City of Chattanooga, TN

Consolidated Annual Performance and Evaluation Report (CAPER)

Fifth Program Year

HUD CPD Consolidated Planning

July 1, 2014 – June 30, 2015

2014-2015

Contents

GENERAL 5
HIGHLIGHTS 6
ASSESSMENT OF GOALS AND OBJECTIVES 8
CPD GRANT FUNDS SPENT ON ACTIVITIES FOR EACH GOAL AND OBJECTIVE 8
ACCOMPLISHMENTS IN ATTAINING GOALS AND OBJECTIVES FOR THE REPORTING PERIOD 16
ADMINISTRATIVE AND PLANNING 23
AFFORDABLE HOUSING 23
HOMEOWNER REHABILITATION 24
HOMEOWNERSHIP 25
HOUSING EDUCATION 26
AFFORDABLE RENTAL 27
OTHER HOUSING INITIATIVES AND CITY LEVERAGING FUNDS 29
HOMELESS AND OTHER SPECIAL NEEDS 29
POINT-IN-TIME COUNT 31
REDUCING AND ENDING HOMELESSNESS 33
SPECIFIC HOMELESS PREVENTION ELEMENTS 33
HOMELESS, SOCIAL AND PUBLIC SERVICES (NON-HOUSING) 33
Homeless, Social and Public Services Funded through CPD Funds 36
Homeless, Social and Public Services Funded through City General Funds 38
Homeless, Social and Public Services Funded through Private/Other Funds 43
HOMELESS HOUSING SERVICES 55
Veterans Housing Needs 55
Homeless Housing Needs 56
Special Needs Housing 57
Rent/Utility Assistance Needs 58
DISCAHARGE COORDINATION POLICY 58
Correctional Facilities 60
Services for Previously Institutionalized Individuals 61
PUBLIC HOUSING NEEDS 66
STRATEGY FOR ADDRESSING HOUSING NEEDS 71
BARRIERS TO AFFORDABLE HOUSING 72

LEAD-BASED PAINT 75
MEETING UNDESERVED NEEDS 75
COMMUNITY DEVELOPMENT/QUALITY OF LIFE 79
COMMUNITY DEVELOPMENT 79
Crime and Safety 79
Youth Development 81
INFRASTRUCTURE 92
Transportation 94
Code Enforcement Demolitions 95
City Services 95
PARKS AND RECREATION 96
ECONOMIC DEVELOPMENT 97
Section 108 Revolving Loan Fund (BrightBridge Inc.) 98
Job Training Programs and Initiatives 101
New Business Growth in Chattanooga 104
A Look Ahead into 2015-2016 Job Creation 105
Other Economic Development Programs and Initiatives 106
Minority Business Enterprise/Women-Owned Business Enterprise 109
FAIR HOUSING AND EEO 110
AFFIRMATIVELY FURTHERING FAIR HOUSING 112
AFFIRMATIVE MARKETING 116
ANTIPOVERTY STRATEGY 124
Leveraging Resources 130
CONCENTRATION OF EXPENDITURES 131
INSTITUTIONAL STRUCTURE 131
OFFICE OF COMMUNITY DEVELOPMENT 131
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT 132
MANAGING THE PROCESS 132
PLAN DEVELOPMENT PROCESS 133
CITIZEN PARTICIPATION 134
MONITORING 134
CHANGES IN THE CITY'S PROGRAMS 136
SELF EVALUATION 137
DELAYED PROJECT/PROGRAM 137

HOUSING 137
HOUSING NEEDS AND SPECIFIC HOUSING OBJECTIVES 137
HOME 137
ANTI-DISPLACEMENT AND RELOCATION 138
HOMELESS, HOMELESS NEEDS, EMERGENCY SOLUTIONS GRANTS (ESG) 139
ESG Program Plan 141
Match 143
Performance Standards for Evaluating ESG Activities 143
COMMUNITY DEVELOPMENT 150
FISCAL SUMMARY DATA FOR FY 2014-2015 151
SPECIFIC HOPWA OBJECTIVES 160
OTHER NARRATIVE 160

Attachments

2000 and 2010 Census Tract Maps	Tab 1
Project Sheets	Tab 2
CDBG and ESG Financial Reports (PR 26 and PR 91)	Tab 3
HOME Match Report (HUD-40107-A)	Tab 4
HOME Minority Business Enterprise Report	Tab 5
Section 3 Report (not submitted)	Tab 6
Housing Inspections Report	Tab 7
Notices for Public Comments	Tab 8
Citizen Comments	Tab 9

City of Chattanooga
Program Year 4 CAPER

The Consolidated Annual Performance and Evaluation Report includes narrative responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning regulations.

GENERAL

The U.S. Department of Housing and Urban Development (HUD) requires that cities, such as Chattanooga, receiving Entitlement Funds develop a five-year Consolidated Plan which sets out the objectives and focus for the expenditures of the funds. The requirement covers Community Development Block Grant, Emergency Solutions Grant (ESG), and HOME Investment Partnerships Act (HOME) funds.

The objectives and focus for expenditure of the funds are developed through a local citizen participation process which includes public meetings and consultations with local agencies and organizations that provide various types of services to citizens of Chattanooga. Five-year numeric goals and objectives are established using the information gathered through the process.

The key areas of focus for Chattanooga were determined to be: housing, homelessness, social services and fair housing, infrastructure and public facilities, economic development and planning. Programs and activities undertaken with the use of these funds primarily benefit low-to-moderate income residents and census tracts with high concentrations of low-to-moderate income residents.

Each year, to receive the allocations, the City is required to prepare and submit an Annual Action Plan to HUD. This Action Plan outlines how the City proposes to use the Entitlement Funds received in addressing the established goals and objectives of the Consolidated Plan.

The Consolidated Annual Performance Evaluation Report (CAPER) is the means by which the City reports on accomplishments, outcomes, and performance of the programs and activities undertaken, as well as and the funds used in doing so, including Entitlement Funds allocated for 2014-2015 program year, carryover funds from prior years, program income realized from the use of grant funds (CDBG, HOME, ESG), and leveraging from local government funds and private investments. This CAPER covers the fifth year of the five-year Consolidated Plan and includes narratives and tables, which identify the geographic areas in which assistance was provided, discuss the following:

a. Discussion on homeless and other special needs activities,
b. Projects/programs undertaken to foster affordable housing,
c. Improve public housing,
d. Provide assistance to public housing assistance,

e. The City's public participation process,
f. Actions taken to reduce lead-based paint hazards, and
g. Efforts to reduce the number of persons below the poverty line.

HIGHLIGHTS

Today, the city is in a state of continued renewal. The conversion of a major bridge into a pedestrian walkway, the expansion of a riverside aquarium, and the construction of a new pier and park are just a few examples of how it has reclaimed its riverfront and continues to redevelop its downtown. Chattanooga has become a home for tech start-ups, pop-ups and incubators, attracting professionals and giving the city a new face.

While the past few years have been a fiscal challenge both nationally and internationally, the Chattanooga area has performed better than most cities. The City is fortunate that a diverse group of companies are either locating or expanding operations here. Chattanooga has transformed its reputation in economic development circles to that of a national leader. Dubbed the "undiscovered gem" of Tennessee by the New York Times, Chattanooga's rebirth has enjoyed great recognition on a national scale and has become a model for other cities with regard to urban renewal, demonstrating what occurs when dedicated people have a vision and take the necessary steps to realize that vision.

However, with only a small increase in City revenues and reductions in overall receipts of federal funding, the City still has to focus resources to the most "essential" needs in the community. Local partners and the City, using CPD funds, federal ARRA funds, and local funds were able to exceed objectives established in the Consolidated Plan in some instances. Following are highlights of some of the accomplishments for the 2014-2015 program year:

- A little over five million in federal funds was leveraged with private and City General Funds by more than 2 to 1 in meeting objectives and goals outlined in the Consolidated Plan.

- 100% of CDBG, HOME and ESG funds was expended to benefit households/individuals with incomes at or below 80% of the Area Median Income (AMI).

- Eighteen (18) low-income homebuyers were assisted in FY 2014-2015. The City fell short of the goal of 50 homebuyers annually; however, the goal for the Consolidated Plan has far been exceeded. Seven (7) homebuyers were assisted by CNE. Some of the homebuyers received assistance from more than one source. Habitat for Humanity assisted five (7) homebuyers, CCHDO assisted two (2) homebuyers, and CHA assisted two (2) homebuyers.

- Through several programs, ninety-two (92) homes were rehabilitated in the City of Chattanooga. Residents received assistance ranging from minor repairs and paint to new roofs, structural repairs, new windows, and new heating and air systems.

- In addition to the federal dollars that were utilized to assist with services in this

category, $2,447,949 in City General Funds was allocated to several agencies for social services. Included in this amount is the City of Chattanooga's Department of Human Services, now known as Youth and Family Development, with an allocation of $1,033,477 in general funds for homelessness prevention, food distribution, and utility assistance programs, among other programs for low-to-moderate income citizens.

- Leveraging federal, state, and local funds, local agencies assisted 54,744 individuals facing various challenges related to homelessness.

- The Point-In-Time count for the Chattanooga area was held on January 28, 2015. The 2015 count was 636 persons. However, the area has seen a significant reduction in chronic homelessness and decrease in overall homelessness among individuals since 2003.

On April 16, 2013, Andy Berke was sworn in as the new Mayor of Chattanooga. He came into office with clear objectives that guide every activity pursued by the City. Not surprisingly, these goals fall in line with HUD objectives for HOME, CDBG, and ESG funds as well as the City's 2010-2014 Consolidated Plan priorities. Through the Budgeting for Outcomes process, many projects are proposed every year, but the funded ones are those that will be successful at "moving the needle forward" on the Mayor's priorities. Like the City, the Office of Community Development (CD) uses the same criteria for the programs that it allocates HUD funds to. These five priorities are:

a. Safer Streets:
    - Decrease domestic violence crime rate
    - Decrease violent crime rate
    - Decrease the number of aggravated assaults
    - Reduce the number of shootings

b. Smarter Students & Stronger Families:
    - Increase the number of 3rd graders reading at "proficient' level as defined by the state
    - Decrease drop-out rate
    - Decrease youth crime rate
    - Increase college attainment

c. Stronger Neighborhoods:
    - Increase number of Chattanoogans over the age of 16 who are employed
    - Decrease blight by reducing the number of buildings in disrepair
    - Improve the condition of private neighborhoods and promote new construction
    - Increase connectivity within the city

d. Sounder Government:
    - Increase percentage of city employees trained in the areas that directly impact their work

- Reduce the city's energy cost
- Increase citizen access to city services
- Increase the percentage of data sets available online

e. Growing the Economy
- Invest in small businesses
- Ensure Chattanoogans are competitive in the job market
- Strengthen Chattanooga's infrastructure to support business expansion

ASSESSMENT OF GOALS AND OBJECTIVES

The City's 2015-2020 Consolidated Plan outlined six key areas of focus:

- Affordable Housing
- Homelessness
- Infrastructure
- Fair Housing
- Economic Development
- Planning

CPD GRANT FUNDS SPENT ON ACTIVITIES FOR EACH GOAL AND OBJECTIVE

The following charts and details outline Entitlement and other funds available for the 2014-2015 program year, including efforts and accomplishments toward the City's year four goals. Each assisted project/program falls under at least one of the national objectives, which include new or improved availability/accessibility, affordability, or sustainability in the following areas: decent housing, suitable living environment, or providing economic opportunity as shown in CHART 1.

Outcome/Objective Codes **Table 1**

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Decent Housing

Objective DH-1 - Improve accessibility/availability of decent housing
Objective DH-2 - Improve affordability of decent housing
Objective DH-3 - Improve sustainability of decent housing

Suitable Living Environment

Objective SL-1 - Enhance suitable living environment through improved/new accessibility
Objective SL-2 - Enhance suitable living environment through improved/new affordability

Objective SL-3 - Enhance suitable living environment through improved/new sustainability

Economic Development

Economic Opportunity
Objective SL-1 - Provide economic opportunity through improved/new accessibility
Objective SL-2 - Provide economic opportunity through improved/new affordability
Objective SL-3 - Provide economic opportunity through improved/new sustainability

Entering into FY 2014-2015, the City anticipated (with estimated program income) having approximately $2.8 million dollars available for projects, activities, and programs. Table 2 details the Entitlement Funds, including funding available and balances, categories of the expenditures, and program income earned during the program year. Table 3 outlines the expenditures by category funded for the program year, and Table 4 shows the projects/programs funded in the program year. Table 5 provides information on goals, objectives, accomplishments, funds expended during the year and the partner(s) that carried out the activity/program.

Table 2: Community Development Expenditures

CITY OF CHATTANOOGA

OFFICE OF COMMUNITY DEVELOPMENT

July 1, 2014 – JUNE 30, 2015

Expenditures Under the CDBG Program		
Public Facilities & Infrastructure		$338,052
Clearance & Demolition		$6,294
Public Services (General)		$97,295
Public Services (Youth)		$2,922
Economic Development		$443,095
Housing (Single Unit)		$412,748
Housing (Multi Unit)		$0
Program Administration		$330,182
Total CDBG Expenditures		**$1,630,588**
Funding Available		$2,736,740
Balance as of June 30, 2015		**$1,109,479**
Program Income Generated	$292,066.76	
Expenditures Under the HOME Program		
Affordable Rental Housing		$2,229
Chattanooga Community Housing Development Org.		$206,697
Chattanooga Neighborhood Enterprise Homebuyer Assistance		$108,268
Habitat for Humanity		$557,687
Program Administration		$121,095
Total HOME Expenditures		**$995,976**
Funding Available		$2,461,181
Balance as of June 30, 2015		**$1,465,205**
Program Income Generated	$359,210	
Expenditures Under the ESG Program		
Partnership FC&A		$86,285
Community Kitchen		$17,480
Hamilton County EAP		$16,361
Family Promise		$21,318
Room in the Inn		$10,916
Program Administration		$8,890
Total ESG Expenditures		**$161,250**
Funding Available		$196,188
Balance as of June 30, 2015		**$34,938**
Other Programs/Projects		
HOME Match		$277,916
Shelter Plus Care		$235,899
Total Other Program/Project Expenditures		**$513,815**

Table 3: Expenditure Summary by Category

CITY OF CHATTANOOGA		
COMMUNITY DEVELOPMENT		
JULY 1, 2014 - JUNE 30, 2015		
EXPENDITURE SUMMARY BY CATEGORY		
CATEGORY	EXPENDITURES	PERCENTAGE OF EXPENDED
HOUSING	$1,287,629	46%
PUBLIC FACILITIES & INFRASTRUCTURE	$338,052	12%
CLEARANCE & DEMOLITION	$6,294	0.2%
ADMIN & PLANNING	$460,167	17%
PUBLIC SERVICES	$252,576	9%
ECONOMIC DEVELOPMENT	$443,095	16%
TOTAL EXPENDITURES	**$2,787,813**	**100%**

CITY OF CHATTANOOGA
FY 2014-2015
ALLOCATIONS and PERFORMANCE MEASURES

CDBG PROGRAM PRIORITY NEEDS AND GOALS FY 2014-2015 Table 4

Project Name	Priority Need	Goal	Strategy	HUD Objective/Outcome	HUD Specific Objective	HUD Performance Indicator
Chattanooga Homeless Coalition - **HMIS** **$32,500**	Homeless Services	Provide support services for homeless individuals and families	Leverage community resources to provide services for the homeless	**Improve availability and accessibility of Suitable Living Environment SL-1**	Increase the number of homeless persons moving into permanent housing	Provide access to HMIS for agencies serving homeless individuals and provide Community Voice Mail services
Chattanooga Homeless Coalition - **COC** **$25,000**	Homeless Services	Provide support services for homeless individuals and families	Leverage community resources to provide services for the homeless	**Improve availability and accessibility of Suitable Living Environment SL-1**	Increase the number of homeless persons moving into permanent housing	Support and pay staff for development of the CoC application for homeless service providers in the city
Chattanooga Neighborhood Enterprises, Inc. – **Homeowner Rehabilitation** **$250,000**	Affordable Housing	Rehabilitate substandard low income owner occupied homes with low-to-no interest loans	Expand the supply of single family housing units for low income families	**Improve affordability of Decent Housing DH-2**	Improve the quality of owner housing	Rehabilitate homes of low to moderate income homeowners with low interest loans and lead grants
Habitat for Humanity – **Brushed With Kindness** **$35,000**	Affordable Housing	Provide maintenance and minor rehabilitation to previous Habitat clients	Expand the supply of single family housing units for low income families	**Improve affordability of Decent Housing DH-2**	Improve the quality of owner housing	Provide maintenance and minor rehabilitation to previous Habitat clients using grants
Depart of Economic and Community Development.- **Code Enforcement** **$50,000**	Slum and Blight	Removal of slum and blight in neighborhoods	Improve neighborhoods	**Improve Sustainability of a Suitable Living Environment SL-3**	Improve the quality of neighborhoods and create safe and decent housing	Demolished substandard residential structures in a deteriorated state
Department of Economic and Community Development- **Home Repair** **$30,000**	Affordable Housing	Support a volunteer program in collaboration with the faith-based institution (World Changers) to carry out small home repairs for the elderly	Increase decent and safe housing opportunities for the elderly and disabled	**Improve Sustainability of Decent Housing DH-3**	Improve the quality of homeowner housing	Provided small home repairs for low income elderly/disabled homeowners
Department of Economic and	Infrastructure	Support the construction	Identify infrastructure	**Improve Sustainability of**	Improve quality and	2,500 plus low income

