Mobility Grant (CMG) and Community Development Block Grant (CDBG) Applications/Action Plan/Study Process & Worksheet for Community Development Block Grant (CDBG) and
September 24 - 26, 2015	2015-2020 Fiscal Year Ends
September 27, 2015	Submission of CMG to HUD





Purpose

- Created to replace the Emergency Shelter Grants – HEATH (Homeless Emergency Assistance and Rapid Transition to Housing) Act (2009)
- Designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
- change in focus from addressing the needs of the homeless in emergency or transitional shelters to assisting people to regain stability in permanent housing

WHAT IS THE ESG GRANT?

- The Emergency Solutions Grant is the smallest HUD Entitlement Grant received by the City
- Historically City received between \$84,000 - \$149,000
- Through the ESG funded programs, the City partners with local support service organizations to provide shelter and services to homeless persons, or those who are about to be homeless.

Objectives of the ESG Program

1. Reduce the length of time program participants experience homelessness;
2. Exit program participants to permanent housing; and
3. Limit returns to homelessness one year after exiting the program.
4. Based on the activity, all ESG resources must be used to benefit individuals who are defined by HUD as "homeless" in the ESG Regulations.

Categories of Eligible ESG Activities

- ✓ Street Outreach
- ✓ Emergency Shelter
- ✓ Prevention
- ✓ Rapid Re-Housing
- ✓ Data Collection (HMIS)

City of Chattanooga's Areas of Focus

Objective: Maximize impact and efficiency through focusing ESG funds toward direct assistance to clients under:

- ✓ Rapid Re-Housing
- ✓ Prevention
- ✓ Data Collection (HMIS)

ESG Available Funding - HUD Allocation

- FY 2019 Federal Funds: \$140,800 (Estimate)
- 7.5% Administration for City Government Only
- Remaining \$130,240 allocated for competitive round for non-profit and local government applicants



ESG Program
Highlights and
Requirements

Eligible Population

- ✓ Sheltered and Unsheltered Homeless Persons
- ✓ Persons At Risk of Homelessness

HUD's Definition of "At-Risk for Homelessness"
 Three (3) Requirements – Applicable to Individuals and Families

1. Have an annual income below 30% AMI; AND
2. Do not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter; AND
3. Meet at least one of the following 7 conditions:

HUD's Definition of "Homelessness"
 Four (4) Categories

- 1) Literally homeless individuals/families
- 2) Individuals/families who will imminently (within 14 days) lose their primary nighttime residence with no subsequent residence, resources or support networks
- 3) Unaccompanied youth or families with children/youth who meet the homeless definition under another federal statute and 3 additional criteria
- 4) Individuals/families fleeing or attempting to flee domestic violence with no subsequent residence, resources or support networks

"At-Risk for Homelessness" Con't
 Seven (7) 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 Single Room Occupancy (SRO) or efficiency apartment unit in which there reside more than 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.

ESG Eligible Activities – Rapid Re-housing

- Provides housing relocation and stabilization services and short and/or medium term rental assistance necessary to help a homeless individual or family move as quickly as possible into permanent housing and *achieve stability* in that housing.
- Eligible categories:
 1. Literally Homeless
 4. Fleeing Domestic Violence

Rapid Re-housing – Eligible Costs

Financial Assistance

- Moving costs
- Rental application fees
- Security deposits, up to 2 months rent
- Utility deposits
- Utility payments
- Arrearages up to 6 months

Rental Assistance

- Full or partial rent payments made on behalf of the tenant for up to 9 months

Services

- Housing Search / Placement
- Housing stability case management
- Mediation and legal services
- Credit repair / budgeting / financial counseling

Salaries, staff travel and direct costs related to providing services are eligible ESG costs, but will not be covered under this grant.

Rapid Re-Housing Eligibility Requirements

- ✓ Must meet HUD's definition of "homeless" for rapid re-housing
- ✓ Must document lack of other resources

Rapid Re-Housing

- All rental assistance is a maximum 9 months. This term excludes arrearages, which are limited to an additional 6 months
- Assessment of need must be conducted at intake and at intervals of 1 year for rapid re-housing assistance
- Arrearages - One time payment of up to 6 months, included in total of 24 months assistance in a 3-year period
- All participants must meet with a case manager at least once a month for the duration of assistance, except where funding under the Violence Against Women Act (VAWA) or Family Violence and Prevention Services Act (FVPSA) prohibits the recipient from making shelter or housing conditional upon the receipt of services

Rapid Re-Housing

- Organizations must have written standards, procedures and policies
- Housing barriers must be addressed in a written plan for participants
- Participants must be assisted, as needed, in obtaining appropriate supportive services like medical or mental health treatment or benefits like TennCare, SSI, or food stamps
- "Rent Reasonableness" definition includes Fair Market Rent (FMR)
- FMR is the gross total of utilities + rent charged
- Any unit assisted must be inspected before occupancy for habitability and to assess lead-based paint risks
- Staff conducting the lead-based paint assessment must be certified by HUD's online lead-based paint visual assessment course:
<http://www.hud.gov/offices/lead/training/visualassessment/hp03076.htm>

ESG Eligible Activities – Prevention

- Provides housing stabilization services and short and/or medium term rental assistance necessary to help an individual or family remain in affordable permanent housing.
- Eligible categories:
 2. At-Risk for Homelessness
 3. Homeless by definition of another Federal program
 4. Fleeing Domestic Violence

Rapid Re-Housing – Ineligible Costs

- Direct payment to individuals
- Pet deposits
- Fuel for client's personal vehicle
- Long-term rental assistance beyond 9 months
- Mortgage payments or mortgage counseling
- Bus Tickets
- Homebuyer assistance
- Clothing, food or other supplies given directly to clients
- Financial rent or utility assistance given at the same time as another government source (i.e., LIHEAP, Section 8, public housing voucher, VASH voucher, supportive housing subsidy)
- Debt payments (other than arrearages for rent/utilities)

Homelessness Prevention Eligibility Requirements

- ✓ Must meet HUD's definition of "at-risk for homelessness" for prevention
- ✓ Must document lack of other resources

Homelessness Prevention Eligibility Requirements

- ✓ Must be below 30% of the Area Median Income for county of residence; and
- ✓ Must have a court order/detainer warrant notifying individual or family they must leave within 14 days of the date of application for assistance; or if staying in a hotel or motel they are paying for themselves, evidence that they lack the resources to stay; and
- ✓ No subsequent residence has been identified; and
- ✓ The individual or family lacks the resources or support networks needed to obtain other permanent housing

Prevention

- All rental assistance is a maximum 9 months. This term excludes arrearages, which are limited to an additional 6 months
- Assessment of need must be conducted at intake and at intervals of 3 months for homelessness prevention assistance
- Arrearages - One time payment of up to 6 months, included in total of 24 months assistance in a 3-year period
- All participants must meet with a case manager at least once a month for the duration of assistance, except where funding under the Violence Against Women Act (VAWA) or Family Violence and Prevention Services Act (FVPSA) prohibits the recipient from making shelter or housing conditional upon the receipt of services

Prevention – Eligible Costs

Financial Assistance

- Moving costs
- Rental application fees
- Security deposits, up to 2 months rent
- Utility deposits
- Utility payments
- Arrearages up to 6 months

Rental Assistance

- Full or partial rent payments made on behalf of the tenant for up to 9 months

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Salaries, staff travel and direct costs related to providing services are eligible ESG costs, but will not be covered under this grant.

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- Clothing, food or other supplies given directly to clients
- Financial rent or utility assistance given at the same time as another government source (i.e., LIHEAP, Section 8, public housing voucher, VASH voucher, supportive housing subsidy)
- Debt payments (other than arrearages for rent/utilities)

Homeless Management Information System (HMIS) Data Collection

Eligible Expenses (for funded agencies)

- Salaries for data entry and reporting
- Computers and Software
- Telephone, fax lines
- Internet/licenses fees
- Technical support
- Leasing office space
- Utilities
- Staff travel
- HMIS Training
- HMIS lead agency fees
- Development or purchase of a comparable database for DV service providers

Homeless Management Information System (HMIS) Data Collection

- Each ESG funded entity is required to be compliant in participating/reporting through the local Coordinated Entry System/Continuum of Care HMIS/SAGE
- Domestic violence shelters and some legal or medical programs may be waived from using HMIS, but are still required to use a comparable data collection system to provide aggregate information for the purpose of research and reporting

ESG Administration

- Available to City government only
- Eligible costs include staff to administer the program, preparation of draw requests, monitoring, preparation of reports, and auditing

Street Outreach

Provides essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility

Eligible category: 1 Literally Homeless

Other Information/Requirements

- ESG is a reimbursement grant; no funds will be awarded prior to expenditures
- ESG requires a 100% match
- No minimum or maximum grant requests
- Street Outreach & Shelter capped at 60% (Grant-wide allocation, not per application) - Requests in these areas will not be considered for funding under this grant cycle.