Community Development - **Debt Service Repayment $425,000**	Improvements (streets, sidewalks, lighting)	of infrastructure in low to moderate income areas and the HOPE VI site	improvements for improving the general safety of neighborhoods with improved lighting, streets and sidewalks	**Suitable Living Environment SL-3**	increase quantity of public improvements for low income citizens	residents with access to new sidewalks, streets, and lighting
Project Name CDBG Cont.	**Priority Need**	**Goal**	**Strategy**	**HUD Objective/Outcome**	**HUD Specific Objective**	**HUD Performance Indicator**
Department of Public Works - **Sidewalks $200,000**	Construction of streets and sidewalks	Support the construction of infrastructure in low to moderate income areas	Identify and implement infrastructure improvements for improving the general safety of neighborhoods with improved streets and sidewalks	**Improve Sustainability of Suitable Living Environment SL-3**	Improve quality and increase quantity of public improvements for low income citizens	City general funds used in combination with federal dollars to upgrade infrastructure in low income areas.
La Paz – **Hispanic Resource Website** **$1,500**	Hispanic Outreach and Inclusion	Build a resource guide for the Hispanic population to market Community Development materials and events	Improve Hispanic inclusion in HUD programs through better marketing and outreach	**Improve availability and accessibility of a Suitable Living Environment SL-1**	Improve outreach to Hispanic populations	Build a resource guide for the Hispanic population to market Community Development materials and events
Family Promise of Greater Chattanooga **$25,000**	Homeless Services	Provide support services for homeless individuals and families	Leverage community resources to provide services for the homeless	**Improve availability and accessibility of a Suitable Living Environment SL-1**	End Chronic Homelessness	Provide funds for a centralized intake case manager
Chattanooga Community Housing Development Organization – **Roof Replacement $140,000**	Affordable Housing	Provide roof replacements to low and moderate income homeowners	Increase decent and safe housing opportunities for the elderly and disabled	**Improve Sustainability of Decent Housing DH-3**	Improve the quality of homeowner housing	Provided roof replacements for low income homeowners
Department of Economic and Community Development – **Rental Rehab Program $60,000**	Affordable Housing	Rehabilitate substandard, unoccupied rental for low income rental housing	Expand the supply of rental housing units for low income families	**Improve affordability of Decent Housing DH-2**	Improve the quality of rental housing	Rehabilitate substandard, unoccupied units for low income rental
Department of Public Works – **Sewer Lateral Program (SLAP) $25,000**	Affordable Housing	Rehabilitate broken private sewer laterals identified through smoke testing through grants	Provide decent, safe and sanitary housing and improve neighborhoods	**Improve affordability of Decent Housing DH-2**	Improve the quality of owner housing	Repair/replace broken sewer laterals to provide sanitary living conditions for qualified homeowners through grants
River City – **Commercial Façade** **$50,000**	Economic Development	Provide commercial facelifts in the MLK Commercial Corridor	Provide commercial facelifts for buildings where renovations are taking place	**Improve Sustainability of Decent Housing ED-3**	Improve the economic development through sustainability	Provide commercial facelifts in the MLK Commercial Corridor where renovations are
Chattanooga Neighborhood Enterprises, Inc. – **Homebuyer Education $11,500**	Affordable Housing	Provide pre-purchase counseling for homebuyers	Provide quality homebuyers with skills to maintain their homes	**Improve affordability of Decent Housing DH-2**	Improve the sustainability and affordability of housing	Provide pre-purchase counseling for homebuyers

HOME PROGRAM PRIORITY NEEDS AND GOALS FY 2014-2015

Project Name	Priority Need	Goal	Strategy	HUD Objective/Outcome	HUD Specific Objective	HUD Performance Indicator
Department of Economic and Community Development – **HOME Again** **$257,668**	Affordable Housing	Provide gap financing for rental housing projects	Expand the supply of suitable rental housing units for homeless and special needs individuals and families	**Improve affordability of Decent Housing DH-2**	Increase the stock of suitable rental units	Provide rental units for homeless, near homeless and special needs individuals and families
Chattanooga Neighborhood Enterprises, Inc. **$318,480**	Affordable Housing	Provide down payment assistance to low income home purchasers	Expand the supply of single family housing units for low income families	**Improve affordability of Decent Housing DH-2**	Improve the quality of owner housing	Assist 15 households with down payment assistance for home purchases
Habitat for Humanity **$206,135**	Affordable Housing	Encourage and support the provision of homeownership for first time low income home purchasers	Expand the supply of single-family housing units for low income households	**Improve affordability of Decent Housing DH-2**	Improve the quality of owner housing	Constructed the first of 3 single family homes funded for homeownership assisting with hard construction costs
Chattanooga Community Housing Development Organization – **New Construction** **$128,835**	Affordable Housing	Encourage and support the provision of homeownership for first time low income home purchasers	Expand the supply of single-family housing units for low income households	**Improve affordability of Decent Housing DH-2**	Improve the quality of owner housing	Construction of two homes on Sharp Street for homeownership
Department of Economic and Community Development – **Affordable Housing** **$200,000**	Affordable Housing	Provide gap financing for rental housing projects	Expand the supply of suitable rental housing units for homeless and special needs individuals and families	**Improve affordability of Decent Housing DH-2**	Increase the stock of suitable rental units	Provide rental housing for LMI, special needs, and veterans

HUD EMERGENCY SOLUTIONS GRANT (ESG) PROGRAM PRIORITY NEEDS AND GOALS FY 2014-2015

Project Name	Priority Need	Goal	Strategy	HUD Objective/Outcome	HUD Specific Objective	HUD Performance Indicator
Chattanooga Community Kitchen (Operations) **$17,480**	Homeless Services	Provide support services for homeless individuals and families	Leverage community resources to provide services for the homeless	**Improve availability and accessibility of a Suitable Living Environment SL-1**	End Chronic Homelessness	Provide daily meals and other services to homeless adults and children
Chattanooga Room In the Inn (Operations & Essential Services) **$11,653**	Homeless Services	Provide support services for homeless women and children	Leverage community resources to provide services for the homeless	**Improve availability and accessibility of a Suitable Living Environment SL-1**	End Chronic Homelessness	Provide daily meals and other services to homeless women and children

Family Promise of Chattanooga **$23,306**	Homeless Services	Provide support services for homeless individuals and families	Leverage community resources to provide services for the homeless	**Improve availability and accessibility of a Suitable Living Environment SL-1**	End Chronic Homelessness	Provide funds for reimbursement of transportation services to STS
Partnership for Families, Children and Adults-Emergency Family Shelter (Operations) **$25,948**	Homeless Services	Provide support services for homeless individuals and families	Leverage community resources to provide services for the homeless	**Improve availability and accessibility of a Suitable Living Environment SL-1**	Increase the number of individuals moving into permanent housing	Provide funds for shelter of women and children
Partnership for Families, Children and Adults-Family Violence Shelter (Operations) **$26,096**	Homeless Services	Provide support services for women and children	Provide support services for homeless individuals and families	**Improve availability and accessibility of a Suitable Living Environment SL-1**	Increase the number of individuals moving into permanent housing	Provide funds for shelter of women and children in crisis due to domestic violence
Hamilton County Government – Emergency Assistance Program **$23,306**	Homeless Services	Provide rental assistance for households receiving case management services	Leverage community resources to provide services for the homeless	**Improve availability and accessibility of a Suitable Living Environment SL-1**	Prevent near homeless individuals and families from becoming homeless	Provide funds for rental payments, deposits and arrears payments

ACCOMPLISHMENTS IN ATTAINING GOALS AND OBJECTIVES FOR THE REPORTING PERIOD

The following information outlines the activities undertaken in the City with federal and local funds to address the goals and objectives outlined in the five-year Consolidated Plan and Action Plan, along with the accomplishments and leveraging.

Table 5: Accomplishments

Affordable Homeownership	**Outcome/ Objective**		**2014/2015 Accomplishments**	**Annual Targets**	**Actual**	**Actual to Date**	**Funding**	**Sources**
Help first time homebuyers with mortgage financing	DH -2	CNE Habitat CCHDO CHA	7 8 2 2	50	19	196	$251,829 $525,226 $127,673	HOME HOME HOME
Expand homebuyer/homeowner education programs	DH-1	CNE Homebuyer CNE Money School CNE Foreclosure Habitat Urban League HB	437 142 154 29 23	160	785	3100	$10,792	CDBG
Substantially Rehabilitate substandard owner-occupied housing units	DH -3	CNE	6	80	6	119	$136,816	CDBG
Provide minor renovation repairs to low/moderate income homeowners	DH-3	ECD (World Changers) CCHDO Habitat for Humanity Public Works	50 20 12 4	24	86	294	$42,981 $145,855 $27,059	CDBG CDBG CDBG
Weatherize housing units for homeowners and render more energy efficient	DH-3	CNE	Program ended	100	(counted in prior year)	705		CDBG CDBG-R
Affordable Rental	**Outcome/ Objective**	**Partners**	**2014/2015 Accomplishments**	**Annual Targets**	**Actual**	**Actual to Date**	**Funding**	**Source**
Increase stock of decent, safe, affordable rental units	DH-2	ECD	9	20	9	123	$60,037 $2,229	CDBG HOME
Increase accessibility to affordable rental housing	DH-1	ECD SETHRA	30 S+C vouchers 171 S+C vouchers	30	131	-	$235,899 $1,222,008	Shelter + Care Shelter + Care
Provide renter education programs	DH-1	Catholic Charities	250		250	500		
Homeless Services	**Outcome/**	**Partners**	**2014/2015**	**Annual**	**Actual**	**Actual to**	**Funding**	**Partners**

and Support	**Objective**		**Accomplishments**	**Targets**		**Date**		
Provide funding to for preparation and submittal of Continuum of Care	SL-1	Chattanooga Homeless Coalition	COC Submitted and $2,904,250 in awards received	1	1		$23,471	CDBG
Provide support for the HMIS	SL-1	Chattanooga Homeless Coalition	147 providers and 137 users on the system	68	137	559	$33,408	CDBG
Provide ESG funds to local shelters for operational and essential services	SL-1	Partnership for FCA Community Kitchen Family Promise Room In the Inn Hamilton County EAP	448 1958 517 196 90		3209	15,356	$86,285 $17,480 $21,318 $10,916 $16,361	ESG ESG ESG ESG ESG
Use CDBG and HOME to increase supply of affordable housing units	DH-1		Reported under affordable rental housing					
Renew application for Shelter Plus Care grant for housing vouchers	DH-1		Reported under affordable rental housing	1	1		$251,427	Shelter + Care
Fund and support activities that are designed to carry out homelessness strategy	SL-1	CDBG Subrecipients ESG Subrecipients AIM Center Children's Advocacy Ctr Chambliss Center Room in the Inn Hope for the Inner City Chatt. Homeless Coal. Fortwood Center Joe Johnson Mental Orange Grove Partnership FCA Signal Centers Youth & Family Dev Chattanooga Goodwill	28,914 3209 196 3346 1504 448 8952 4699		51,535	88,225	$81,777 $152,360 $60,000 $60,000 $350,000 $25,000 $75,000 $50,000 $57,000 $60,000 $98,472 $65,000 $80,000 $1,033,477	CDBG ESG City GF City GF City GF City GF City GF City GF City GF City GF City GF City GF City GF City GF
Community Development	**Outcome/ Objective**	**Partners**	**2014/2015 Accomplishments**	**Annual Targets**	**Actual**	**Actual to Date**	**Funding**	**Source**
Clear inner-city of deteriorated structures	SL-3	ECD – Neighborhood Services	44	32	44	238	$6,294 $219,942	CDBG City GF
Improve playgrounds	SL-3	Parks and Recreation	Preparation of site for Green Space and Park in Alton Park				$11,332	CDBG
Improve infrastructure	SL-3	Public Works Public Works	25,352 linear feet of sidewalk in LMI areas Street paving improvements				$326,720 $2,712,000	CDBG City GF
Develop Greenways in Low income areas	SL-3	Parks and Recreation	Preparation of site for Green Space and Park in Alton Park				$67,278	CDBG
Reduce crime through prevention and awareness	SL-3	City of Chattanooga CPD	Ex-Offender Workforce Dev. Crim. Justice Case Mgmt Mitchell Home				$75,000 $60,000 $32,000	City GF
Education and job training	EO-1	Orange Grove Center	Industrial Training Center		129	22,343	$98,472	City GF

for youths and adults and Increase educational opportunities for adults to become economically self-sufficient		Urban League Chamber of Commerce Youth and Family Development	Document Destruction Recycling Services Community Supports Workforce Development Career Readiness Program LEXIA Reading Academic Coaches FASFA Assistance		19 79 90 875 13,525 4000 3000 550		$331,343 $1,983,195 $1,146,079	Private/Revenue Private Private
Fair Housing Objectives	**Outcome/ Objective**	**Partners**	**2014/2015 Accomplishments**	**Annual Targets**	**Actual**	**Actual to Date**	**Funding**	**Source**
Education and outreach in predatory lending practices	DH-1		CNE hosted workshops on foreclosure prevention		154			

Decrease barriers to fair housing	DH-1	Office of Multicultural Affairs	Due to the rapid increase in the Hispanic population, information was published in the Hispanic newspaper in Chattanooga. Funds were awarded for the 2014-2015 year to a Hispanic oriented non-profit to assist with getting information into the Hispanic communities. Fair Housing materials have been distributed throughout the City of Chattanooga in English and Hispanic in neighborhoods, businesses and community centers throughout the city. Distribution of Fair Housing Brochures in neighborhoods, businesses, and community centers, in English and Spanish, throughout the city The Office of Economic and Community Development and the Office of Multicultural Affairs partnered with the Unity Group of Chattanooga to sponsor a Fair Housing Forum on January 15, 2015 in observance of the Martin Luther King Jr., celebration. During the month of April, in observance of Fair Housing Month, the ECD partnered collaborated with CNE, OMA to present the fair housing film, "A Matter of Place". There were two showings on April 2 and 28, 2015. The City of Chattanooga put on the Fair Housing Testers Recruitment Meeting on January 29, 2015 The City of Chattanooga put on the Fair Housing Testers Recruitment Training on March 7, 2015 ECD staff participated in the "2015 Equality Coalition for housing Opportunities Conference" in Knoxville on April, 17, 2015	45 50 10 45 100		$325,874	City GF
		La Paz	Created a Hispanic Resource Guide	10,000		$1,500	CDBG

Support mediums for housing referral and legal assistance	DH-1	CNE	Support for the housing info line				City GF

Economic Development	**Outcome/ Objective**	**Partners**	**2014/2015 Accomplishments**	**Annual Targets**	**Actual**	**Actual to Date**	**Funding**	**Source**
Improve quality of local workforce	EO-1	Goodwill Industries Chattanooga Chamber Urban League	Senior Community Service Employment Program Career Readiness Prog How to Get a Job 101 Workforce Development		92 133 13,525 76 875	14,701	Private Private	
Increase # of sites for commercial and retail development	EO-1	River City	MLK Façade Program		18	5,600+	$50,000 $190,000	CDBG Private
New Business development and attraction	EO-1	Chattanooga Chamber Company Lab UTC	Employment Attraction GIG Tank Veterans Entrepreneurship Program		714 Jobs $51,500,000 14 17	745		City GF
Section 108		BrightBridge			24	107.5	$603,700	Section 108
Office Administration								
Grant Administration and Monitoring Activities							$8,890 $330,182 $121,095	ESG CDBG HOME

Public Housing	**Outcome/ Objective**	**Partners**	**2014/2015 Accomplishments**	**Annual Targets**	**Actual**	**Actual to Date**	**Funding**	**Source**
Expand supply of assisted housing	DH-1	CHA	Currently leased at approximately 3300+ units, with approximately 250 prospective voucher participants searching for housing. Continued strong focus on LIPH vacancy reduction utilizing both site staff and contract labor Nearing completion on renovations at Dogwood Manor Apartment building, which is now being operated under the Low Income Housing Program.					

Improve community quality of life and Economic Vitality	EO-1		Partnered with existing agencies to provide educational, recreational and social opportunities on site in public housing developments including, but not limited to, Chattanooga YMCA, Partnership for Children & Adult Services, The Center for Adult Education, Chattanooga Early childhood Development (Head Start Program), CITH of Chattanooga Youth & Family Development, READ 20, Memorial Healthcare Systems – Mary Ellen Locher Breast Cancer Center, Center for Nonprofits, Communication VIP, Urban League of Greater Chattanooga, Consumer Credit Counseling Services Accountability Measures, First Things First, Regions Bank, Sun Trust Bank, United Way, Parents are First Teachers, Chattanooga Arts & Education Council, Chattanooga Neighborhood Enterprises, and Catholic Charities of East Tennessee.	
Improve Quality of Assisted housing	DH-3		Completion of major renovation program at Emma Wheeler Homes using Capital Funds Comprehensive renovation of Dogwood Manor nearing completion. Increase Assisted Housing Choices. Attracted new landlords to HCV Program through monthly outreach meetings Beginning major renovation program at Boynton Terrace using Capital Funds	
Promote self sufficiency and asset development	EO-1		Upward Mobility Counselor continues to implement Upward Mobility Programs at Fairmount Apartments, Greenwood Terrace and Maple Hills. The CHA will expand the program as funding and staff capacity permits. Established 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. CHA received renewal grant to fund both the Service Coordinators and the FSS Coordinators who will also assist in implementation of the FSS Program at the various sites. Plan to apply for available grants that focus on crime prevention and self-sufficiency initiatives.	

Ensure Equal Opportunity	SL-1		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 2016. 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. Appointed Section 504 ADA coordinator effective through 12/31/15. Worked closely with Bridge Refugee & Sponsorship Services to provide housing opportunities to resettling refugees. All CHA staff received training on Effective Communication Translated housing documents into Spanish. Enlarged print on documents for visually impaired and posted signage indicating the availability of CHA staff to read documents. 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) at all sites.	

ADMINISTRATIVE AND PLANNING

The Office of Community Development manages CPD funds as well as other federal and state grants received by the City. The Community Development Office is responsible for managing and reporting on the grants. Admin and planning funds cover all activities that are essential to managing and monitoring federally funded programs. Some of these activities include, but are not limited to, salaries, training, travel, supplies, and equipment.

CDP Formula Funds Spent to Administer Grant Activities for FY 2014-2015:

$330,182	**CDBG**
$ 121,095	**HOME**
$ 8,890	**ESG**
$460,167	**Total**

AFFORDABLE HOUSING

Decent Housing

Objective DH-1 - Improve accessibility/availability of decent housing
Objective DH-2 - Improve affordability of decent housing
Objective DH-3 - Improve sustainability of decent housing

Affordable housing continues to be an important community development goal for the City. This was confirmed during the results of the RPA's "pop up planners" that occurred throughout Hamilton County. Diverse, affordable housing was listed as one of the top three priorities for the majority of the zip codes located within the city limits of Chattanooga, along with transportation options and neighborhoods with jobs, shops and groceries.

Since the establishment of Chattanooga Neighborhood Enterprise in 1987, it has been the City's mission to ensure that citizens of Chattanooga have the opportunity to live in safe, decent and affordable housing. For Fiscal Year 2015-2015, the City allocated 32.5% of CDBG and 85% of HOME funds to organizations that create or sustain affordable housing.