Emergency Shelter

Any facility where the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements

Shelter services are available to:

- Category 1 - Literally Homeless
- Category 2 - Imminent Risk of Homelessness
- Category 3 - Homeless Under Other Federal Statutes
- Category 4 - Fleeing/Attempting to Flee Domestic Violence

Other Information/Requirements

Match Requirements

Applicant must provide documentation of 100% match for ESG program activities. Examples of match include:

- ✓ Cash Match - monies the Applicant has on hand to use towards ESG related activities
- ✓ Donated Value of Property or Donated Lease - a building either owned by or donated to the Applicant for ESG related activities
- ✓ Salaries - paid by other means for employees who will be working on ESG related activities
- ✓ Volunteer Labor - time documented by volunteers to ESG related activities.
- ✓ Donated Items - clothing, food, furniture, etc.. that is donated for the purpose of ESG related activities

Other Information/Requirements

Match Requirements
 Applicant must provide documentation of 100% match for ESG program activities. Examples of match include:

- ✓ Other Grant Funding – Only if the grantor of that funding allows it to be used as a match
- ✓ Match does not have to be in the same category as the categories billed to ESG grant

ESG PROGRAM OBJECTIVES

<p>Meeting a National Objective</p> <ul style="list-style-type: none"> • Benefit low and moderate income (LMI) persons • Prevent or eliminate slums or blight • Meet an urgent need 	<p>Local Priorities</p> <ul style="list-style-type: none"> • Housing • Infrastructure • <u>Homeless Services</u> • Economic Development • Fair Housing/Predatory Lending • City Services • Public/Social Service
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Other Information/Requirements

Homeless Participation

- Grantees must show documentation of their efforts to work within the centralized Continuum of Care
- Grantees must involve homeless or formerly homeless persons on the board of directors or other policy/decision making body
- If unable to meet this requirement, grantees must implement a plan to consult with homeless or formerly homeless persons.

City of Chattanooga Results Areas

1. Stronger Neighborhoods – Neighborhood leadership, connected communities, healthy residential markets, and rapid re-housing.
2. Smarter Students, Stronger Families – Parents and first teachers, community support, and community health.



Eligible Non-Profit Agencies

- ✓ Must have current IRS 501 (c)(3) or (4) designation
- ✓ Have no part of net earnings that benefit any member, founder, contributor, or individual

Grant Application Information

- ❖ Application deadline is 4:00 p.m., Monday, February 4, 2019
- ❖ 1 hard copy mailed or hand delivered and 1 electronic copy to: comdev@Chattanooga.gov
- ❖ Grant awards will be announced by April 2019
- ❖ Grant term is July 1, 2019 - June 30, 2020

Eligible Non-Profit Agencies

- ✓ Must be established for charitable purposes, including the prevention or elimination of homelessness
- ✓ Must have written standards of financial accountability
- ✓ Faith-based organizations must serve all eligible participants without regard to religion

All Applicants must:

- ✓ Be an active participant in their local Continuum of Care (CoC)
- ✓ Use the Coordinated Entry Assessment process established by the local CoC
 - Only DV providers may waive this requirement

Application Review & Scoring

Application Completeness	31
Project Feasibility/Area of Focus	31
Organizational Capacity	26
Program Requirements	12
Total Possible Points	100



Application Scoring

IMPORTANT DATES

- January 2 – February 26- Application process open
- January 15 – Technical assistance available - by appointment
- February 4, by 4:00 P.M – Applications due
- February 14 - Applicant Interviews
- February 26 – Funding decisions presented to Council
- March 8 – Public Comment starts
- March 14 – Public meeting
- June – Subrecipient training and contract preparation
- July 1 – Fiscal Year starts



Income Limits and Fair Market Rents for Chattanooga
Income Limits Effective June 1, 2019 2018 Median Family Income: \$91,700

Family Size	Low Income		Very Low Income	
	80% of Median	50% of Median	50% of Median	30% of Median
1 Person	\$ 34,600	\$ 21,650	\$ 21,650	\$ 12,810
2 Person	\$ 48,350	\$ 30,750	\$ 24,750	\$ 14,850
3 Person	\$ 64,650	\$ 41,000	\$ 32,800	\$ 19,800
4 Person	\$ 83,350	\$ 53,400	\$ 42,400	\$ 26,000
5 Person	\$ 104,500	\$ 68,000	\$ 54,500	\$ 33,000
6 Person	\$ 128,100	\$ 84,850	\$ 68,850	\$ 41,000
7 Person	\$ 154,150	\$ 104,000	\$ 85,000	\$ 50,000
8 Person	\$ 181,600	\$ 125,500	\$ 103,500	\$ 60,000

Fair Market Rents (Effective June 1, 2019)

0 BR	1 BR	2 BR	3 BR	4 BR
\$ 542	\$ 694	\$ 868	\$ 1,093	\$ 1,362

CONTACT INFORMATION

Department of Economic and Community

- Jennifer Bissett-Cooke - Development - 643-7331
(jbissett@Chattanooga.gov)

or

- Sandra Gober - 643-7332 (sgober@Chattanooga.gov)

RESOURCES

- www.HUDHRE.INFO
- FAQs
- Past webinars and Power Point presentations
- HUD's interim regulations

City of Chattanooga
 Department of
 Economic and Community Development



**Application Instructions
 for
 Emergency Solutions Grant (ESG)
 FY 2019-2020 Funding**

**Application Deadline:
 February 4, 2019
 No Later Than 4:00p.m.**

Submit One(1) Original Hardcopy to:
 City of Chattanooga
 Department of Economic & Community Development
 Attn: Community Development
 101 E. 11th Street, Suite 200
 Chattanooga, TN 37402

Submit One (1) Electronic Version to:
comdev@chattanooga.gov and copy cpactop@chattanooga.gov

Application Instructions for FY 2019 – 2020 ESG

Please read the instructions and review the application carefully before completion and submission. Some items have changed.