The City's attention to affordable housing has both direct and indirect benefits, and is a key component of the strategy to revitalize the heart of the City. Low-moderate (LMI) income homeowners, renters and homebuyers directly benefit. The City benefits from the incremental changes in the tax base, the stabilizing influences of homeowners on neighborhoods, the preservation of historic residential resources, the economic development impact of construction jobs within the community, and the preservation and renewal of important urban neighborhoods.

Additional resources are being sought after and new tools explored to increase funding and eliminate the barriers. 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 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 efforts designed to assist in addressing the need.

HOMEOWNER REHABILITATION

According to the 2008-2012 ACS 5-Year Estimates, nearly 70% (54,447 homes) of Chattanooga's housing stock was built prior to 1980. Therefore, rehabilitation of aging housing stock and new construction of housing to provide decent, safe, and affordable housing continue to be essential in maintaining quality of life standards for LMI residents. It is anticipated that this priority will not change in the foreseeable future as well.

Long Range Objectives (5 Years)

- Rehabilitate **400** substandard low-moderate income owner-occupied homes with low- to no- interest loans.
- Rehabilitate **120** units of owner occupied housing in collaboration with faith-based organization.
- Weatherize and render more energy efficient **500** units serving low-moderate income families.

Table 6

Annual Target	Actual	Expected Target to Date	Actual Target to Date	% Complete
204	92	1020	1119	109%

Table 7: CDP Formula Funds Spent on Grant Activities

Partner	Amount	Source	Objective/Outcome
Chattanooga Neighborhood Enterprise, Inc	$136,815	CDBG	DH-3
ECD – World Changers	$42,981	CDBG	DH-3
CCHDO	$145,855	CDBG	DH-3
Habitat	$27,059	CDBG	DH-3
Total	$352,710		
Youth and Family Development	$1,919,035	CGF	DH-3
Total	$2,271,745		
Census Tracts:1,2,3,4,8,11,12,13,14,15,18,19,20,23,24,25,26,32,114,120			

Through several programs, ninety-two (92) homes were rehabilitated in the City of Chattanooga. Residents received assistance ranging from minor repairs and paint to new roofs, structural repairs, new windows, and new heating and air systems. The Department of Economic and Community Development, partnering with World Changers, performed minor rehab work on fifty (50) houses in Chattanooga's inner city areas, low income census tracts. Work performed included exterior painting, new porch construction, wheelchair ramp construction, and minor functional repairs. All work was completed during a two week work blitz in the month of July 2014, and CDBG funds were used for the purchase of materials and equipment rental.

Through its Homeowner Rehab Program, Chattanooga Neighborhood Enterprise (CNE) assisted six (6) homeowners with renovations, while Chattanooga Community Housing Development Organization (CCHDO) provided roof replacements on twenty (20) homes. The Chattanooga Department of Public Works completed sewer lateral repairs on four (4) LMI homes using general fund dollars. Habitat completed twelve (12) rehabilitation projects on older Habitat homes with CDBG funds.

The annual target for providing assistance to households for home improvements is 204 units. The actual achievement of forty-two (92) rehabilitation jobs fell short of the goal. However, over the course of the five years, the City exceeded its five-year goal of 1020, thanks to an extremely large number of weatherization improvements that where made possible with the leveraging of CDBG funds with CDBG-R and Weatherization Assistance.

Income Breakdown for Homeowner Rehabilitation			
0-30%	31-50%	51-80%	Total
24	49	19	92

HOMEOWNERSHIP

New homeownership clients have been declining slightly due to applicants either being over income, or not possessing credit worthiness. However, homeownership does still remain a priority as it is an essential step in stabilizing neighborhoods and families within the City. The City's non-profit partners operate various programs/projects to assist families in obtaining and retaining the dream of homeownership. Allocations of CDBG and HOME funds make these efforts possible.

Long Range Objectives (5 Years)

- Help **250** first time LMI home purchasers with affordable mortgage financing and assistance with closing and down payment costs.
- Facilitate in maintaining local private lender financing for LMI mortgages.
- Expand homeowner education programs to reach **800** people over the next five years.

Table 8

Annual Target	Actual	Expected Target to Date	Actual Target to Date	% Complete
210	207	1050	2625	250%

Table 9: CDP Formula Funds Spent on Grant Activities

Partner	Amount	Source	Objective/Outcome
Chattanooga Neighborhood Enterprise - HB Education	$10,792	CDBG	DH-2
Chattanooga Neighborhood Enterprise – HB Assistance	$108,268	HOME	DH-2
Chattanooga CHDO	$127,673	HOME	DH-2
Habitat for Humanity	$557,687	HOME	DH-2
Total CPD Funds	$923,480		
Chattanooga Neighborhood Enterprise, Inc	$	CGF	DH-2
Total	$		
Census Tracts: 4,11,13,14,18,19, 20,33,114, City-wide			

Eighteen (18) low-income homebuyers were assisted in FY 2014-2015. The City fell short of the goal of 50 homebuyers annually; however, overall the City has far exceeded its goal for the Consolidated Plan. Seven (7) homebuyers were assisted by CNE. Some of the homebuyers received assistance from more than one source. Habitat for Humanity assisted seven (7) homebuyers through the construction of new homes, and CCHDO sold two homes during the fiscal year, together assisting and additional nine (9) homebuyers.

The Chattanooga Housing Authority provided down payment assistance to two (2) clients to purchase homes located in various neighborhoods. One of the two homebuyers was eligible for a Housing Choice Voucher. A Section 8 Homeownership Coordinator worked with homeownership clients to assist them with improving their credit, develop savings for a down payment, learn about the mortgage and home buying process, and locate a suitable home on the market.

CNE has been instrumental in designing and making available a variety of special loan products through FNMA, THDA, FHA and Freddie Mac. By financing homeownership activities, CNE is helping to increase the percentage of owner occupied housing, which stabilizes neighborhoods and benefits the entire city in many ways.

Income Breakdown for Homeownership			
0-30%	31-50%	51-80%	Total
23	79	105	207

HOUSING EDUCATION

Successful homeownership begins with knowledgeable homeowners. Being prepared for homeownership increases the chances for the homeowner to retain ownership. In an evaluation of 75,000 mortgages originated from 2007 to 2009, NeighborWorks determined that borrowers who went through its pre-purchase counseling program were nearly a third less likely than

non-counseled borrowers to fall behind in payments 90 days or more in the first two years after closing. In an effort to help Chattanooga homebuyers succeed, a number of programs are available from pre-purchase to post-purchase and foreclosure prevention education.

During FY 2014-2015, 764 people attended a homebuyer/homeowner education course. The majority of homebuyers (437) took CNE's Homebuyer Education Course, which is a HUD-Certified Housing Counseling Agency. Chattanooga Urban League assisted 23, while Habitat for Humanity had 29 homebuyers to take its course. The annual target of 160 was greatly exceeded due to the services CNE. The Urban League is a HUD recognized agency and is certified to teach homebuyer education courses by THDA.

CNE served 154 clients through its Foreclosure Prevention Program and 142 through its new program called Money School, which is a free one day course on money matters.

AFFORDABLE RENTAL

In the Consolidated Plan, the highest priority was placed on the development and maintenance of rental property that is affordable to very low-income families. The tightening of the rental market has resulted in dramatically escalating rents and a shortage of affordable rental units. Very low and low-income families who cannot get into public housing, or do not qualify for a preference on the Housing Choice Voucher (Section 8) waiting list, have a critical need for rental housing.

The City of Chattanooga is committed to focusing efforts on creating affordable rental housing, through programs like HOME Again, Rental Rehabilitation Program and the Affordable Housing Initiative.

Long Range Objectives (5 Years)

- Increase the stock of safe, affordable, decent rental units by **100 units,** particularly in low-moderate income areas.
- Increase accessibility to affordable rental housing for very low and low income citizens through the provision of subsidies.
- Provide systematic inspection of rental housing and enforcement of local codes to ensure that rental units are safe and decent.
- Increase the capacity of community-based organizations to develop affordable rental housing projects.

Table 10

Annual Target	Actual	Expected Target to Date	Actual Target to Date	% Complete
20	9	100	123	125%

Table 11: CDP Formula Funds Spent on Grant Activities

Partner	Amount	Source	Objective/Outcome
ECD - Home Again	$2,229	HOME	DH-2
ECD - Rental Rehab	$60,037	CBDG	DH-2
CCHDO	$79,023	HOME	DH-2
Total	$141,289		
Affordable Housing Initiative	$463,591	CGF	DH-2
Total	$604,880		
Census Tracts:			

The annual target to produce 20 units of affordable rental housing leveraging CDBG and HOME funds was not met this year. However, the goal was exceeded by a large margin two years ago. Nine (9) affordable rental units were created in FY 2014-2015. The conduits through which the units were developed were the City's HOME Again Program and the Rental Property Renovation Program. CCHDO also started construction on two rental units this year located at 2025 and 2019 Sharp Street.

The City of Chattanooga's HOME Again Program is a project initiated by the City of Chattanooga and leverages HOME funds to create safe, decent, affordable supportive housing for individuals and families experiencing long-term homelessness. These permanent rental housing opportunities are coupled with appropriate services tailored to the individual's social needs to promote long-term housing stability. The objective of the program is to partner the tenants with local organizations whose mission is to assist clients in remaining stably housed. One unit was completed through the HOME Again program.

The Rental Rehabilitation Program, administered by the Department of Economic and Community Development provides a forgivable loan to property owners who perform significant renovation work on their properties and promise to keep a five-year affordability period. Six (6) units was completed under the Rental Property Renovation Program using CDBG funds. The unit is currently occupied by a renter with an income below 80% AMI.

The Department of Economic and Community Development's recently developed Affordable Housing Initiative pilot program to help address the lack of suitable low income rental stock in the City. AHI is a pilot program where city-owned, dilapidated property will be turned over to developers to rehabilitate or build new homes for affordable rentals. These properties will be backed with an HCV project-based voucher and developers will be provided with an HOME incentive to keep units affordable for 20 years. The goals of the project are to stabilize neighborhoods, increase the City's tax base, and provide decent, affordable housing to 100 people. The project will be a collaboration of various City departments, private developers, community banks and lenders, Chattanooga Housing Authority, and other non-profits. During FY 2014-2015, the program completed two rehabilitation projects this year with two more to be complete shortly into the new fiscal year. The City of Chattanooga provided $463,591 in general funds for the program.

The Department of Economic and Community Development, also administers the Shelter Plus Care tenant-based rental assistance grant. This grant provided housing vouchers for a total of 30

recipients. The FY 2014-2015 grant was $247,287 ($232,692 for rental assistance and $14,595 for administration), five (5) for singles and twenty-five (25) for families and/or singles. SETHRA holds 171 ($1,222,008) vouchers for supportive and permanent housing. To receive assistance, the recipient must have one of the following: a mental illness, a substance addiction, or an HIV infection. All units are inspected by a licensed inspector.

Income Breakdown for Rental Housing			
0-30%	31-50%	51-80%	Total
0	5	4	9

OTHER HOUSING INITIATIVES AND CITY LEVERAGING FUNDS

Along with programs the City funds through its HUD funds, there are other programs and initiatives that are geared towards housing throughout the city. Some of these programs are for minor maintenance and rehab, while others address renter education and housing and neighborhood planning. Detailed below are just a few of the housing related initiatives going on in Chattanooga.

Chattanooga Neighborhood Enterprise (CNE)
Chattanooga Neighborhood Enterprise has been one of the City's major partners in developing and sustaining the supply of affordable housing in the City. In addition to CDBG and HOME funds, the City provides General Fund dollars to assist the organization in operations and to supplement the federally funded programs. For FY 2014-2015 the organization received $705,000 from the City General Fund to remediate blighted housing, create new affordable housing through homeownership and rentals, and build stronger neighborhoods by investment activities and encouraging neighborhood investment.

Catholic Charities
Catholic Charities provided Sound Money and Rental Tools (SMART) tenant education classes to 250 individuals during FY 2014-2015. The SMART program provides rental housing education, financial and predatory lending education, and housing management skills. The program consists of a series of four class sessions that teach and stress the importance of being a good tenant and neighbor, while building and maintaining a good financial history. The goal of the program is for graduates to become self-sufficient, provide for their families, and learn to save money in order to achieve future goals. Upon completion of the program, graduates can seek the assistance of a housing counselor who will help in a housing search and deposit assistance.

HOMELESS AND OTHER SPECIAL NEEDS

While the extent of homelessness is impossible to document with complete accuracy, informed estimates can be made to help target activities and resources. These estimates are derived from data contained in the Chattanooga Regional Homeless Coalition's 2013 Chattanooga and Southeast Tennessee Regional Continuum of Care, consultations with homeless service providers,

and the *Blueprint to End Chronic Homelessness in the Chattanooga in the Next Ten Years, Updated 2012*.

The Chattanooga Regional Homeless Coalition is the Chattanooga Regional Continuum of Care for the area. The Homeless Coalition has managed the community's Homelessness Management Information System (HMIS), a centralized assessment system that meets HUD requirements, since 1998. Agencies receiving McKinney-Vento Act funds are required to use the system for reporting. The system has been a reliable source of homelessness data because there has been community-wide participation in the data collection. The agency coordinates and shares data with the United Way's 2-1-1 system and works closely with homelessness service providers to document homelessness, track services, and track referrals within the system. All of the current CoC participants have utilized the HMIS system for some time, and there has been an active effort in the last two years to gain cooperation from agencies in the Region that serve homeless families and individuals but receive no HUD funding. To date, the community has responded well to the requests for participation from all providers.

The Chattanooga Regional Continuum of Care continues to improve the quality of data in the system and implements quality improvement activities on a regular basis for its 186 providers. Expansion of the HMIS capability is needed as the system grows. City General funds and CDBG funds are provided to support the operation of the system.

The *Blueprint to End Chronic Homelessness* in the Chattanooga Region in Ten Years was initially published and released to the public in March 2004. The *Blueprint* was revised in 2008 and updated in 2012 to reflect the Chattanooga Region's adoption of the federal goal to end chronic homelessness by 2015.

The Point-In-Time (PIT) count is a count of sheltered and unsheltered homeless persons on a single night in January. HUD requires that Continuums of Care conduct an annual count of homeless persons who are sheltered in emergency shelter, transitional housing, and safe havens on a single night. The **Point-In-Time** homeless count was held on January 28, 2015.

Demographics and Social Data

Based on estimates from the Homeless Coalition's ServicePoint/HMIS database, more than 4,038 individuals experience homelessness annually in the Chattanooga region. Chattanooga's location in the Southeast Tennessee region is a magnet for homeless people from rural areas in surrounding counties. According to the updated *Blueprint*, the wide range of services available to this population in Chattanooga, which are nearly non-existent in rural areas, draws homeless families, including Hispanic immigrants, presenting unique cultural and linguistic challenges.

The Point-In-Time count for the Chattanooga area was held on January 28, 2015. The 2015 count was 636 persons. However, the area has seen a significant reduction in chronic homelessness and decrease in overall homelessness among individuals since 2003.

POINT-IN-TIME COUNT

Table 12

Point-In-Time Summary for TN-500 - Chattanooga/Southeast TN

Date of PIT Count: 1/28/2015
Population: Sheltered and Unsheltered Count

Persons in Households with at least one Adult and one Child					
	Sheltered		Unsheltered		Total
	Emergency	Transitional			
Number of Households	28	29		14	**71**
Number of persons (Adults & Children)	87	81		38	**206**

Persons in Households without Children					
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Number of Households	288	33	0	109	**430**
Number of Persons (Adults)	288	33	0	109	**430**

Persons in Households with only Children					
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Number of Households	0	0	0	0	**0**
Number of Persons (Age 17 or under)	0	0	0	0	**0**

Total Households and Persons

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Households	316	62	0	123	501
Total Persons	375	114	0	147	636

Chronically Homeless and Veteran Subpopulations				
	Sheltered		Unsheltered	Total
	Emergency Shelters	Safe Havens		
Chronically Homeless Individuals	61	0	49	**110**

Chronically Homeless Families	3		2	**5**

	Sheltered	Unsheltered	Total
	Veterans in emergency shelters, transitional housing and safe havens		
Veterans	65	17	**82**
	Persons in emergency shelters, transitional housing and safe havens		
Severely Mentally Ill	89	58	**147**
Chronic Substance Abuse	86	39	**152**
Persons with HIV/AIDS	6	1	**7**
Victims of Domestic Violence	83	37	**120**
Unaccompanied Child (Under 18)	0	0	**0**

REDUCING AND ENDING HOMELESSNESS

Chronic homelessness has been reduced by 79% since 2003. In the 2003 Continuum of Care application, 603 individuals were identified as chronically homeless. In the 2015 Continuum of Care application, 126 persons were identified as chronically homeless. The source for the numbers is the annual Point-In-Time count. The persons who remain chronically homeless are mostly people with complex issues that cut across several systems of care: health care, mental health care, substance abuse services, and sometimes care for intellectual disabilities. Extensive collaboration among these systems of care is required to meet the needs of many of the persons who are currently chronically homeless.

Between January 2011 and January 2012, the family homelessness number was relatively unchanged, reflecting a slowed growth of family homelessness in the area. From January 2012 to January 2013, family homelessness increased some but not substantially. From January 2013 to January 2014, family homelessness increased marginally over previous numbers. From January 2014 to January 2015, the number of homeless families decreased slightly while the number of persons in homeless families increased slightly.

SPECIFIC HOMELESS PREVENTION ELEMENTS

HOMELESS, SOCIAL AND PUBLIC SERVICES (NON-HOUSING)

Suitable Living Environment
Objective SL-1 – Enhance suitable living environment through improved/new accessibility
Objective SL-2 – Enhance suitable living environment through improved/new affordability
Objective SL-3 – Enhance suitable living environment through improved/new sustainability

Long Range Objectives (5 Years)

- Provide 1000 homeless households' permanent stable housing.
- Education and job training for adults and youths.
- Life skills training.
- Improve and impact quality of life issues for elderly and special needs populations.
- Increase opportunities for children to arrive at school healthy and ready to learn.
- Provide foreclosure prevention counseling to homeowners to remain housed.