A separate application must be completed for each different project/program. Applications received after the deadline will not be considered for funding. Failure to submit complete, required documents may also result in the proposal/application being disqualified. If an item is not applicable, please indicate "N/A."

To be considered for funding, all required documents must be completed and one (1) hardcopy and one (1) electronic copy submitted no later than Monday, February 4, 2019, by 4:00 pm.

NO AGENCY IS GUARANTEED FUNDING. EACH YEAR'S REQUEST IS EVALUATED SOLELY ON ITS OWN MERIT. THE LEVEL OF AWARD IS SUBJECT TO THE AVAILABILITY OF FUNDS. Past funding is not a guarantee the City will fund a program or service in the future. The City reserves the right to increase or decrease any or all funding requests to maximize effectiveness or to satisfy budget parameters.

Required Documents:

1. **A Cover Letter specifying:**
 - a. The name and address of the non-profit organization;
 - b. The agency's mission;
 - c. The funding amount being requested, name of program/project/activity, and specific, proposed use of funds;
 - d. The name, address, and telephone number of a specific contact person within the organization that can be contacted for additional information, if necessary.
2. **Completed Application Form**
3. **Required Attachments/Supplemental Information:**
 - a. Agency-wide, board approved most recent Annual Operating Budget
 - b. Charter of the non-profit organization filed with Tennessee Secretary of State. If the Name on the Charter does not match the Agency's current name, please ensure any amendments or merger documents filed with the State are provided;
 - c. Document indicating Non-Profit Tax Exemption Status for the non-profit organization under the Internal Revenue Code, such as an IRS Determination Letter;
 - d. Most recent IRS Form 990 as filed with the IRS;
 - e. The most recent Annual Audit (if applicable) of the non-profit organization, prepared by an independent Certified Public Accountant in accordance with Generally Accepted Auditing Standards. Fiscal Year 2018 Audited Financial Statements are preferred. If 2018 annual audit is not yet available, then please provide the most recent audit (2017), as well as an engagement statement noting when the 2018 audit will be completed and submitted to the City.
 - f. If the agency is not required to file Form 990 with the IRS or have an independent audit report due to other funding requirements, annual financial statements prepared by the agency or compiled by an accountant must be submitted with request.

- g. Provide a list of full time, part time and contract employees associated with the project/program; staff biographies/resumes, description of their roles in the project/program; and job descriptions;
- h. List of the Board of Directors, including position, contact information, and number of years served;
- i. Board approval for application submitted for the specified project(s);
- j. Certification regarding debarment; and
- k. Certification of Conflict of Interest

Under Item 3, (Required Attachments/Supplemental Information) for City of Chattanooga and Hamilton County government, only a, g, and j are applicable and a departmental/project budget is acceptable.

Hardcopy

1. For each application, agencies must submit one (1) original hardcopy of application and attachments to the Community Development Office. All pages of the application and required supplemental materials are to be submitted together. If an agency is submitting more than one request, please distinguish by numbering applications. (Example: ABC Organization FY 2019- 20 ESG Request #1, etc.)

Electronic Copy

1. By the submission deadline, agencies must also submit the entire application, via email, to: comdev@chattanooga.gov and copying rpapart@chattanooga.gov. Please put "(Agency Name) FY 2019-20 ESG Request" in the subject line. (Example: ABC Organization FY 2019-20 ESG Request #2).

Please submit the electronic copy in PDF, organized in the order of the Application Checklist. If the entire file is too large and has to be divided, separate by submitting the Cover Letter & Completed Application (items under 1 & 2) as one file and Attachments/Supplemental Information as one file. Name file(s) using the following format:

<Agency Name> <FY 2019-20 ESG Request><Grant and Program Name>
 Example: ABC Organization FY 2019-20 ESG Request 1 Homeless Outreach Program

If submitting as two separate files, name attachment file as follows: <Agency Name> <FY 2019-20 ESG Request><Grant and Program Name><ATTACHMENTS>. Example: ABC Organization FY 2019-20 ESG Request 1 Homeless Outreach Program ATTACHMENTS

If submitting more than one application, complete an application for each proposed program/project.

Technical Assistance Sessions

Technical assistance sessions are available, by appointment, during the pre-submittal period. Appointments can be scheduled with ECD staff for times between 9:00 a.m. until 3:30 p. m. Please call (423) 643-7300 to schedule an appointment

Available Funding, Priorities and Areas of Focus

1. Available Funding

City anticipates* having approximately \$140,800 available for programs/activities.