One major event can render the City's vulnerable, special needs population homeless. Though it is impossible to meet every need and plan for every crisis, having programs and services in place to train, educate and protect those most vulnerable go a long way helping them be self-sufficient and prepared. Following is a discussion of the details on resources used and progress made in meeting specific objectives for preventing, reducing and ending homelessness. These objectives are identified as the following:

1. Reaching out to homeless persons and assessing their individual needs,

2. Addressing the emergency shelter and transitional housing needs of homeless persons,
3. Helping homeless persons make the transition to permanent housing and independent living, and
4. Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are:
    a. Likely to become homeless after 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
    b. Receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Continuum of Care

The Chattanooga Homeless Coalition received $25,000 in CDBG to continue coordinating the application for McKinney-Vento funds, and it serves as the liaison with homeless providers to develop the Continuum of Care funding for the Chattanooga community, which is driven by data collected from these and other sources. The following chart lists Continuum of Care allocations for FY 2014-2015.

Table 13: Chattanooga/Southeast Tennessee CoC

FY 2014-2015 Chattanooga/Southeast Tennessee CoC		
Organizations Awarded	Program	Dollars
AIM Housing, Inc.	PH	$31,397
Chattanooga Room in the Inn	PH	$52,468
Chattanooga Regional Homeless Coalition	HMIS	$102,569
Chattanooga Regional Homeless Coalition	PH	$34,301
Chattanooga Church Ministries, Inc.	TH	$107,891
Chattanooga Church Ministries, Inc.	SSO	$96,633
Chattanooga Church Ministries, Inc.	SSO	$92,604
Southeast TN Human Resources Agency (SETHRA)	PH	$278,159
Volunteer Behavioral Health	PH	$188,436
Partnership for Families, Children and Adults	TH	$28,538
Southeast TN Human Resources Agency (SETHRA)	PH	$657,610
Southeast TN Human Resources Agency (SETHRA)	PH	$267,854
The Council for Alcohol & Drug Abuse Services, Inc. (CADAS)	TH	$215,278
Chattanooga Regional Homeless Coalition	HMIS	$94,775
Southeast TN Human Resources Agency (SETHRA)	PH	$348,942
City of Chattanooga	PH	$247,287
Chattanooga Church Ministries, Inc.	PH	$59,526
Total		$2,904,250

Homeless, Public and Social Services Funded through CPD Funds

Table 14: CDP Formula Funds Spent on Grant Activities

Partner	Amount	Source	Objective/Outcome
Chattanooga Homeless Coalition	$56,879	CDBG	*SL-1*
Family Promise	$24,898	CDBG	SL-1
La Paz	$1,500	CDBG	SL-1
Total	$83,277		
Census Tracts: 4,15			

Table 15: ESG Funds Spent on Grant Activities

Partner	Amount	Source	Objective/Outcome
Family Promise	$21,318	HUD	SL-1
Partnership for FCA	$86,285	HUD	SL-1
Community Kitchen	$17,480	HUD	SL-1
Hamilton County EAP	$16,361	HUD	SL-1
Room in the Inn	$10,915	HUD	SL-1
Community Kitchen	$17,480	HUD	SL-1
Total	**$169,839**	**HUD**	
Census Tracts: 10,15,26			

The City allocated in excess of $212,761 on homeless, public, and social services during FY 2014-2015. These funded were spent by various non-profit agencies throughout Chattanooga. A breakdown of these projects and funds allocated is listed below.

Chattanooga Regional Homeless Coalition: $32,500 CDBG
CDBG funds were expended to provide the match for HUD funds for the management and operations of the HMIS system and Community Voice Mail. At the end of FY 2014-2015, there were 25,302 people served and 147 providers and 137 users on the HMIS System. HMIS training is also provided through the CDBG funds. The system administrator provided approximately 197 hours of HMIS training to providers and users of the system.

Chattanooga Regional Homeless Coalition: $25,000 CDBG
The agency received $25,000 in CDBG funds for the planning and application process for the yearly Continuum of Care grant applications. CDBG funds were expended for preparation and planning for the Continuum of Care Application. Through this process, 2541 individuals received benefits and assistance, and the COC process generated $2.93 million for annual renewal in federal funding and helped bring an additional $101 million in leveraging dollars into the community.

Family Promise of Chattanooga: $25,000 CDBG
Family Promise received $25,000 (CDBG) in FY 2014-2015 to provide a one-stop location and Centralized Case Management Program for homeless and near homeless individuals and families. The intent of the program was to link individuals and families to community resources and provide follow-up case management as needed. The agency provided service to 1,071 persons, of which 147 were Black/African American, 70 White, 6 Native Hawaiian/Pacific Islander.

Family Promise of Chattanooga: $23,306 ESG
ESG funds were used to defray essential services and prevention activity expenses including transportation. The Family Day Center is open seven days a week, 365 days a year. At the family day center shelter, homeless and near homeless families with children and adolescents were provided a clean and safe day shelter environment with food, bath and laundry facilities, a nap room, indoor and outdoor play areas for children, summer camp for children, internet service to apply for jobs and housing, counseling, supportive and follow-up services, and life skills programs such as GED tutoring, yoga, parenting, and financial management. Other essential operational expenses provided with ESG funding were case management, and utilities were required to keep the family day center open. During FY 2014-2015, 517 persons were served through ESG funds.

Partnership for Families, Children, and Adults – Emergency Shelter: $25,948 ESG
Funds were expended to support shelter operations. The Emergency Shelter services families who are homeless. The program goals are to provide immediate emergency shelter case management and to provide prevention services that assist with housing searches/placement and housing stabilization case management. The program provided safe shelter for homeless women and children in trauma. Partnership Case Managers also referred clients to other

services leading to stability. For FY 2014-2015, 221 people were served, including 148 new and continuing clients and 73 clients terminated during the year.

Partnership for Families, Children, and Adults – Family Violence: $26,097 ESG
Funds were provided for operation of the organization's emergency shelter for abused women and their children. This program offers essential services like safe shelter and case management for victims of family violence in immediate danger of physical abuse and prevention services to assist with housing searches/placement and stabilization case management. Residents were screened by caseworkers for imminent danger. Life skill classes, parenting techniques and support groups were held. Counseling for adults and children was provided, as well as court advocacy. Referrals were provided to address other needs. An average of 15 people was served daily, and a maximum of 28 can stay in the Family Violence Shelter for up to three months. Fifteen units of transitional housing were available in coordination with Chattanooga Housing Authority. For FY 2014-2015, they served 227 individuals, including 160 new and continuing clients and 117 that were terminated during the year.

Chattanooga Room in the Inn: $11,653 ESG
Funds were used for the operational expenses of the shelter and essential services. Chattanooga Room in the Inn has the capacity to serve 35 persons per day, at an average of 20-30 per day. For FY 2014-2015, they served 196 individuals, including 196 new and continuing clients and 126 clients terminated during the year.

Chattanooga Community Kitchen $17,480 ESG
Funds were used to support the family day center, open to homeless and near homeless families and their children, in operational and essential services costs. For FY 2014-2015, they served 1958 individuals.

Hamilton County Government: $23,306 ESG
Funds were used to prevent homelessness for households currently receiving case management services at the Chattanooga-Hamilton County Health Department. For FY 2014-2015, they served 90 individuals with rental assistance and housing relocation.

Homeless, Public and Social Services Funded through City General Funds

The City's CPD funds are only a fraction of the resources used by the City to address the needs in the community**.** In addition to the federal dollars that were utilized to assist with services in this category, $1,414,472 in City General Funds was allocated to the following agencies for services. Excluded from this amount is the City of Chattanooga Department of Human Services, now known as Youth and Family Development, budget of $14.3 million dollars, which includes $1,033,477 in funding for homeless prevention, a food distribution program, and a utility assistance program, among other programs for low/moderate income citizens. A description of the programs that received funding through the City's General Funds and their allocations, are listed below.

Table 16: City Leveraging

Partner	Amount	Source	Objective/ Outcome
AIM Center, Inc.	$60,000	City GF	SL-1
Bessie Smith Cultural Center	$60,000	City GF	SL-1
Bethlehem Center	$25,000	City GF	SL-1
Chattanooga Area Urban League	$100,000	City GF	SL-1
Children's Advocacy Center	$60,000	City GF	SL-1
Community Foundation Scholarships	$101,300	City GF	SL-1
Girls Inc	$30,000	City GF	SL-1
Children's Home/Chambliss Shelter:	$350,000	City GF	SL-1
Chattanooga Room in the Inn	$25,000	City GF	SL-1
La Paz Chattanooga	$50,000	City GF	SL-1
Hope for the Inner City	$75,000	City GF	SL-1
Chattanooga Homeless Coalition	$50,000	City GF	SL-1
Fortwood Center	$57,000	City GF	SL-1
Joe Johnson Mental Health Center	$60,000	City GF	SL-1
Orange Grove	$98,472	City GF	SL-1
Speech and Hearing Center	$67,700	City GF	SL-1
Partnership for FCA	$65,000	City GF	SL-1
Signal Centers	$80,000	City GF	SL-1
Youth and Family Development	$1,033,477	City GF	SL-1
Total	***$2,447,949***		

AIM Center, Inc. $60,000

Funding was used to supplement organizations costs in providing critically needed psychosocial, employment and housing services in the Chattanooga public system of care for mentally ill adults.

Bessie Smith Cultural Center $60,000

The Bessie Smith Cultural Center collects, preserves, interprets and presents art and artifacts relating to the history and culture of African Americans while serving as a resource for local and national history. The Cultural Center also houses artifacts and documents to support educational programs, services and resources for the community. The programs promoted ethnic pride, self-esteem, cultural enrichment, cross-cultural awareness, improved human relations within the community and sensitivity to the African-American experience. The museum helped one to understand the culture and heritage of African-Americans.

Bethlehem Center $25,000

The Bethlehem Center specializes in training leaders with the V-Team Leadership Curriculum, an international curriculum developed by the International Leadership Institute. The 8 core values of effective leadership include: 1) Intimacy with God, 2) Passion for People, 3) Visionary Leadership, 4) Culturally Relevant Communication, 5) Multiplication of Leaders, 6) Family as Priority, 7) Good Stewardship and 8) Integrity. Teaching these values reduces the chances of youth being involved with gangs, drugs, and other criminal activities.

Chattanooga Area Urban League $100,000

Impacting more than 9,000 individuals annually, the core empowerment areas consist of education, health and wellness, entrepreneurship, workforce development, and financial stability. The essence of this program is to create avenues for employment opportunities and also ensure that the county is in compliance with local, state, and federal regulations governing minority representation in specific industries and have an impact on affirmative action goals throughout the local governments.

Children's Advocacy Center $60,000

Mission was to provide a safe environment where a child's voice is heard and respected. This included the coordination and facilities for the state-mandated team responsible for the investigation, intervention and treatment for the child and family, and prosecution of the abuser. Extended assessments, crisis counseling, therapeutic groups and support groups for children and their families are also provided.

Community Foundation Scholarships $101,300

Scholarship provides a need-based renewable college scholarship which targets eligible graduating high school seniors from Hamilton County Public schools residing within the City Limits. This program is to provide the City's most financially challenged students a supplemental scholarship in additional to the primary funding from Federal and State Programs. The student's progress is monitored by the Foundation's Scholarship Director.

Girls Inc $30,000

Girls Inc offers in-school, after school, and school break programming for girls ages 6-18 that is age appropriate, researched-based, and outcome focused. Programs inspire and equip girls to be strong, smart, bold, healthy, educated and independent.

Homeless Healthcare Center: $125,000

The Chattanooga - Hamilton County Homeless Healthcare Center provided outreach, primary care, substance abuse, and mental health services to Chattanooga's homeless population. Clients were provided assistance with locating housing, applying for entitlement programs and with obtaining jobs.

Children's Home/Chambliss Shelter: $350,000

The Children's Home has two programs, both of which care for the at-risk children in the City. The Extended Child Care Program focuses on early childhood education and school preparedness, while allowing parents to work or stay in school. Fees are based on income, so that low income families can afford child care and continue to work or further their education. The residential side of the Home, called Chambliss Shelter, cares for children who have been removed from their homes either due to neglect, abuse, or delinquency. Children in this program are cared for in their group home or in their foster homes. Caring for the children in both of these programs allows for a better quality of life for the children, brings some of them out of the cycle of poverty, and helps families who struggle financially. The result is that more parents can hold down a job, more children begin school with the necessary skills, and hundreds of children are kept safe every day.

Chattanooga Room In the Inn $25,000

The agency empowers homeless women and children to become self-sufficient by providing

temporary housing and offering support in accessing appropriate community services for homeless women, and women with children who desire to make a commitment to bringing stability to their lives.

LaPaz Chattnooga $50,000
The agency works to empower and engage Chattanooga's Latino population through advocacy, education, and inclusion. They offer a wide variety of services and are well versed in addressing the social, psychological, domestic, health, and educational deficiencies in the Latino community. They pay special attention to issues of domestic violence and sex trafficking.

Hope for the Inner City $75,000
A Christian based organization which partners with local churches and other like-minded organizations to bring hope and community development to targeted communities by offering Christ-centered programs and services to meet the physical, spiritual, and social development needs of individuals and families. One mission in particular, provides support and training to disadvantaged young men ages 18-25, including developing interpersonal and work related skills to assist them in becoming positive and contributing members of the families and community.

Chattanooga Homeless Coalition $50,000
The Coalition provides emergency cold weather shelter as a stopgap prevention service for chronically homeless individuals in the Chattanooga region when temperatures represent an imminent threat to at-risk populations. The Coalition will begin offering case management access for support services and mainstream benefits via a referral service to other agencies within the region.

Fortwood Center $57,000
Funding supported mental health services for adults and children, residing in the City, that are uninsured or underinsured.

Joe Johnson Mental Health Center $60,000
Joe Johnson provides community mental health services in the least restrictive environment, which produces a savings to the City.

Orange Grove $98,472
Funds were used to support the Adult Comprehensive Training Program which provided individualized services and supports that enabled enrollees to acquire, retain or improve self-help skills, participate in community activities, and work.

Speech and Hearing Center $ 67,700
The Center is the only nonprofit of its kind in the Chattanooga area that provides audiological and speech pathology services to individuals at or below the poverty line who are unable to afford the full fees for services. They also are an early identification and intervention program for children under five years old who have communication disorders. The services they provide the community ensure that children are prepared to enter school and perform at grade level, and that older individuals with communication disorders are able to find or maintain gainful employment, take part in educational opportunities, and remain connected to others socially. Each of these items creates a purposeful existence for clients, and produces productive, stable citizens for Chattanooga.

Partnership for Families, Children and Adults: $65,000

The Partnership's Crisis Resource Center provides safe and secure shelter to victims of domestic and family violence, sexual assault, chronically homeless women and in the case of an emergency. The trained staff offer counseling to victims, assistance with legal matters, court advocacy and shelter. It is a "one stop shop" for victims of violence.

Signal Centers $80,000

Signal Centers' Adult Services is designed to benefit adults with a primary diagnosis of a physical disability or low income individuals over the age of sixty. The overall goals for Signal Centers is to increase or maintain independence, reduce feelings of isolation and depression, and to provide learning opportunities. These learning opportunities are designed to develop, maintain, or increase skills in employment/work, socialization, and daily living skills. Through the development and/or maintenance of these skills, unnecessary nursing home placement may be avoided for both the younger and older adults. The welfare of the participants and their families is Signal Centers' constant focus by providing a safe and rich environment.

Youth and Family Development: $1,033,477

This City department provides for the administration and the operations of all public programs and projects of a human nature in the city such as the following:

LIHEAP (Low-Income Home Energy Assistance Program): Provides a benefit one time per program year in the form of a credit on the customer's energy bill. All residents of Hamilton County, TN are eligible to apply. Household must meet income guidelines as established by the Federal government. 5,382 households served

Commodity Food Program: Provides free supplemental food to eligible households. All residents of Hamilton County are eligible to apply. Enrollment in the program is subject to income guidelines established by the Federal government. 2,156 households served

Information and Referral Services: Provides information about Agency and community resources available to help meet household needs and assists in connecting families to available resources. Information and referral services are available to all residents of Hamilton County, regardless of household income. 914 households served

Employment Program: A goal-based program that provides valuable job skills training, resume assistance, coaching, job search support, life skills training, and financial support to low- to moderate-income residents of Hamilton County who seek to obtain the skills and knowledge to enable them to grow their career and embark on the path to self-sufficiency. 110 clients received employment

Self-Sufficiency Program: A goal-based program that provides life skills training, coaching, and financial support to low- to moderate-income residents of Hamilton County who seek to obtain the skills and knowledge to help their families to become self-sufficient. Participants are given access to workshops, community resources, educational opportunities, and ongoing individualized support. 198 households served

Emergency Program: An assistance program that provides emergency payments for rent,

mortgage, and utilities to low- to moderate-income families experiencing a crisis. 192 households served

Chattanooga Head Start/Early Head Start Program: serves a total of 998 children. Six hundred twenty two are preschool 3-5 year olds. Two hundred twenty six are regular Early Head Start and 150 Early Head Start children are from the new Child Care Partnership grant. Chattanooga was awarded over 2 million dollars in order to collaborate with local day care centers in high poverty zip codes. The purpose of this grant is twofold. Not only will 150 children receive EHS services, but training and enhancements will benefit the entire center and improve the quality of early childhood education in the City of Chattanooga.

The Chattanooga HS/EHS program has been recognized as a Program of Excellence by the National Head Start Association. It was also recognized by the Office of Head Start as a Center of Excellence. This designation has only been given to 20 programs in the nation.

Foster Grandparent Program: Foster Grandparents serve as mentors, tutors, and caregivers for children and youth with special needs. Service is provided at community non-profit agencies, such as schools, daycares, and Head Start Centers, meeting vital needs and solving critical problems in education, public safety, health and human needs. 207 children served by 97 Foster Grandparents

Academic Coaches: Academic coaches are available to assist with homework, tutoring, literacy skills, and other educational programming. Serves children ages 5 and up and serves 3000 students during FY 2014-2015.

FASFA Assistance: Assistance is provided to High School Seniors needing to complete a FASFA to receive student loans for college. During FY 2014-2015, assistance was given to 550 seniors.

Homeless, Public and Social Services Funded through Private/Other Funds

Special Needs Programs

Southeast Tennessee Human Resource Agency (SETHRA)

SETHRA provides transportation for the special needs population. Trips are generally to the doctor, employment interviews, shopping, social service agencies, dialysis and treatments.

Orange Grove

Orange Grove is the premier agency for caring for special needs residents of Chattanooga and of the region. They provide a wide range of services for their clients including housing, health care, employment/training opportunities, and enrichment opportunities.

Community Supports

90 individuals worked in community enclaves. These are integrated jobs where where ongoing support is provided by staff each day. Examples of enclave sites are Memorial Hospital, UTC, TVA, Komatsu and Chattanooga Bakery.