ESG Allocation	\$140,800
Less: CD Admin	(\$10,560)
Estimated Funding To Be Available for Programs/Activities	<u>\$130,240</u>

*Amounts are estimates based on previous year's data

2. Emergency Solutions Grant Application Summary Information

The City of Chattanooga is seeking to partner with one or more, non-profit agencies qualified in providing homeless assistance programs using Emergency Solutions Grant funds to carry out activities that work collaboratively with community efforts to prevent, reduce, and end homelessness in Chattanooga.

Homeless Definition

"Individuals and families who lack a fixed, regular and adequate nighttime residence; this includes a subset for an individual who resides in an emergency shelter or a place not meant for human habitation and who is exiting an institution where he or she temporarily resided; individuals and families who will imminently lose their primary nighttime residence; unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under the definition by HUD; Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking or other dangers or life threatening conditions that relate to violence against the individual or family member."

ESG Goals and Objectives – Areas of Focus

The City desires to maximize community impact with the ESG funds received, as efficiently as possible. To that end, the City is seeking proposals through which the ESG funds will be used to provide direct financial assistance to individuals/households being served under the categories of Rapid Rehousing and Homeless Prevention. This request for applications (proposals) is intended to generate a proposal or proposals from one, or more entities that can utilize the ESG funds to cover direct costs for Rapid Rehousing and Homelessness Prevention assistance for applicable clients.

Rapid Rehousing Activities (24 CFR 576.104): Aiding individuals and families who are literally homeless, to transition as quickly as possible into permanent housing using the "Housing First" philosophy and principles

Homeless Prevention Activities (24 CFR 576.103): Individuals and families who are at imminent risk or at risk of homelessness, meaning those who qualify under paragraph (2) and (3) of the homeless definition or those who qualify as at risk of homelessness. Individuals and families must have an income at or below 30% of AMI.

There are no limits to the number of applications an agency may submit, or the amount of funding that can be requested. However, only those proposals that address the outlined goals and objectives will be considered. Those proposing to utilize the funds to cover direct financial assistance for clients will receive the highest scores (all other things being equal). The applicant or applicants

selected for funding may receive less than the requested amount, depending on available funds. Funding is not guaranteed to any agency.

Eligible Applicants

Units of local government and non-profit agencies qualified in providing homeless assistance programs are eligible to apply for ESG funds. Each applicant must have the authority to submit the application and to carry out the proposed project/activity pursuant to its charter and by-laws.

Matching Funds

All projects are required to provide 1:1 matching funds for every ESG dollar spent. Match may come from cash, in-kind services or donations, or a combination of cash and in-kind sources.

Homeless Management Information System (HMIS) / Coordinated Entry

ESG funded agencies may request funding to cover HMIS related fees. All agencies receiving ESG funding from the City of Chattanooga are required to participate in the local Homeless Management Information System - Coordinated Entry System (CE) (unless prohibited by law to do so).

This linked database is operated and maintained by the Chattanooga Regional Homeless Coalition (CRHC) – the Continuum of Care (CoC) for the area. The Coordinated Entry System is designed to identify, assist, and engage homeless individuals and families into needed housing and services. The local Coordinated Entry (CE) process begins connects people to shelter where a VI-SDPAT (detailed needs assessment) is administered to determine what levels of supports are needed. It is anticipated that all CoC/ESG funded programs will participate in the CE process in the following ways:

Rapid Rehousing: required to review the HMIS Coordinated Entry referral list when there is an anticipated vacancy in the program and select the individual/family with the highest level of need who qualifies for rapid rehousing. This is the only way new applicants will be selected for both CoC and ESG funded housing. This is to ensure that there are no "side doors" or selecting of applicants with lower levels of need. Only individuals/families who qualify for either permanent supportive housing or rapid rehousing should be selected for entry into your program.

Homeless Prevention: required to work with CRHC to ensure that individuals/families who are at risk of homelessness are assessed to be eligible to receive prevention funding support. Providers should also present on their programs to agencies who may be aware of individuals/families who are in need of this support.

Incomplete Applications

Once received, all grant applications will be screened for eligibility and completeness. Incomplete or ineligible applications will not be considered for funding.

Funding Duration, Reporting Requirements and General Regulatory Compliance

Project funding will be available on or about July 1, 2019, and will remain effective until June 30, 2020. All projects should be designed to begin immediately and conclude by this deadline, as the City does not intend to grant extensions.

The Emergency Solutions Grant program is operated on a reimbursement basis. Projects do not receive advance funds, and agencies committing or expending funds prior to July 1, 2019, will not be reimbursed.