Document Destruction

One of the best document destruction companies in the area known as "Better Shred Than Read" is managed by the Orange Grove Center and employs exclusively individuals with intellectual disabilities. 19 individuals worked in document destruction. This program employs truck riders, sorters, and shredders. The program continues to hold the highest standards and certifications in the industry and services over 200 happy customers.

Recycling Center

79 individuals work in the Recycling plant and service approximately 20,000 homes in Chattanooga by receiving, sorting and selling all of the curbside material that these homes produce. In all, approximately 150 individuals have work because of these recycling endeavors. Examples of recycling performed throughout Chattanooga include the Recycle Express program that serves local businesses and management of the City drop-off and refuse collection centers.

Facility Based Training

The Industrial Training Center/Prevocational Service provided 129 individuals with prevocational training and paid work experience. Businesses provide work to use as training for the people served. Sample tasks include labeling, packaging, sorting, assembly, and heat-sealing.

The Adult Comprehensive Training program provided 125 individuals with training in activities of daily living in comfortable and well equipped facility based environments necessary for their physical and behavioral needs. These individuals participated in prevocational tasks and various curriculum specific to their medical and therapy needs.

Health Care Services

The Orange Grove Health Clinic has 362 active patients, many of who have significant health and co-occurring conditions which requires frequent interactions with specialized health care providers. The clinic actually provided 1,514 NP & MD visits to the patients during FY 2014-2015. In addition 1,254 health care specialist visits were arranged by the clinic. A total of 430 transportation trips were provided as part of the Health Care specialized transportation system. The following chart provides detailed information regarding these services:

Month/Year	NP Visits	MD Visits	Specialists	Nursing	Transp.
July 2014	107	7	146	119	31
August 2014	96	21	158	88	41
September 2014	152	7	154	115	55
October 2014	157	5	189	162	44
November 2014					
December 2014	165	3	177	75	36
January 2015	156	3	132	115	39
February 2015	131	3	85	74	33
March 2015	178	8	181	126	48
April 2015	57	15	138	136	38
May 2015	0	15	166	83	32
June 2015	221	7	179	161	33
Totals:	**1420**	**94**	**1705**	**1254**	**430**

Dental Services

Patient base : 700

Number of patients seen by dentist - 1,440 patients for the entire year

Number of patients seen by registered dental hygienist – 680 patients for the entire year

Each new employee undergoes an introduction to oral health care in individuals with intellectual and developmental disabilities including home health care techniques. Patients are not only from Orange Grove but from the community at large. Patients come from beyond the Greater Chattanooga area including Knoxville, TriCities. All dental hygiene students and dental assistant students from Chattanooga Community College Oral Health Professions Division are required to attend and learn chair side protocols at the Orange Grove Center Dental Clinic. Orange Grove Center is being considered for a certified General Dentistry Residency Program from the Lutheran-NYU Dental Education Division. The Orange Grove Center's Director of Dental Services is also the Director of Clinical Services for the State of Tennessee's Special Smiles (Healthy Athletes) of Special Olympics.

Family Support Program

The Orange Grove Center Family Support Program which is designed to assist families to care for their family members with disabilities at home, to emphasize community living, and to enable families to enjoy typical lifestyles ended up serving 346 individuals. This family focused and family driven was provided in a manner that developed comprehensive, responsive, and flexible support to families to meet their needs. The Orange Grove Center dispersed over $700,000.00 to deserving individuals which encompassed a wide range of needs including:

1. Respite care,
2. Personal assistance services,
3. Child care,
4. Homemaker services,
5. Minor home modifications and vehicular modifications,
6. Specialized equipment and maintenance and repair,
7. Specialized nutrition and clothing and supplies,
8. Transportation services,
9. Health-related costs not otherwise covered,
10. Licensed nursing and nurses' aide services, and
11. Family counseling, training and support groups

Enrichment Services

Pool: Average pr/wk 40 – 45 individuals - 8 different classes per/wk
Gym: Average 15 different classes - approx. 200 individuals participate in gym activities
Payday Dance: Every two weeks approx. 200 participants
Heartland Arcade: Approx. 40 individuals go to the Arcade pr/wk
Special Olympics:

- Bowling: 85 individuals on teams
- Basketball 50 individuals on teams
- Swim Team – Total of 10 swim teams
- Athletics – 100 individuals participate

The Art program provided 4 art classes per day throughout 260 days during FY 2014-2015 and provided detailed instruction to 160 individuals per week throughout the year.

The music department at Orange Grove services approximately 300 individuals per week from the Intermediate Care program, Adult Comprehensive Training, Industrial Training and School Age Services.

The Orange Grove Chorus serves as the Singing Ambassadors for the Orange Grove Center throughout Chattanooga and the state. During the FY 2014 - 2015 the Orange Grove Center Chorus represented Orange Grove Center and entertained audiences that numbered over 6,568.

Emergency Needs Programs

Chattanooga Goodwill

Clothing Vouchers

Chattanooga Goodwill Industries believes in giving people a chance, not charity. Goodwill's programs help people become more self-sufficient. Sometimes people need a little extra help, though, and Goodwill's clothing voucher program meets that need. During the 2014-2015 fiscal year, they gave out 523 vouchers for immediate clothing needs.

Goodwill Chattanooga Furniture Bank

The Furniture Bank provided 860 individuals provided with multiple pieces of furniture to meet immediate needs as they establish a first-time home (352 households). Most individuals are

coming out of homelessness and are provide basic items such as mattresses, bed frames, dresser, table, chairs, couch and other items such as lamps and dishes as they are available.

Youth and Family Development

Commodity Distribution

The Commodity Distribution Program provides free supplemental food to eligible households. All residents of Hamilton County are eligible to apply. Enrollment in the program is subject to income guidelines established by the Federal government. In FY 14-15, 2,156 households were served.

LIHEAP (Low-Income Home Energy Assistance Program)

Provides a benefit one time per program year in the form of a credit on the customer's energy bill. All residents of Hamilton County, TN are eligible to apply. Household must meet income guidelines as established by the Federal government. 5,382 households served

Emergency Program

An assistance program that provides emergency payments for rent, mortgage, and utilities to low- to moderate-income families experiencing a crisis. 192 households served

Employment/Job Training Programs

Goodwill Senior Community Service Employment Program

This program, provided through the Goodwill of Chattanooga, gives lower income, older workers the chance to join or re-enter the workforce. Eligible participants must meet age and income requirements. Initially participants are assessed and placed in temporary positions with non-profits or public agencies within the community. Following this phase, Goodwill assists participants in finding a permanent, often at the agency where they trained. During the past fiscal year, 92 individuals were served through the program, receiving vocational, work skills development and/or job placement services.

Goodwill Vocational Evaluations and Workforce Development

This Goodwill program provides a comprehensive vocational evaluation, assessing each client's aptitudes, interests and abilities and then works on building an individual vocational plan to assist in finding employment. While in training with a job coach, individuals work in structured, temporary positions to improve job skills, work behaviors, and soft skills. The training environment ensures that participants can address challenges and continue to build strengths before entering the workforce. This past fiscal year, 133 individuals with 2 or more disabilities/disadvantages were provided vocational services.

VetForce 1

Recently returning Veterans under age 25 face an unemployment rate of approximately 19%. VetForce1 assists recently returning Veterans in finding meaningful employment. The programs and services of VetForce1 are completely free to recently returning Veterans. VetForce1 is singular in purpose, to assist and prepare recently returning Veterans through the employment maze into meaningful employment. They offer three main programs to assist veterans in this mission.

Company 52

Company 52 is the "flagship" of VetForce1 which enables the agency to develop working relationships with 52 area employers and to support them as they answer the employment needs of recently separated Veterans. Any military friendly employer in Hamilton or surrounding counties may participate in their mission by joining Co52

Mentoring
The Mentoring program is one of the core components of VetForce1, providing one-on-one assistance and a unique career development opportunity to recently returning Veterans. Mentors focus on developing Veterans' skills to help them reach their full potential and meet the changing demands of their professional careers by face to face and/or online monthly sessions.

Career Path "Tool Kit"
Preparedness is the "Tool Kit" Mission. Essential career path tools included are: Resume Reviews, Job Interview skills and business networking strategies. The Tool Kit is key in preparing and assisting recently returning Veterans in taking an inventory of their skills and experiences for the resume review, manage with confidence the employment interview, and the ability to differentiate themselves from other applicants. Also important is developing a campaign strategy for each Veteran's career search and the essential 10 to 90-second "elevator speech" which condenses the Veteran's skills, traits and experiences that the interviewer will retain from the interview.

Youth and Family Development
Employment Program
A goal-based program that provides valuable job skills training, resume assistance, coaching, job search support, life skills training, and financial support to low- to moderate-income residents of Hamilton County who seek to obtain the skills and knowledge to enable them to grow their career and embark on the path to self-sufficiency. 110 clients received employment during FY 14-15.

Self-Sufficiency Program
A goal-based program that provides life skills training, coaching, and financial support to low- to moderate-income residents of Hamilton County who seek to obtain the skills and knowledge to help their families to become self-sufficient. Participants are given access to workshops, community resources, educational opportunities, and ongoing individualized support. 198 households were served during FY 14-15.

Urban League
Volunteer Income Tax Assistance
During tax season each year, the Urban League of Greater Chattanooga coordinates the Volunteer Income Tax Assistance (VITA) program in partnership with the City of Chattanooga, the IRS, and the United Way of Greater Chattanooga. Offering free tax preparation services to low- to moderate-income individuals and families, the VITA program served 8,736 families, providing income tax assistance at no charge.

Orange Grove
Community Supports
90 individuals worked in community enclaves. These are integrated jobs where ongoing

support is provided by staff each day. Examples of enclave sites are Memorial Hospital, UTC, TVA, Komatsu and Chattanooga Bakery.

Document Destruction

One of the best document destruction companies in the area known as "Better Shred Than Read" is managed by the Orange Grove Center and employs exclusively individuals with intellectual disabilities. 19 individuals worked in document destruction. This program employs truck riders, sorters, and shredders. The program continues to hold the highest standards and certifications in the industry and services over 200 happy customers.

Recycling Center

79 individuals work in the Recycling plant and service approximately 20,000 homes in Chattanooga by receiving, sorting and selling all of the curbside material that these homes produce. In all, approximately 150 individuals have work because of these recycling endeavors. Examples of recycling performed throughout Chattanooga include the Recycle Express program that serves local businesses and management of the City drop-off and refuse collection centers.

Facility Based Training

The Industrial Training Center/Prevocational Service provided 129 individuals with prevocational training and paid work experience. Businesses provide work to use as training for the people served. Sample tasks include labeling, packaging, sorting, assembly, and heat-sealing.

The Adult Comprehensive Training program provided 125 individuals with training in activities of daily living in comfortable and well equipped facility based environments necessary for their physical and behavioral needs. These individuals participated in prevocational tasks and various curriculum specific to their medical and therapy needs.

Children's Needs Programs

Children's Advocacy Center of Hamilton County

The Children's Advocacy Center is dedicated to serving those affected by alleged child abuse or neglect by offering help, hope, and healing. They provided a variety of services to 583 children completely free of charge in FY 2013-2014. These services included the following:

- Forensic Interviews – 528 received forensics exams
- Medical Examinations – 197 received medical exams at the CACHC
- Counseling – 74 children received therapy sessions and their supportive parents/guardians received an additional 395 sessions
- Family Advocacy – 527 non-offending parent/guardians received support from a family advocate
- Community Education Programs – 3,325 children and 2,400 adults received community education programs

Youth and Family Development

Foster Grandparent Program

Foster Grandparents serve as mentors, tutors, and caregivers for children and youth with special needs. Service is provided at community non-profit agencies, such as schools, daycares, and Head

Start Centers, meeting vital needs and solving critical problems in education, public safety, health and human needs. 207 children served by 97 Foster Grandparents

Health Care Needs Programs

The Speech and Hearing Center

The Speech and Hearing Center implemented a new Latino Outreach program in August of 2014, which increased the number of Latino children they served. They served approximately 4638 (133 Latinos) a year in the form of screenings, diagnostic testing, hearing aid fittings, checkups, developmental assessments and therapeutic treatment plans. There were 5,989 speech therapy sessions provided during the fiscal year, of which 206 were provided to Latino children. One of their major accomplishments included being part of the state-wide newborn hearing task force and tests approximately 1500 infants per year. Additionally, they serve individuals through Children's Special Services, Disability Determination Services, Vocational Rehabilitation, Tennessee Early Intervention System, Alexian Brother's Program for All-Inclusive Care of the Elderly, City of Chattanooga's Youth and Family Development Department, United Way partner childcare and preschool programs, and Head Start/Early Head Start. In addition, the Center has the only Auditory Verbal Therapy program in the area for individuals with cochlear implants.

The Homeless Healthcare Center

The Homeless Health Center employs 24 providers of various disciplines to deliver services. The program services one stationary site and multiple outreach locations. The Center has street outreach staff that visit and engage homeless people on the streets, in camps, and in shelters to assist with health and social needs. For FY 2014-2015, they served 3,358 clients in 19,403 visits. Of these visits, 7,600 were medical visits and 7,800 were case management visits. In addition, the center moved to a larger center in November 2013 and in May 2014, implemented an electronic health record system.

Chattanooga Goodwill

Health Equipment Link Program (HELPs)

Goodwill's Health Equipment Link Program (HELPs) collects, cleans and refurbishes donated medical equipment before linking it to someone in need in the community. The walkers, crutches, bath benches, wheelchairs and other pieces of durable medical equipment provided through Goodwill HELPs are free of charge to people of all walks of life who are unable to purchase for themselves the equipment they need to live independent lives. In FY 2014-2015, 3,583 individuals were provided with a piece of durable medical equipment to increase their safety, independence, health and wellness and increase their ability to remain home.

Urban League

Health and Wellness Programs

The Urban League has two major health and wellness programs geared toward helping low income and minority families be healthier and bridge the disparity gap in health. The two programs are Community Health Navigator and FIT for Life, which served 1,420 people during FY 2014-2015, of which 920 were students and 600 adults.

Community Health Navigator

Realizing the health disparities that exist for low income individuals in the community, the Urban League of Greater Chattanooga launched the Community Health Navigator program to close the health care disparity gaps among the uninsured. Racial health disparities are widespread on a local and national level with African Americans in Hamilton County twice as likely as Caucasians to be diabetic and twice as likely to be uninsured, according to a study by the Ochs Center for Metropolitan Studies. Providing several outreach services, the program focuses on helping individuals navigate the health care resources available to reduce these negative health outcomes. Services include monthly free health screenings in the community, mammogram screenings, referrals for primary care, free prescriptions, free exercise programs, free nutritional counseling and free eyeglasses. To qualify for participation, an individual must be uninsured and meet other eligibility criteria.

FIT for Life

Learning healthy habits early in life is critical for lifelong health outcomes, and for this reason the Urban League of Greater Chattanooga (ULGC) has expanded its health outreach programming directly to at-risk children in the community. The Friends-In-Training for Life (FIT for Life) program was launched to reduce the prevalence of obesity and diabetes among urban youth by offering fitness and nutrition classes to children in grades 3-5 and their families. The program currently operates at Woodmore, Clifton Hills and Rivermont Elementary Schools using the Take Ten curriculum and a host of enrichment providers: Basketball, West African Dance and Drumming, the Creative Discovery Museum, Fitness Instructors and organized games. In years past, the program operated at East Lake, Calvin Donaldson, Clifton Hills and Orchard Knob Elementary Schools.

Core Activities:

Get FIT Classes led by certified instructors are held at to encourage the children in the ULGC afterschool program to maintain at least 30 minutes of physical activity daily.

Eat Healthy, Eat Local Sessions are held for the children that incorporate weekly circle time discussions focused on the importance of healthy food choices, nutrition/fitness journaling, and field trips to farms and farmer's markets. Nutritionists from Hamilton County Schools Coordinated School Health support the program by offering nutrition counseling and healthy eating suggestions to families and participating students.

Families Together: Move More, Eat Better are sessions that encourage healthy lifestyle changes among the entire family by incorporating working out, nutrition classes and cooking classes.

Health Screenings and Education are offered through the ULGC's Community Health Navigator program. Participants are provided with health coaching on the issues that plague their community such as hypertension, diabetes, heart disease and obesity. Hamilton County Schools Coordinated School Health has supported screenings and education by facilitating student assessments and helping to provide education in the school served by the Urban League. Intake and assessment tools have been designed in partnership with the University of Tennessee at Chattanooga.

Veterans Administration

Domiciliary Care for Homeless Veterans (DCHV) Program

The DCHV has provided medical services to disadvantaged Veterans since the Civil War. Today's DCHV program uses modern, advanced medical techniques in a residential setting for 24/7 support that enables Veterans to live independent, fulfilling, and healthy lives.

Health Care for Homeless Veterans (HCHV) Program

The HCHV offers outreach, exams, treatment, referrals, and case management to homeless Veterans at more than 135 sites where trained, caring VA specialists provide tools and support necessary to get your life on a better track.

Homeless Veterans Dental Program

This program provides dental treatment for eligible Veterans in a number of programs: Domiciliary Residential Rehabilitation Treatment, VA Grant and Per Diem, Compensated Work Therapy/Transitional Residence, Healthcare for Homeless Veterans (contract bed), and Community Residential Care. The VA is working to expand dental care to all eligible Veterans within this program.

Orange Grove

Dental Services

Patient base: 700
Number of patients seen by dentist - 1,440 patients for the entire year
Number of patients seen by registered dental hygienist – 680 patients for the entire year
Each new employee undergoes an introduction to oral health care in individuals with intellectual and developmental disabilities including home health care techniques. Patients are not only from Orange Grove but from the community at large. Also, some patients are from beyond the Greater Chattanooga area including Knoxville, TriCities. All dental hygiene students and dental assistant students from Chattanooga Community College Oral Health Professions Division are required to attend and learn chair side protocols at the Orange Grove Center Dental Clinic. Orange Grove Center is being considered for a certified General Dentistry Residency Program from the Lutheran-NYU Dental Education Division. The Orange Grove Center's Director of Dental Services is also the Director of Clinical Services for the State of Tennessee's Special Smiles (Healthy Athletes) of Special Olympics.