Since there are rarely sufficient funds to serve all persons at-risk of homelessness, communities must prioritize the use of funds. The City is seeking proposals through which the ESG funds will used to provide direct assistance to individuals/households being served.

Recipients of these funds are required to clearly define the project/program/activity, establish and track measurable goals and assess the outcomes. To be eligible for funding, at minimum, the project/program/activity must:

- 1) Address at least one of the key goals to ending homelessness through an ESG eligible activity;
- 2) Address a Federal objective/outcome;
- 3) Address a goal/objective identified in the City's Five-Year Consolidated Plan, and;
- 4) Align with a City of Chattanooga Results Area

Applicants must also demonstrate community collaboration. The City expects all applicants to structure programs using a targeted approach which facilitates coordination with all local, state, and federal programs to strengthen not only the ESG program but also its program participants. All successful applicants must:

- 1) Be active members in the Continuum of Care;
- 2) Have projects that assist the CoC in meeting its goals and objectives;
- 3) Participate in Homelessness Management Information System (HMIS) - Coordinated Entry System, or in the case of victim services providers, a comparable system;
- 4) Clearly state the need for the services proposed and provide data to support the need (such as HMIS data on outcomes, numbers served in the past year within a similar program, wait list data, and unmet need).

Eligible Activities

ESG eligible activities are intentionally focused on housing—either financial assistance to help pay for housing or services designed to keep people in housing, or to obtain housing. This assistance is not intended to provide long-term support for program participants, nor will it be able to address all of the financial and supportive services needs of households. Rather, assistance should be focused on housing stabilization, linking program participants to community resources and mainstream benefits, and helping participants develop a plan for preventing future housing instability. Your proposed program/activity must be eligible and align with this focus, to be considered for funding. ESG eligible focused activities include:

- I. Rapid Re-Housing
- II. Homeless Prevention
- III. Data Collection

1. Rapid Rehousing

Rapid Rehousing places a priority on moving a family or individual experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of the individual or family becoming homeless. Programs should be developed to serve those most difficult to serve. This includes people with limited or no income, survivors of domestic violence, and those with substance abuse issues. Program participants receiving rapid re-housing must be reevaluated at least once per year and do not have to meet the 30% of AMI threshold.

No program participant may receive more than 24 months of assistance in a three-year period. This includes a one-time payment for up to 6 months of arrears.

All projects must comply with the federal regulations applicable to individual project activities. These regulations include (but are not limited to): Environmental Review, federal procurement standards, Fair Housing and Equal Opportunity regulations, lead-based paint regulations, and federal fiscal/audit standards. Projects are monitored through technical assistance, site visits, and formal file reviews.

Regulations specifically related to the ESG program can be found at: <https://www.ons.gov/info/esg>; <https://www.hudexchange.info/programs/esg/eligibility-requirements/>; and www.gpoaccess.gov/cfr/under/24/cfr/part/576.

3. Grant Information ESG Background and Purpose

Background

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act), enacted into law in May 2009, amends and reauthorizes the McKinney-Vento Homeless Assistance Act with substantial changes, including:

- Consolidation of five funding categories: homeless programs – Rapid Rehousing, Homeless Prevention, HMIS, Shelter, and Street Outreach;
- Changes in HUD's definition of homelessness and chronic homelessness;
- Increased focus on prevention and rapid re-housing activities;
- Increased emphasis on performance and continuum-wide coordination

Purpose

The ESG program provides funding to:

1. Engage homeless individuals and families living on the street;
2. Improve the number and quality of emergency shelters for homeless individuals and families;
3. Help operate these shelters;
4. Provide essential services to shelter residents;
5. Rapidly re-house homeless individuals and families; and
6. Prevent families and individuals from becoming homeless

The City's Department of Economic & Community Development (ECD) administers the Emergency Solutions Grant as a grantee of HUD, and in compliance with the HEARTH Act. To facilitate strategic, community-wide policies, direct services and coordination with other resources that may be available to individuals and families that are experiencing homelessness, the HEARTH Act mandates area-wide systems coordination, including:

- a. Consultation with Continuum of Care;
- b. Coordination with other programs targeted to people experiencing homelessness;
- c. System and program coordination with mainstream resources (health, employment, education, etc.);
- d. Centralized or coordinated assessment;
- e. Written standards for providing ESG assistance; and
- f. Participation in Homelessness Management Information System (HMIS) - Coordinated Entry System, or in the case of victim services providers, a comparable system.

4. Activities, Objectives, Outcomes, Results Areas

The Emergency Solutions Grant program is designed to meet the needs of the most vulnerable citizens of the City, and resources will be allocated to those providers with the best outcomes for those they serve.