Health Care Services

The Orange Grove Health Clinic has 362 active patients, many of who have significant health and co-occurring conditions which requires frequent interactions with specialized health care providers. The clinic actually provided 1,514 NP & MD visits to the patients during FY 2014-2015. In addition 1,254 health care specialist visits were arranged by the clinic. A total of 430 transportation trips were provided as part of the Health Care specialized transportation system. The following chart provides detailed information regarding these services:

Month/Year	NP Visits	MD Visits	Specialists	Nursing	Transp.
July 2014	107	7	146	119	31
August 2014	96	21	158	88	41
September 2014	152	7	154	115	55
October 2014	157	5	189	162	44
November 2014					
December 2014	165	3	177	75	36
January 2015	156	3	132	115	39
February 2015	131	3	85	74	33
March 2015	178	8	181	126	48
April 2015	57	15	138	136	38
May 2015	0	15	166	83	32
June 2015	221	7	179	161	33
Totals:	**1420**	**94**	**1705**	**1254**	**430**

Educational Needs Programs

Urban League

The Urban League has several educational programs that served 920 youth in grades K-12 during FY 2014-2015. These programs include, STEM Academy, National Achievers Honor Society, Infinite Scholars Scholarship Fair, and After School Tutoring.

STEM Academy

The STEM Academy impacts partner middle schools and takes place after school, 2-3 days a week, giving participants an additional 6-9 hours of hands-on instruction in mathematics and science each week. The STEM Academy also includes a STEM summer camp to build on skills learned throughout the academic year. The program is aligned with Tennessee State Curriculum Standards and includes opportunities to increase reading and writing proficiency.

National Achievers Honor Society

The National Achievers Society (NAS), a National Urban League academic honors society, honors high school students who maintain a B average and have earned recognition for exceptional achievement in the arts or community service.

The central aim of the program is to provide a safe haven that reduces negative peer pressure associated with academic achievement. Students in the program gain leadership skills, receive ACT

and SAT test preparation, and are exposed to various opportunities in a wide range of job markets. Participants have the opportunity to attend career panels featuring professionals from the community, and can participate in a college visit in the spring.

With more than 1200 Chattanooga program participants since the organization's establishment in 1998, several of these students have attended such post graduate institutions as Wake Forest University, Mercer, Spellman, and Morehouse College.

Requirements the for National Achievers Society:

- Students must have and maintain a 3.0 GPA
- Current school year transcript
- Submit a sample college essay
- Submit at least one letter of recommendation
- Students must attend the NAS Induction Ceremony and other events

Infinite Scholars

Access to financial resources for college is critical to ensure disadvantaged students can pursue higher education. And that is why the Urban League of Greater Chattanooga partners each year with the Infinite Scholars Program, a national leader in recruiting minority and other students for college scholarship programs, to host an annual scholarship fair for public, private, and home school students in Hamilton County. Each year, over $1 million in scholarships are made available to students in the community.

After School Tutoring

The Urban League of Greater Chattanooga is committed to ensuring all children in the community have access to educational enrichment to support lifelong academic success. The Urban League is a state-approved Supplemental Education Services (SES) provider in Tennessee and provides after-school tutoring and other academic assistance to students in Hamilton County attending schools that have not made adequate yearly progress for three consecutive years, as defined by the federal No Child Left Behind Act. To become an SES provider, an organization must have a record of success and impact in implementing high quality, research-based services that are designed to increase academic achievement for low-income children.

Youth and Family Development

Chattanooga Head Start/Early Head Start Program

This program serves a total of 998 children. Six hundred twenty two are preschool 3-5 year olds. Two hundred twenty six are regular Early Head Start and 150 Early Head Start children are from the new Child Care Partnership grant. Chattanooga was awarded over 2 million dollars in order to collaborate with local day care centers in high poverty zip codes. The purpose of this grant is twofold. Not only will 150 children receive EHS services but training and enhancements will benefit the entire center and improve the quality of early childhood education in the City of Chattanooga.

The Chattanooga HS/EHS program has been recognized as a Program of Excellence by the National Head Start Association. It was also recognized by the Office of Head Start as a Center of Excellence. This designation has only been given to 20 programs in the nation.

HOMELESS HOUSING SERVICES

Suitable Living Environment
Objective SL-1 Enhance suitable living environment through improved/new accessibility
Objective SL-2 – Enhance suitable living environment through improved/new affordability
Objective SL-3 – Enhance suitable living environment through improved/new sustainability

The 2003 Blueprint called for the development of 1400 units of housing for persons who are experiencing homelessness. The 2008 *Blueprint* called for an additional 200 units to be developed annually, which would be a total goal of 2400 homes created between 2002 and 2012. Continuum of Care partners are working to develop more housing opportunities for families who are experiencing homelessness, in order to rapidly move families from homelessness to housing. As documented in the HMIS system through agency Annual Progress Reports, since 2002, the Continuum of Care partners have assisted over 2100 people who have moved from homelessness to permanent housing.

The City continues its efforts of establishing various partnerships with faith-based organizations to enhance the rental/ownership rehabilitation programs targeted within neighborhood revitalization areas that will serve to have a positive impact on the declining numbers of chronic homelessness.

The City also continues to support shelters that operate in the community to provide temporary and transitional housing to individuals, children and families that are impacted with homelessness and those that are in imminent danger of becoming homeless. Those shelters include: Chattanooga Church Ministries-Community Kitchen, Room in the Inn, Family Promise of Chattanooga, the Family Violence Center and Family Emergency Shelter operated through the Partnership for Families, Children & Adults.

Chattanooga is a magnet for homeless people from rural areas in surrounding counties. Because there is a wide range of services available to this population in Chattanooga and services are nearly non-existent in rural areas, this community undoubtedly shelters the homeless of the surrounding counties. It is still common that many rural communities will transport homeless individuals to the Chattanooga area for homeless services and encourage the individuals to remain in the city. The Chattanooga Regional Homeless Coalition is working with rural partners to expand services in the rural areas surrounding the City of Chattanooga.

Chattanooga was among 120 communities participating in a national effort to house 100,000 homeless people by July 2013. Chattanooga has reached its goal every month since November 2011. The Chattanooga Homeless Coalition set a goal to end homelessness in Chattanooga by 2020. The following are some of the efforts that are occurring in Chattanooga:

Veterans Housing Needs

US Department of Veterans Affairs

Chattanooga is home to a Veterans Affairs Regional Office where veterans can receive

assistance for various needs. The VA is committed to ending Veteran homelessness by the end of 2015. To assist with this, the VA has a whole system of programs age resources for homeless or near homeless veterans in housing assistance:

a. HUD-VA Supportive Housing Vouchers (VASH) - provide permanent, supportive housing and treatment services for homeless Veterans.
b. Grant and Per Diem Program - funds community-based agencies providing transitional housing or service centers for homeless Veterans. Through the program, each year (as funding is available) VA offers grants that may fund up to 65 percent of the project for the construction, acquisition or renovation of facilities or to purchase vans to provide outreach and services to homeless Veterans.
c. Acquired Property Sales for Homeless Providers Program - makes all the properties VA obtains through foreclosures on VA-insured mortgages available for sale to homeless provider organizations to shelter homeless Veterans. The mortgages are offered at a discount of 20 to 50 percent, based on how long the property has been listed for sale.
d. The VA has an eight bed transitional housing unit for veterans with an honorable discharge. This effort is in partnership Buffalo Valley, in which Buffalo Valley provides the housing and the VA provides services for the occupants. In these units, veterans are charged up to 30 percent of their income as rent for the housing and they may remain there for up to two years.

Homeless Housing Needs

HPRP

The State of Tennessee (THDA) HPRP program for the Southeast Tennessee Region, managed by the Chattanooga Regional Homeless Coalition, has prevented homelessness for 643 persons and rapidly re-housed 263 persons.

HOME Again

Since 2005, the Home Again program has invested over $2 million in the development of housing for persons who are homeless or near-homeless. One unit of permanent housing were completed through the HOME Investment Act HOME Again project during FY 2013-2014 for special needs populations. 30 units have been completed to date – serving 64 households.

Chattanooga Housing Authority

CHA has set aside 100 vouchers for individuals who were homeless. All of these vouchers have been filled. They will continue to support special needs housing through partnerships with community agencies that provide Case Management support and through specialized project based initiatives. This includes but is not limited to:

a. Providing up to 15 units for homeless victims of domestic abuse through the Housing First Program at Emma Wheeler Homes and 30 units at College Hill for homeless families
b. Providing 12 units and office space for recovering victims of drug and/or alcohol abuse under the Council of Alcohol and Drug Abuse Services (CADAS) Program
c. Providing housing vouchers under Shelter Plus Care for 26 homeless families with disabilities
d. Administering 50 vouchers for veterans under VASH program. They were awarded 15

additional VASH vouchers in 2012

e. Continue in the development and implementation of project-based programs that address a wide array of special needs populations, including but not limited to children aging out of foster care, handicapped/disabled families, victims of domestic violence, veterans, homeless, ex-offenders and other groups as identified.

Chattanooga Goodwill

Chattanooga Furniture Bank

The Furniture Bank provided 860 individuals provided with multiple pieces of furniture to meet immediate needs as they establish a first-time home (352 households). Most individuals are coming out of homelessness and are provide basic items such as mattresses, bed frames, dresser, table, chairs, couch and other items such as lamps and dishes as they are available.

Youth and Family Development

Emergency Program

An assistance program that provides emergency payments for rent, mortgage, and utilities to low- to moderate-income families experiencing a crisis. In FY 14-15, 192 households were served.

Special Needs Housing

Aim Center

The AIM Center provides housing for individuals with mental illness. They currently have six locations that can house up to 68 individuals. The housing is reserved for AIM Center clients and is subsidized with Project-Based Section 8 Vouchers.

CADAS Family Way

CADAS is an agency specializing in the rehabilitation of people suffering from substance abuse, and also cater to those that are dually diagnosed with a mental illness. Family Way is transitional housing program for recovering clients who are women who are pregnant or with small children. They have 12 duplexes available to support recovering addicts as they transition back into society. In addition to Family Way, CADAS also provides Oasis, a transitional living sober house that provides 13 bedrooms for women and 25 beds for men.

Orange Grove Center

Orange Grove provides supportive living services to individuals and families with developmental disabilities. The homes are not owned by Orange Grove. They assist clients with leasing their own homes in the community and providing on-site services. Currently, they support 48 individuals in 23 homes located throughout Chattanooga.

The organization also provides Residential Habilitation. The Residential Habilitation model supports from 2 to 8 individuals in Orange Grove Center homes with a house manager and support staff as needed. Staff promote opportunities for the individuals to make choices in life skill development, while participating in many activities throughout the community, church, shopping, festivals, sporting events and trips. Currently they have 25 homes serving 146 individuals.

Orange Grove also handles Immediate Care Facilities. This comprehensive program provides

services for individuals and families with developmental disabilities as well as significant medical impairments. The program consists of 18 homes located throughout Hamilton County. Each home supports four or eight clients for a total of 80 individuals ranging in age from 13-80 years old.

Shelter Plus Care (S+C)

Using HOME and Shelter Plus Care funds, the City collaborates with the AIM Center, Chattanooga Cares, Fortwood Center, Orange Grove and other developers to provide permanent housing to individuals and families dealing with homelessness issues. The City of Chattanooga's Shelter Plus Care grant provided 30 slots for dually diagnosed families and/or individuals. The goal is to manage the continuous rotation of the 30 slots based on recipients being elevated to self-sufficiency. SETHRA has $334,668 covering 75 S+C vouchers to assist with homeless housing. CHA currently holds 26 S+C vouchers worth $265,211 to also assist with housing needs.

Rent/Utility Assistance Needs

Local Utility Companies

Donations are provided by citizens at large as a contribution to utility companies, water, electric, and gas to provide emergency assistance to the elderly and low income families for utility payments in arrears, assisting individuals to stay in their homes.

Metropolitan Ministries

Metropolitan Ministries provides emergency rent and utility assistance to hundreds of individuals and families in an effort to help prevent homelessness for those living on the edge of homelessness. Metropolitan Ministries is known for offering a bridge to continuing self- sufficiency, especially to clients who have exhausted all other kinds of support and have no where left to turn. This is very important considering that 40% of their clients have never asked for assistance before their first visit to Metropolitan Ministries.

Metropolitan Ministries works with local utility companies and landlords to provide payments to keep the power on, to help families stay in their homes, to get food and vital medicines to families who need them. For some, that support may be on going, like monthly help with food. For others, it might mean a short-term help with paying their rent or utility bills, or perhaps help paying for a prescription medication. In addition to emergency rent and utility services, Metropolitan Ministries also provides a plethora of other services to assist clients. They serve in excess of 6000 people a year with emergency financial assistance, with nearly 40% of those never having received prior assistance.

Youth and Family Development

YFD provides an assistance program, using CSBG funds, that provides emergency payments for rent, mortgage, and utilities to low- to moderate-income families experiencing a crisis. In FY 2014-2015, 192 households were served.

DISCAHARGE COORDINATION POLICY

The Homeless Coalition is coordinating with organizations and the case managers of clients leaving foster care, mental institutions, and jails for proper housing placements prior to discharge. Meetings

to discuss and establish strategies for discharge planning among the various agencies are occurring for better coordination among these institutions. In the past, the various service providers and other entities practiced a level of independence where neither communicated with the others and created a non-responsive ripple effect where individuals were being discharged from the various care provider systems. Whether from jail, hospitals, mental health institutions or foster care, these situations were contributing to the number of people that found themselves in homeless situations. The manner in which discharges were conducted had to change to prevent homelessness.

The police and sheriff departments, hospitals and other medical treatment facilities in surrounding counties have become more diligent in securing housing for persons in their care, prior to discharge. Traditionally, these organizations have not focused on discharge policies that do not contribute to homelessness. The development of the *Blueprint to End Chronic Homelessness* increased the awareness level of citizens and organizations on the problems faced by individuals faced with homelessness and have begun to work more cooperatively with agencies to coordinate housing referrals prior to release from the various institutions. The Chattanooga Homeless Coalition is one of the lead organizations on a local and regional level to develop strategies for discharge planning among the various entities.

The updated "*Blueprint to End Homelessness in the Chattanooga Region*" suggests one strategy to prevent homelessness is "to collaboratively develop a reentry program to reduce the rate of homelessness upon returning ex-felons into the community and to create viable opportunities for future success." The Homeless Coalition has met with hospital officials from the major health care facilities, Erlanger, Memorial and North Park Hospitals, with the most support from Erlanger and the head of their Social Work Department. There is now in place procedures to track homeless patients coming into the hospitals, and this process has shown real improvement in the coordination with the Homeless Service Provider networks in receiving housing placements for patients.

Working closely with the Department of Corrections and the Board of Probation and Parole, the Chattanooga Prisoners Reentry Consortium (CPRC) will establish a local collaboration to improve access to community public services for former offenders which will reduce the failures during the period following discharge. The services of the CPRC are available to Tennessee inmates discharged to Chattanooga and those sentenced to serve time.

The AIM Center, Chattanooga Cares, Fortwood Mental Health Center and other agencies the City partners with are required to have discharge policies for those clients served under their programs. Case Managers will not reject or discharge a consumer for non-compliance with a particular service or treatment method. Discharge may be considered if a consumer leaves Hamilton County permanently, loses TennCare coverage, or if the consumer and the case management team feel he/she has made such progress that he/she is ready for discharge.

These new relationships are assisting homeless providers with better methods of adjusting programming, identification of financial resources, and planning for case management services to meet the needs of individuals prior to their becoming homeless. One of the major obstacles to establishing and coordinating discharge policies is the limited number of case workers to provide adequate assistance to organizations that provide services to the homeless. The amount of

funding it requires for personnel costs out of many federal grants are so limited or, otherwise restricted, that case workers are not usually apart of the organization's budget and staffing patterns.

The following are descriptions of agencies and their programs that handle discharged individuals from prison, foster care and medical and mental health facilities.

Correctional Facilities

The Prisoner Reentry Consortium
The PRC is an alliance of community and public service agencies that seek to improve access to existing services for former offenders and their families. The Consortium reflects the simple idea that crime is a community problem that requires a community solution and is loosely affiliated with the Tennessee Reentry Collaborative.

The Next Door Chattanooga
The Next Door offers a unique program in partnership with the Tennessee Department of Corrections. Women served by The Next Door in the Chattanooga area are currently incarcerated and receive short-term transitional services that are rooted in evidence-based practices to address the needs of the women.

Within months of release from incarceration, women are transported from prison to The Next Door Chattanooga's Correctional Release Center. While at the Correctional Release Center, women work toward gaining job and life skills that will assist in a productive re-entry into society. This Correctional Release Center is the first of its kind for the State of Tennessee and Department of Corrections, and is designed to equip these women for independent living, free from drug and alcohol abuse.

Release referrals are customized to meet the individual needs of clients. Case management services include budgeting, savings accounts, and obtaining personal identification. Workforce development, family enrichment, nutrition and physical fitness along with weekly therapy groups and optional spiritual emphasis programs are available to all residents and facilitated by The Next Door staff, community agencies, and volunteers.

Recovery Track residents also receive an additional clinical intake assessment to identify physical and mental health needs. For those who move into their own apartment or family/peer housing upon release, The Next Door assists them in finding safe local housing and offers meeting times for continued support. For clients who have a home plan other than a private residence, The Next Door assists with recovery housing options like halfway houses, interview scheduling and help securing a placement. All women receive hotline information for substance abuse and mental health services.

The Veterans Administration
The Health Care for Re-Entry Veterans Program helps incarcerated Veterans successfully rejoin the community through supports, including addressing their mental health and substance use needs.

Services for Previously Institutionalized Individuals

Moccasin Bend and Valley Hospital, both mental health facilities, have agreed to begin to collect data on their "frequent flyer" or habitual re-admissions to gauge how best to coordinate with homeless service providers to place these clients in the appropriate housing placements. One issue that is being resolved is the homelessness and lack of care of clients discharged from mental health facilities. Now the Homeless Health Care Center is contacted about clients being discharged from mental health hospitals to alert the agency when clients are coming for services.