Rapid re-housing activities include relocation and stabilization services and/or short-and/or medium-term rental assistance as necessary to help individuals or families living in shelters or in places not meant for human habitation move as quickly as possible into permanent housing and achieve stability in that housing. Eligible costs include:

- a) Rental Assistance: rental assistance and rental arrears;
- b) Financial Assistance: rental application fees, security and utility deposits, utility payments, last month's rent, moving costs;
- c) Services: housing search and placement, landlord-tenant mediation, tenant legal services, and credit repair.

II. Homelessness Prevention

Homelessness Prevention activities include housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary to prevent the individual or family from moving to:

- a) An emergency shelter;
- b) A place not meant for human habitation; or
- c) Another place such as a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, such as a car, park, abandoned building, bus or train station, airport, or camping ground.

The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in their current housing or move into other permanent housing and achieve stability in that housing. Financial assistance includes rent and utility assistance in the cases where eligible program participants:

- i. Cannot make the required payments due to a sudden reduction in income;
- ii. The assistance is necessary to avoid the eviction or termination of services;
- iii. There is a reasonable prospect that the family will be able to resume payments within a reasonable period of time;
- iv. The assistance will not supplant funding for pre-existing homelessness prevention activities from other sources.

All program participants receiving prevention services must have household income at or below 30% Area Median Income (AMI). No program participant may receive more than 24 months of assistance in a three-year period. This includes a one-time payment for up to 6 months of arrears. Eligible costs include:

- a) Rental Assistance: rental assistance and rental arrears;
- b) Financial assistance: rental application fees, security and utility deposits, utility payments, last month's rent, and moving costs;
- c) Services: housing search and placement, landlord-tenant mediation, tenant legal services, and credit repair.

III. Data Collection (HMIS)

ESG funds may be used to pay for the costs of participating in and contributing to the HMIS designated by the Continuum of Care for the area.

5. Completing Application and Components

A complete application will contain:

- a. Cover Letter
- b. Application Checklist
- c. Application Form
- d. Attachments/Supplemental Information

The application is fillable (insert requested information/data) in the spaces provided. Do not rearrange the information/tables. Information should be provided as requested. If an item is not applicable, please indicate with "N/A". Incomplete information may result in the application not being reviewed. Keep responses to narrative questions as brief, concise and complete as possible. Do not include attachments or supplemental information that is not pertinent to the request.

Cover Letter – should be on agency letterhead and include:

- The name and address of the non-profit organization;
- The agency's mission;
- The funding amount being requested, name of program/project/activity, and specific, proposed use of funds;
- The name, address, and telephone number of a specific contact person within the organization that can be contacted for additional information, if necessary.

Section I – self explanatory

Section II – Project/Program/Activity Information

Complete with applicable information for Program Activity, Federal Objectives/Outcomes, Chattanooga Results Areas, and Geographic Area.

Federal Objective/Outcome – Pre-filled

Category: Services and Housing for Homeless
Indicator: Homelessness Prevention

City of Chattanooga Results Areas – Indicate as applicable

- Stronger Neighborhoods
- Smarter Students, Stronger Families

- Stronger Neighborhoods** – Neighborhood leadership, connected communities, healthy residential markets, and rapid re-housing.
- Smarter Students, Stronger Families** – Parents and first teachers, community support, and community health.

Geographic Area – Self explanatory

Section III – Project/Program/Activity Budget and Funding Information

The budget should, clearly, provide sufficient details for the reviewer to be able to quickly ascertain the amount of funding that is being requested, exactly which costs the request will cover, other funding/match in the project, and the source of the other funds/match. For the request to be properly reviewed it is critically important that the reviewers know precisely what costs the ESG request is being asked to cover. Make sure that this is addressed in the charts, where indicated, and in the narrative.

Section IV Target Populations and Activities

Complete the charts in this section with requested data/information

Sections V – XII Program/Project/Activity Details – Narrative – Conflict of Interest Disclosure Form Self explanatory, provide information requested.

6. Application Evaluation Process and Timeline

Evaluation Criteria

Completed applications for eligible projects will be rated in a process that considers the following: applicant capacity, project quality, operational feasibility and need for the project, including project's adherence coordination with community efforts to prevent, reduce and end homelessness in Chattanooga. Totals of the ratings will be used as a guideline for project selection.

Application Review & Scoring

Application Completeness	31
Project Feasibility/Area of Focus	31
Organizational Capacity	26
Program Requirements	12
Total Possible Points	100

Timeline

As outlined in the Community Development Calendar, Economic and Community Development staff will facilitate the review all proposals by a review panel and make recommendations to the City Council at a public hearing in April. Applicants will be asked to make a presentation before a review panel, also during April. Funding approvals/denials are expected to be provided by June, 2019. The timeline is tentative and predicated on HUD funding announcements.

**Community Development
2019-2020
Tentative Calendar**

December 19 - 21, 2018	Publications announcing Application/Allocation/Funding Process & Workshops for Emergency Solutions Grant (ESG) and Community Development Block Grant (CDBG)
January 2, 2019	Applications Available
January 4, 2019	Application/Allocation Workshops for Emergency Solutions Grant (ESG) and for Community Development Block Grant (CDBG)
January 15, 2019	Application Technical Assistance
February 4, 2019	Applications Due
February 18, 2019	Meetings/Applicant Interviews to Determine Funding Recommendations (CDBG)
February 19, 2019	Meetings/Applicant Interviews to Determine Funding Recommendations (ESG)
February 26, 2019	Presentation of Recommendations to Council
March 4 - 6, 2019	Publication/Announcement of Public Meeting and Public Comment
March 8, 2019	30 - Day Comment Period Begins for Funding Recommendations
March 14, 2019	Public Meeting - Action Plan - Outlining Funding and Activities
April 7, 2019	30-Day Comment Period Ends
April 9, 2019	City Council Approval - Resolution
April 10, 2019	Award/Rejection Notifications
May 2019	Contracts to Mayor to Sign
June 2019	Submission of Action Plan to HUD
June 11, 2019	Subrecipient Training and Contract Signing
July 1, 2019	2019-2020 Fiscal Year Begins
September 2 - 4, 2019	Publication/Announcements of Public Meeting and Availability of Consolidated Annual Performance Evaluation Report (CAPER)
September 17, 2019	Public Meeting - CAPER
September 9 - 24, 2019	15-Day Comment Period
September 27, 2019	Submission of CAPER to HUD

Income Limits and Fair Market Rents for Chattanooga
Income Limits (Effective June 1, 2018) 2018 Median Family Income: \$41,700

Family Size	Low Income	Very Low Income	
	80% of Median	60% of Median	50% of Median
1 Person	\$ 34,650	\$ 21,800	\$ 12,800
2 Person	\$ 39,800	\$ 24,700	\$ 14,800
3 Person	\$ 44,400	\$ 27,800	\$ 16,800
4 Person	\$ 48,200	\$ 30,850	\$ 18,500
5 Person	\$ 52,300	\$ 33,350	\$ 20,000
6 Person	\$ 57,200	\$ 35,900	\$ 21,800
7 Person	\$ 61,200	\$ 38,300	\$ 22,800
8 Person	\$ 65,150	\$ 40,700	\$ 24,400

Fair Market Rents (Effective June 1, 2019)

0 BR	1 BR	2 BR	3 BR	4 BR
\$ 542	\$ 650	\$ 800	\$ 1,000	\$ 1,300

Supplemental Data

1. Low- Moderate Income Census Tracts/Neighborhoods

Area	Census Tract	Percentage L/M	White	Black	Hispanic	Am. Indian	Asian
Office of Econ. Revitalization	8	58.43%	8.8%	89.2%	2.0%	0.0%	0.0%
Hill City	8	88.32%	86.7%	13.3%	1.3%	2.0%	0.0%
Fortward	11	82.57%	23.9%	50.2%	23.9%	30.6%	0.0%
Greenwood	12	81.12%	15.6%	84.9%	0.7%	1.2%	0.0%
York Lake, Edgemoor	13	74.25%	38.6%	61.3%	18.3%	0.0%	0.0%
Highland Park	14	96.42%	56.1%	42.2%	9.7%	70.4%	0.2%
Westside	16	100.00%	18.3%	80.0%	0.0%	0.0%	0.0%
South Chattanooga, Adams Park, Piney Wood	18	85.83%	2.8%	94.7%	1.3%	0.0%	0.0%
Southside	20	85.02%	23.0%	65.1%	13.0%	2.0%	0.0%
Clifton Hill	23	88.50%	43.4%	56.5%	25.5%	0.0%	0.0%
Central Hill, East Lake	24	78.32%	71.0%	13.0%	16.0%	1.0%	3.7%
Fair Lane	25	80.70%	25.7%	55.3%	11.0%	3.7%	0.0%
Oak Grove	26	75.70%	24.5%	69.4%	24.2%	0.0%	0.0%
Donovan	31	85.32%	64.2%	16.7%	3.0%	0.0%	0.0%
Herndon Heights	32	83.81%	15.5%	75.6%	5.2%	3.0%	0.0%
Signal Hill, Blvd	300.02	70.33%	100.0%	0.0%	0.0%	0.0%	0.0%
Eastside	134.84	58.59%	17.3%	80.9%	2.0%	0.0%	0.0%
Westside	154.48	71.20%	15.2%	80.0%	10.0%	0.0%	1.2%
Armeda, East Chattanooga	122	85.55%	5.7%	93.9%	2.0%	0.0%	0.0%
Armeda, East Chattanooga, Glass Farm	123	86.32%	10.3%	83.9%	0.0%	1.0%	1.7%
Mill Spring, Fortwood	124	84.37%	84.3%	15.5%	2.1%	0.1%	0.0%

2. Low - Mod Income Census Tracts