Moccasin Bend Mental Health Institute

Moccasin Bend Mental Health Institute is a psychiatric hospital in Chattanooga, TN, with 150 beds. Survey data for the latest year available shows that the hospital had a total of 2,340 admissions. The Institute offers services in four areas: inpatient, outpatient, patient/family support services, and community outreach. Services provided include:

Inpatient

- Psychiatric care (Psychiatric emergency services)

Outpatient

- Geriatric services
- Psychiatric services (Consultation and Geriatric services)
- Stop-smoking program

Patient/Family Support Services

- Help with government services
- Chaplaincy/pastoral care services
- Patient support groups
- Patient representative/ombudsman
- Transportation for elderly/handicapped

Community Outreach

- Health fairs
- Health screenings

Valley Hospital

Parkridge Valley, a behavioral health facility of Parkridge Medical Center, has served the tri-state area for over 30 years, providing unparalleled expertise in treating a broad range of mental health and chemical dependency issues for all ages. Fully accredited by The Joint Commission, Parkridge Valley is licensed by the state of Tennessee and located on 80 acres of woodland in the heart of Chattanooga. Parkridge Valley is proud to provide the region's most comprehensive range of behavioral health and chemical dependency services for children and adults.

Veterans Administration

VA Substance Use Disorder Treatment Enhancement Initiative

This initiative provides substance use services in the community to aid homeless Veterans'

recovery.

The Readjustment Counseling Service's Vet Center Programs
These programs feature community-based locations and outreach activities that help to identify and match homeless Veterans with necessary services.

VA Health Care for Homeless Veterans (HCHV) Program
The HCHV Program offers outreach, exams, treatment, referrals, and case management to Veterans who are homeless and dealing with mental health issues, including substance use. At more than 135 HCHV sites, trained, caring VA specialists provide the tools and support necessary for Veterans to get their lives on a better track.

Foster Care
Real progress has been made to connect the Department of Children Services Program Specialist, with the office of Independent and Transitional Living, and Homeless service providers so they can obtain resources for their clients who have aged out of foster care. These Program Specialists can work with youth up to age 21 and have financial resources to assist with housing and educational opportunities.

The Gardner House
The Gardner House, a group shelter for boys in state custody, has implemented a new program called the Circle of Courage. This program encourages children in state custody to learn independence and responsibility by the time the age out of state custody at the age of 21. The program focuses on four main areas for mastery: belonging, mastering, independence and generosity. When the children show mastery in the four areas, their time in state custody is reduced. This program is run in partnership with The Partnership for Families, Children and Adults, which is the only agency of six in the area to adopt the program and to have seen a reduction in the total amount of time children spent in state custody, from 200 days to 125 days.

Health Care
Through funding from the City's General Fund Budget, agencies serving a public purpose are assisted in providing a range of services to local citizens, from employment assistance to social and health care needs. Despite only a small portion of the agencies' budgets comes from the City, the funding assists in leveraging state, federal and private funding, as demonstrated through the City's allocations discussed above.

Hamilton County Health Department
The Hamilton County Health Department participates in the Children's Special Services (CSS), which is a State Title V program for children birth to 21 years of age with special health needs. The program is coordinated through all 95 Tennessee local health departments. The local program serves all children of Hamilton County who qualify diagnostically and financially. The annual family income cannot exceed 200% of the federal poverty level. Referrals are received from hospitals, physicians, health clinics, community agencies, and family members.

Table 17: Public Housing

Public Housing	**Outcome/ Objective**	**Partners**	**2013/2014 Accomplishments**	**Source**
Expand supply of assisted housing	DH-1	CHA	Currently leased at approximately 3300+ units, with approximately 250 prospective voucher participants searching for housing. Continued strong focus on LIPH vacancy reduction utilizing both site staff and contract labor Nearing completion on renovations at Dogwood Manor Apartment building, which is now being operated under the Low Income Housing Program.	
Improve community quality of life and Economic Vitality	EO-1		Partnered with existing agencies to provide educational, recreational and social opportunities on site in public housing developments including, but not limited to, Chattanooga YMCA, Partnership for Children & Adult Services, The Center for Adult Education, Chattanooga Early childhood Development (Head Start Program), CITH of Chattanooga Youth & Family Development, READ 20, Memorial Healthcare Systems – Mary Ellen Locher Breast Cancer Center, Center for Nonprofits, Communication VIP: Urban League of Greater Chattanooga, Consumer Credit Counseling Services Accountability Measures, First Things First, Regions Bank, Sun Trust Bank, United Way, Parents are First Teachers, Chattanooga Arts & Education Council, Chattanooga Neighborhood Enterprises, and Catholic Charities of East Tennessee.	
Improve Quality of Assisted housing	DH-3		Completion of major renovation program at Emma Wheeler Homes using Capital Funds Comprehensive renovation of Dogwood Manor nearing completion. Increase Assisted Housing Choices. Attracted new landlords to HCV Program through monthly outreach meetings Beginning major renovation program at Boynton Terrace using Capital Funds	
Promote self sufficiency and asset development	EO-1		Upward Mobility Counselor continues to implement Upward Mobility Programs at Fairmount Apartments, Greenwood Terrace and Maple Hills. The CHA will expand the program as funding and staff capacity permits. Established 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. CHA received renewal grant to fund both the Service Coordinators and the FSS Coordinators who will also assist in implementation of the FSS Program at the various sites. Plan to apply for available grants that focus on crime prevention and self-sufficiency initiatives.	

Ensure Equal Opportunity	SL-1		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 2016. 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. Appointed Section 504 ADA coordinator effective through 12/31/15. Worked closely with Bridge Refugee & Sponsorship Services to provide housing opportunities to resettling refugees. All CHA staff received training on Effective Communication Translated housing documents into Spanish. Enlarged print on documents for visually impaired and posted signage indicating the availability of CHA staff to read documents. 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) at all sites.	

			non- compliant deficit position. Cash & Investments increased from $9.7 million to $13.5 million during the year as the Authority continues its turnaround efforts. It is important to recognize however that of this amount, $1.1 million represents excess Housing Assistance Payment advances that are restricted for landlord payments in future periods. Increased reserves in Public Housing AMPs ($1.3 million).	

PUBLIC HOUSING NEEDS

The Chattanooga Housing Authority (CHA) has reviewed demographic data related to the composition of its public housing resident population, the HCV Program participant population, available demographic data relating to applicants to both programs, the City of Chattanooga's Consolidated Plan, information provided by HUD, and other generally identifiable data to determine the city's housing needs. The "housing needs" analysis addresses issues of affordability, supply, quality, accessibility, size of units and location.

The results of this analysis are discussed below. The tables listed describe the current state of the LIPH waiting list and current occupancy data for both LIPH and HCVP. Also included is analysis and information regarding the housing needs of low, very low and extremely low income families in the jurisdiction, including elderly families, families with disabilities, and households of various races and ethnic groups.

Table 18

LIPH Waiting List Data (2830 Applicants)				
Ethnicity	Not Hispanic or Latino **1504 (53%)**	Hispanic or Latino **23 (1%)**	Not Assigned **1303 (46%)**	
Race	African American **1371 (48%)**	Other / Not Assigned **1307 (46%)**	Caucasian **152 (5%)**	
Accessibility	Disabled **57 (2%)**	Non-Disabled **2773 (98%)**		
Bedroom Size Needed	One **1450 (51%)**	Two **724 (26%)**	Three **545 (19%)**	Four or more **111 (4%)**

LIPH Occupied Household Data (2033 Households)					
<30% Area Median **1628 (80%)**	30% to 50% Area Median **289 (14%)**	>50% Area Median **116 (6%)**			
Accessibility	Disabled **785 (39%)**	Non-Disabled **1248 (61%)**	Not Reported **0**		
Household Size	One **1157 (57%)**	Two **438 (22%)**	Three **230 (11%)**	Four **120 (6%)**	Five or More **88 (4%)**

HCVP Occupied Household Data (3450 Households)					
Income	<30% Area Median **2482 (74%)**	30% to 50% Area Median **691 (21%)**	>50% Area Median **190 (5%)**		

Accessibility	Disabled **1215 (36%)**	Non-Disabled **2148 (64%)**	Not Reported **0**		
Household Size	One	Two	Three	Four	Five or More
	1188 (35%)	**674 (20%)**	**711 (21%)**	**426 (13%)**	**364 (11%)**

The CHA currently has a waiting list of approximately 500 applicants.

PUBLIC HOUSING GOALS AND OBJECTIVES

1. **Expand the supply of assisted housing in Chattanooga through the following strategies**
   a. Encourage more property owners/developers to apply for project based vouchers.
   b. Reduce public housing vacancies
   c. Leverage private or other public funds to create additional housing opportunities, utilizing grants, low-income housing tax credits, HUD Capital Funds Finance Program, Energy Performance Contracts.
   d. Convert targeted housing properties to Project-Based Vouchers (PBV) or Project-Based Rental Assistance (PBRA)
   e. Acquire or build units or developments

2. **Improve the quality of assisted housing through the following strategies:**
   a. Improve Low Income Public Housing Program management practices
   b. Improve Housing Choice Voucher Program management practices
   c. Increase customer service and satisfaction
   d. Concentrate on efforts to improve specific management functions (public housing finance, voucher unit inspections)
   e. Renovate or modernize public housing units
   f. Demolish or dispose of obsolete public housing
   g. Develop replacement public housing
   h. Provide replacement vouchers
   i. Use project based vouchers to support affordable housing development and preservation
   j. Convert and recapitalize of public housing through HUD's Rental Assistance Demonstration Program

3. **Increase assisted housing choices through the following strategies:**
   a. Provide voucher mobility counseling
   b. Add an HCVP Housing Navigator to assist voucher holders with locating affordable units to lease.
   c. Conduct outreach efforts to existing and new potential voucher landlords
   d. Provide or facilitate homeownership programming for both public housing and HCVP participants
   e. Efficiently manage public housing site-based waiting lists
   f. Offer clients the option of converting from public housing to vouchers

4. **Improve community quality of life and economic vitality**
    a. De-concentrate poverty by bringing higher income public housing households into lower income developments
    b. Promote income mixing in public housing by assuring access for lower income families into higher income developments
    c. Continue and enhance efforts to discourage and eliminate crime and security problems in public housing
    d. Designate developments or buildings for particular resident groups (elderly, persons with disabilities)

5. **Promote client self-sufficiency and asset development**
    a. Increase the percentage of employed persons in assisted families through waiting list preferences
    b. Provide or partner with supportive services to enhance the employability of clients
    c. Provide or partner with supportive services to increase independence for client households with elderly or disabled members
    d. Provide or attract supportive services to increase independence for the elderly or families with disabilities
    e. For designated sites, CHA's Upward Mobility Program includes admission criteria designed to promote family self-sufficiency (described in ACOP)
    f. Work to obtain grant funding to support these initiatives

6. **Ensure equal opportunity in and affirmatively further fair housing**

Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, sexual orientation, gender identity, familial status of disability
Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, sexual orientation, gender identity, familial status, or disability
Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required
Take affirmative action to diversify the public housing resident and HCVP participant populations

AFFORDABILITY

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 City of Chattanooga's Consolidated Plan for 2010-2014 ("CCP") indicates that 17.9% of local households live below the poverty level as compared to the national poverty level of 13.5%. With regard to housing needs, the CCP identifies households with incomes of 0-30% of MFI having the greatest housing needs in the community and recognizes that households with incomes of 31-50% of MFI are also struggling to meet their housing needs. (Note: The 2014 Median Family Income for Chattanooga is $54,200).

SUPPLY

HCVP – CHA began participating in the Small Area Fair Market Rent Demonstration Program 10/1/2012, which allows for higher FMRs for certain areas within Hamilton County. With the higher Payment Standards, there has been an increase in the number of landlords offering property for the program. CHA now administers 75 vouchers for veterans under the VASH program.

LIPH- To address the threat to the long term viability of the City's 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. Correspondingly, less focus is placed on upgrades to living spaces, except insofar as they affect the viability of the site. This new approach is allowing the 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.

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 addition to improving housing quality, this will improve CHA's HUD scores. CHA is also moving toward a greater ability to promptly address resident behaviors that are creating health and safety problems.

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 beginning a major renovation project Boynton Terrace, intended to ensure that this housing remains viable for the long term.

ACCESSIBILITY

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 recent upgrades at Emma Wheeler Homes have included a number of units to be equipped for use by individuals with mobility and aural/visual disabilities.

ELDERLY

The recent addition and renovation of Dogwood Manor Apartments is providing additional public housing for individuals over the age of 55.

SPECIAL NEEDS

CHA and the CCP 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.

The CCP identifies certain populations with special housing needs, as well as types of housing needed in the community as follows:

- Housing needs are great for special populations who may require housing with supportive services. In 2016 the CHA will continue to address this type of need through its two Housing First Programs, its Family Ways Program, and through targeted project-based housing initiatives. (See ACOP and HCVP Administrative Plan)
- There is a need for both rental housing and homeownership opportunities for people with physical disabilities who require special modifications to housing. The same is true for the mentally ill. In 2016, the CHA will continue to look for ways to respond to this need by increasing the supply of handicapped accessible and A/V units through its comprehensive modernization activities, and through the Project-Based Voucher Program
- The greatest need for those diagnosed with forms of mental illness that desire to live independently is affordable single family housing units. In 2016, the CHA will attempt to respond to this need through the project-based voucher program.
- The CHA will continue to provide 12 units and office space for recovering victims of drug and/or alcohol abuse under the Council of Alcohol and Drug Abuse Services (CADAS) Program.

Development and implementation of project-based programs that address a wide array of special needs populations, including but not limited to homeless, chronically homeless families, disabled families requiring accessible features, families with members experiencing mental illness, traumatic brain injuries, autism, intellectual disabilities, substance abuse issues, as well as the elderly, ex-offenders, veterans, and youths aging out of foster care.

SIZE OF UNITS

According to the CCP, there is an increasing need for an expanded supply of one, two and three bedroom, non-elderly affordable units both in public and private housing. This statement is supported by data from the LIPH waiting list for one and two bedroom units. Specifically in 2010 applicants for one bedroom units represented only 12% of the applicant population, while in 2014 applicants for one bedroom units represented 51% of the applicant population. Similarly, with regard to two bedroom units, the percentage of waiting list applicants increased from 20% in 2009 to 26% in 2014

In contrast with the CCP, LIPH waiting list data shows a decline in the demand for three bedroom units with a drop from 25% in 2010 to 19% in 2014.

For the public housing program, CHA will continue to look carefully at market demand as measured by market studies, occupancy and waiting list data, as well as the City's Comprehensive Plan, in determining the bedroom mix of any new housing. Because affordable housing supply is the most pressing problem in the service area, CHA will strive to maintain its existing housing, of whatever size, unless a site becomes non-usable and must be disposed.

LOCATION

According to the City of Chattanooga's Consolidated Plan, there is a need for de-concentration of replacement housing for planned demolition activities.

College Hill Courts and East Lake Courts are the two oldest public housing developments in the CHA's portfolio. There is no longer adequate capital funding to maintain and/or improve these properties into the indefinite future. 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 these aging properties. The CHA plans to engage a team of professionals to assist in creating a Portfolio Transition Plan to address these communities.

CHA long-range plans include improving the housing mix and building configuration of public housing developments by reconfiguring selected development through the demolition of non-viable units and replacement of some sites with scattered site development.

STRATEGY FOR ADDRESSING HOUSING NEEDS

The following activities are CHA's progress in meeting their mission and goals of their Five Year Plan:

Expand the supply of Assisted Housing

- They are currently leased at approximately 3300+ units, with approximately 250 prospective voucher participants searching for housing.
- Continued strong focus on LIPH vacancy reduction utilizing both site staff and contract labor
- Nearing completion on renovations at Dogwood Manor Apartment building, which is now being operated under the Low Income Housing Program.
- Improve the quality of assisted housing.
- Completion of major renovation program at Emma Wheeler Homes using Capital Funds
- Comprehensive renovation of Dogwood Manor nearing completion.
- Increase Assisted Housing Choices. Attracted new landlords to HCV Program through monthly outreach meetings
- Beginning major renovation program at Boynton Terrace using Capital Funds

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 including, but not limited to, Chattanooga YMCA, Partnership for Children & Adult Services, The Center for Adult Education, Chattanooga Early childhood Development (Head Start Program), CITH of Chattanooga Youth & Family Development, READ 20, Memorial Healthcare Systems – Mary Ellen Locher Breast Cancer Center, Center for Nonprofits, Communication VIP: Urban League of Greater Chattanooga, Consumer Credit Counseling Services Accountability Measures, First Things First, Regions Bank, Sun Trust Bank, United Way, Parents are First Teachers, Chattanooga Arts & Education Council, Chattanooga Neighborhood Enterprises, and Catholic Charities of East Tennessee.

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. CHA will expand the program as funding and staff capacity permits.
- Established 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.
- CHA received renewal grant to fund both the Service Coordinators and the FSS Coordinators who will also assist in implementation of the FSS Program at the various sites.
- Plan to apply for available 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 2016.
- 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. Appointed Section 504 ADA coordinator effective through 12/31/15.
- Worked closely with Bridge Refugee & Sponsorship Services to provide housing opportunities to resettling refugees.
- All CHA staff received training on Effective Communication
- Translated housing documents into Spanish.
- Enlarged print on documents for visually impaired and posted signage indicating the availability of CHA staff to read documents.
- 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) at all sites.

BARRIERS TO AFFORDABLE HOUSING

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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. These are excerpts from the study regarding challenges seen by the groups to developing and or providing access to housing.

> *Current City codes impact housing affordability and the feasibility for small lot infill due to site engineering, road width and setback requirements which limit options for retaining a site's natural features or to configure the development in a way that promotes compatibility.*
>
> *The Neighborhood Focus Group believed that the current land use zoning creates a gap in the supply of alternative housing options in existing neighborhoods. At the time the survey was conducted financing was a problem for both builders and buyers. So while there may be an increased demand for certain types of housing, builders were having a hard time getting financing for their projects. Realtors also identified buyer financing as being an issue, with home loans more difficult to obtain. In the Homebuilders Focus Group, excessive site engineering requirements (grading/wider streets) and the need to upgrade urban infrastructure (sewer lines) was indicated as a major challenge to infill development and affordable housing.*
>
> *The Subsidized Rental Focus Group cited several barriers to affordable rental housing within Chattanooga. They noted that Housing Choice Vouchers are too low to cover housing in more desirable neighborhoods; many landlords are resistant to rent to voucher holders; affordable housing is often in very poor condition; and there is no coordinated and sustained support for low-income families transitioning from public housing to the private market.*
>
> *According to the builders survey and focus group, more flexibility and streamlining is needed for building and development regulations. Builders also cited street right-of-way, site engineering, urban sewer repairs and setbacks as regulatory barriers to infill development. This would allow builders to respond to demand more rapidly and thereby reduce gaps between supply and demand. The neighborhoods said the enforcement of building codes and city standards was a major issue. Problem properties hurt the marketability of neighborhoods with a supply of dwelling units and vacant properties.*

One thing is clear; Chattanooga has an insufficient stock of decent affordable housing. Many of the affordable rental units available are property of slum lords that do not keep properties in a minimum standard condition. To combat this, the City has identified the need for a rental registry, which would use punitive measures to ensure that renters maintain minimum standards or lose their ability to rent in Chattanooga. This solution has the potential for many problems, including possibly putting the affordable housing stock into an even further shortage by landlords increasing their rents to cover continued maintenance to remain in good standing. Currently the City is in discussion on how to create a rental registry and avoid the potential unintended consequences that could result. The only way currently to combat

the issue of property standards is through annual property inspections on HUD funded projects. The City has recently strengthened its inspection policy and detailed consequences and remediation steps that will be followed for failing properties. Unfortunately this is limited to just a fraction of the rental units available and does not help with private sector rentals not assisted by the HCVP.

Another barrier is the lack of development of new affordable rentals units. With the drastic depletion of federal funds to agencies like CHA and the City, new development is slow to take place, with agencies concerned more with the ever increasing maintenance and rehabilitation costs of their current aging stock of units. All of the private rental housing development going on in Chattanooga is for market rate rentals, which are well above the affordability level for the sector of the population at most need for housing.

During the past fiscal year, the City and ECD has concentrated efforts to create much needed affordable rental housing and alleviate the identified barriers to affordable housing. These measures are detailed below:

1. Establish 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. Consider replacing 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. Establish 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. Restrict the current Payment in Lieu of Taxes (PILOT) incentive program to developers with projects that reserve at least 20% 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. Establish a Rental Registry requiring landlords within the city limits to register and maintain their rental property to defined standards.
6. Fair Housing testers will go out during the months of March, April, May, and June.
7. During the month of April, ECD will partner with CNE and make available the viewing of "A Matter of Place" a film produced by the Fair Housing Justice Center. A Proclamation will be placed in the Times Free Press on April 1st, and ECD will partner with the Chattanooga Realtors Association and Tennessee Legal Aid to provide Fair Housing Workshops. In addition, mandatory Fair Housing Training will be required for all organizations receiving funding for the FY 2015/2016. The annual Fair Housing event will be sponsored during MLK week in partnership with the Unity Group, OMA and ECD. The City will also be attending various Fair Housing Workshops, and will participate in the Fair Housing activities in Knoxville on April 17th.
8. A Fair Housing Survey was conducted as part of the Consolidated Plan process, The results have are included in the Attachments Section. One hundred seventy-one (171) responses were received.

In addition, steps have been made to increase the development of new affordable rental housing and to stabilize current stocks of affordable housing:

During FY 2015-2016, $652,298 in CDBG funds will be used to fund provide affordable housing through development and/or stabilization through rehabilitation. These programs include:

$150,000	CCHDO Roofing Repair
$100,000	CNE Homeowner Rehabilitation Program
$175,000	ECD Home Repair Program
$177,298	ECD Landlord Unit Repair Program
$50,000	Habitat for Humanity Brushed With Kindness Home Repair

Over the next year, $765,245 in HOME funds will be used to fund provide affordable housing through development and homebuyer assistance. These programs include:

$665,430	ECD Rental Housing Program
$99,815	ECD Mandatory CHDO set aside

LEAD-BASED PAINT

The City of Chattanooga went into compliance with HUD's Lead-Safe Housing Rule in the spring of 2002. All affordable housing providers using federal funds must comply with the rule. Lead hazard evaluation and reduction activities are followed in all homebuyer and home and rental rehabilitation programs. Providers of affordable housing assess housing units in order to ensure that all lead hazards are remediated.

All workers on site are required to have successfully completed a Lead Safe Work Practices training course, which certifies them to work on projects where $5,000 to $25,000 of federal money is expended. If an amount greater than $25,000 of federal money is used, abatement must occur, whereby lead paint is either totally removed, or encapsulated to last for a period of at least 20 years. Only Tennessee Department of Environment and Conservation (TDEC) certified firms may carry out abatement work. All units proven or assumed to contain lead-based paint must pass a clearance test upon completion of rehabilitation or renovation work.

The Community Development Office has a staff member licensed by the State of Tennessee and certified by the U.S. Environmental Protection Agency to perform lead based paint inspections. Additionally, approximately $313,425 in HOME and CDBG funds were granted in FY 2014-2015 for homeowner and rental renovation work that entailed some degree of lead remediation and/or screening.

MEETING UNDESERVED NEEDS

The expectation has never been for CDP funds to be used to address all of the priorities outlined in the Consolidated Plan, but to be used as leverage with local and private funds to address as many as possible. The reduction in CPD funding has further limited the availability of federal funds to address the issues above. Consequently, more local government and private funds will have to be used in order to meet target objectives.

There are many obstacles in meeting the underserved housing, community development, and economic development needs in Chattanooga, including: limited financial resources, varying needs (particularly in the inner-city and among the homeless), and the challenge in coordinating public, private, and nonprofit efforts, just to name a few. However, through the efforts of partnering with other entities leveraging creative ideas and funding, the needs for many local citizens are being addressed through the projects and programs discussed in this report.

Table 19: Community and Economic Development

Community Development	**Outcome/ Objective**	**Partners**	**2013/2014 Accomplishments**	**Annual Targets**	**Actual**	**Actual to Date**	**Funding**	
Clear inner-city of deteriorated structures	SL-3	ECD – Neighborhood Services	44	32	44	238	$6,294 $219,942	CDBG City GF
Improve playgrounds	SL-3	Parks and Recreation	Preparation of site for Green Space and Park in Alton Park				$11,332	CDBG
Improve infrastructure	SL-3	Public Works Public Works	25,352 linear feet of sidewalk in LMI areas Street paving improvements				$326,720 $2,712,000	CDBG City GF
Develop Greenways in Low income areas	SL-3	Parks and Recreation	Preparation of site for Green Space and Park in Alton Park				$67,278	CDBG
Reduce crime through prevention and awareness	SL-3	City of Chattanooga CPD	Ex-Offender Workforce Development Crim. Justice Case Mgmt Mitchell Home				$75,000 $60,000 $32,000	City GF
Education and job training	EO-1	Orange Grove Center	Industrial Training Center		129	14,793	$98,472	City GF
Economic Development	**Outcome/ Objective**	**Partners**	**2013/2014 Accomplishments**	**Annual Targets**	**Actual**	**Actual to Date**	**Funding**	
Improve quality of local workforce	EO-1	Goodwill Industries Chattanooga Chamber Urban League	Senior Community Service Employment Program Career Readiness Prog How to Get a Job 101 Workforce Development		92 133 13,525 76 875	14,701	Private Private	
Increase # of sites for commercial and retail development	EO-1	River City	MLK Façade Program		18	5,600+	$50,000 $190,000	CDBG Private
New Business development and attraction	EO-1	Chattanooga Chamber Company Lab UTC	Employment Attraction GIG Tank Veterans Entrepreneurship Program		714 Jobs $51,500,000 14 17	745		City GF
Section 108		BrightBridge			24	107.5	$603,700	Section

Office Administration								
Grant Administration and Monitoring Activities							$8,890 $330,182 $121,095	ESG CDBG HOME

COMMUNITY DEVELOPMENT/QUALITY OF LIFE

COMMUNITY DEVELOPMENT

Long Range Objectives (5 Years)

- Reduce crime and the fear of crime through prevention awareness and organized neighborhood watch systems.
- Reduce vandalism and loitering among youths.
- The City, through public-private partnerships, will develop the potential for Greenways in low-and moderate-income target neighborhoods.
- Improving the general safety of neighborhoods with improved lighting, sidewalks and other infrastructure needs, including demolition or stabilization of substandard properties.
- Demolition of dilapidated structures in neighborhoods.

Table 20: CDP Formula Funds Spent on Grant Activities

Partner	Amount	Source	Objective/Outcome
Public Works/Sidewalks	$326,720	CDBG	SL-3
Neighborhood Services/Demolitions	$6,294	CDBG	SL-3
Parks and Recreation	$67,278	CDBG	SL-3
Total Formula Funds	$400,292		
Public Works – Street Paving	$2,000,000	CGF	SL-3
Neighborhood Services/Demolitions	$219,942	CGF	SL-3
Total	$2,620,234		
Census Tracts: 13, 14, 18, 19, 20, and 26			

Some of the primary areas of focus in the City FY 2014-2015 budget mirror those identified in the Consolidated Plan - Public Safety, Continued Emphasis on Youth, Rebuilding City Streets. Not only are these important for the overall function of the City and the satisfaction of residents, but they also help to curtail crime, as with demolitions and the Alton Park Greenspace and Park, and promote overall safety.

Crime and Safety

Table 21: City BFO Offers To Reduce Violent Crime

Offer	Amount	Source	Objective/Outcome
CPD – Office of Chief of Police	$9,135,527	CGF	SL-3
CPD – Uniform Services Patrol	$18,139,536	CGF	SL-3
CPD – Uniform Traffic and Special Operations	$3,388,333	CGF	SL-3
CPD – Investigative Services Command	$9,180,511	CGF	SL-3
CPD – Administration and Support Command	$15,150,307	CGF	SL-3

Ex-Offender Workforce Development Initiative	$75,000	CGF	SL-3
Criminal Justice Intensive Case Management	$60,000	CGF	SL-3
Mitchell Home	$32,000	CGF	SL-3
Total	$55,161,214		
Census Tracts: City-Wide			

Chattanooga Police Department (CPD)

Public Safety remains a high priority. In FY 2014-2015, the City allocated $55,292,183 to the Police Department. The goals of the police department were:

1. Be Safe, Feel Safe
   - Improve public safety and feelings of safety – particularly through implementation of the principles learned and applied in the Violence Reduction Initiative.
   - Reduce violent crime
   - Minimize arrests and incarceration
   - Strengthen communities and relationships through increased positive contacts
2. Building Relationships, Creating Commitment
   - Both law enforcement and the community must play a critical role in addressing safety.
   - Utilize progressive concepts, organizational models, resource deployment and strategies to demonstrate community is valued
   - By developing and implementing a customized version of community-oriented, problem-solving policing by focusing on the unique needs of neighborhoods, the department will create lasting relationships and build trust.
   - Dramatically improve public safety through the combination of the best of law enforcement practices and implementation of community-driven approaches.
   - Community-driven approaches will help law enforcement build lasting relations and create community wide commitment resulting in effective solutions.
3. Innovative Strategies
   - Utilize intelligence, data, and technology to support crime fighting and problem solving efforts.
   - By predicting where crimes occur through the use of technology and analytical data the CPD can now anticipate potential crime.
   - Through the identification of hotspots Executive Staff can disperse limited resources in an effective manner to proactively prevent crime.
   - Increased Presence an effective deterrence through the possibility of being detected. The possibility of being detected when considering committing the crime is a highly effective deterrent of an offender.
4. Internal Support
   - Produce a diverse organization that attracts and retains officers through active leadership and implementation of progressive and equitable practice that values diversity in all its incarnations.

To ensure every Chattanoogan feels safe in his or her neighborhood, the Chattanooga Police Department has expanded its collaboration with community members and put in place the key principles of Community Policing. As a result of their efforts, during FY 2014-2015, the Police

Department reduced the average monthly incidents from 155 to 131.16, or roughly 15%. The average monthly incidents of domestic violence decreased from 154 per month to 133, and decrease of 14%.

All efforts to manage crime and safety do not derive from the City alone. A number of organizations and neighborhoods have beefed up efforts to address some neighborhood crime conditions, as outlined below:

National Night Out
In October, Chattanooga held its National Night Out. The purpose of the event was to increase crime prevention awareness, generate participation in local anti-crime programs, and strengthen neighborhood and police partnerships. There are currently 35 neighborhoods that participate in National Night Out.

Alton Park Development Corporation
Alton Park Development Corporation assembled a group of 60 employers who were committed to offering 150 to teens (ages 16-18) from the poorest communities in Chattanooga, located in Council Districts 7, 8, and 9. The teens would be paid at least minimum wage and work a minimum of 20 hours a week. The program planned to decrease gang recruiting by providing the at-risk teens with jobs. This program was an effort to combat gang activity with providing at-risk youth with legitimate income and a job to work towards instead of spending idle time with a gang. The program saw a turnout of 700 teens, and placed 146 of them into jobs for the summer, doing everything from cutting grass and lawn work, working for Double Cola, and Parks and Recreation. Each participant received a $300 stipend at the end of the summer.

Shepherd Training Academics Respect Service (STARS)
"STARS" was formed from the desire of Shepherd Community residents who wanted to alleviate the gang problem. The results included outings every couple of weeks for neighborhood children ages 11-18. They toured various places, including the Walker County jail and the Chattanooga Police Department. During these tours, the children got an understanding of the repercussions of gang life and the facts about police procedures and what can be done if they become a victim of police brutality.

Grove Street Settlement House
The Hamilton County Coalition initiated a program, through Grove Street Settlement House, to reach out to younger children on the edge of truancy and families to remove barriers to attending school. The goal was to turn those children on the brink of falling through the cracks around and make them productive students and citizens.

Other organizations saw the need to address some of the conditions that lead to crime by providing positive outlets, mentoring, education and training:

Youth Development

Girls In of Chattanooga
Girls Inc has several programs that are geared towards having a positive impact on girls and

teaching them skills that will allow them to succeed in life. For FY 2014-2015, they served 636 girls in their programs and an additional 500 girls and boys through their outreach program for IMPACT (Infant Mortality Program Awareness Campaign in Tennessee).

Elementary Programs

Afterschool at Brainerd United Methodist Church and Harrison United Methodist Church:
Programming includes Girls Inc.'s Economic Literacy ®, Project BOLD®, and After-School Math Plus curricula. The program also offers college and career exploration, leadership, life skills, women's history, community service projects, character education, conflict resolution, public speaking, art, physical fitness, homework help and academic enrichment. The program served 36 girls in the two locations.

Bookworm Club
An afterschool literacy program for first, second, and third graders. Girls in Bookworm Club explore their world through literacy activities including read-a-louds, storytelling, games, public speaking, reading, writing, theatre and creative arts. The program served 96 girls at their five locations.

Tech-Know Girl Club
Gives girls an introduction to STEM concepts and gets them excited and prepared for further STEM study and careers. The program invites girls to explore STEM topics while building their confidence and ability. The program served 20 girls.

Middle and High School Programs

Build IT
Build IT is a hands-on, design-based curriculum that promotes middle school girls' information technology fluency and incorporates the STEM content of mathematics and computer science. The curriculum uses design to both entice and teach girls information technology and computer science concepts. The program served 285 girls.

The Maker Society
In this year-long course, high school students are introduced to the principles of design and problem solving through engineering and computer science. While the middle school Build IT program educates girls on how to use computer science tools for design, the high school program teaches girls how to make the tools themselves, giving them the fundamental information on computer science so that they're prepared for post-secondary IT study. The program served 30 girls.

Peer Education Program
Helps girls develop the strong foundation necessary for success in high school so they become competitive college applicants. Girls learn about goal setting, career options, decision-making, money management, interview etiquette, and other valuable life skills. Girls also develop skills to become more effective communicators, recognize and prevent relational aggression, and learn to advocate for themselves in a respectful way. After receiving instruction on a specific topic, the girls create their own lesson plan and practice delivering that information to their

peers at school. This program served 15 girls.

Road to College and Success at Chattanooga Girls Leadership Academy
Helps girls develop the strong foundation necessary for success in high school and becoming competitive college applicants. Girls learn about goal setting, career options, decision-making, money management, and other valuable life skills. The program served 12 girls.

Infant Mortality Public Awareness Campaign for Tennessee (IMPACT)
Team members in IMPACT educate middle and high school students about steps teens can take now to prevent the death of their child – when they have children as adults. The teens also develop powerful print, radio and television ads that they use as part of their education campaign about infant mortality. IMPACT members are high school students. This program served 11 girls.

Women's History Project
High school girls learn about American women's history starting with women's suffrage through current events. They learn about the traits of impactful leaders including Congress member Shirley Chisholm, an African American woman, who broke through societal barriers and opened the doors for other women when she ran for president in 1970. The girls are the selection committee for the annual UnBought & UnBossed Awards and present their honorees with the awards at the event. Many girls develop mentor/mentee relationships with their honorees that continue past the program. This program served 11 girls.

Summer, Fall, and Spring Break Camps
Education al camps are provided during Fall, Spring and Summer Breaks. These camps served 120 girls.

Baylor School Tutoring
Baylor School students provided tutoring to over 40 students for an hour a day, four days a week, at the Westside Recreation Center. This has been an ongoing program that has been in existence for 18 years. The Westside is labeled as having leading numbers in gang activity and a high poverty rate.

The YMCA Community Action Program (YCAP)
YCAP is for kids ages 10-14 who have been referred to either through the juvenile court system or the school system. The goal of the program was to intervene in the lives of court referred youth who are struggling academically and/or behaviorally.

Each child and his/her family has a personalized treatment plan which addresses their spiritual, physical, mental and social needs. Program participants are picked up by staff at their school and transported to the Y-CAP offices. The students spend three hours at the office where the first hour is devoted to tutoring and homework and the second to group and/or individual counseling, values education, Bible study, etc. The third hour is dedicated to recreation time. Even in recreation, students learn valuable lessons about their abilities to meet the challenges of life by participating in adventure activities such as rope courses, climbing and repelling and YMCA activities such as swimming, basketball and weight lifting.

At Y-CAP, the summer program is an all day event. Each week is themed- Justice Week, History Week, etc. Many of the weeks allow the kids to interact with adults, as well as other children, outside of Y-CAP, addressing their social needs, and with 9 - 11 a.m. focused on tutoring and devotional each day, the kids' academic and spiritual needs are met over the summer.

The program has been proven successful from year to year, boasting 93% of YCAP students have improved their grades and 96% have improved their attendance at school. The program serves approximately 100 kids with direct services and another approximately 200 are served with indirect services.

The Urban League Programs

The Urban League Workforce Development Programs served 875 individuals, of which 15 were youth enrolled in the Urban League's Digital Connectors and EPB Job Shadow Programs. They also provided several educational programs, including the STEM Academy which provided hands on learning in Math, Science and Technology. During the last fiscal year, these programs served 920 students in grades K-12.

WIA Youth Program

The Southeast Tennessee Career Center's WIA Youth Program served 71 youth for the last fiscal year. Thirty-one (31) of these have exited the program during the fiscal year. All of the exited youth either entered employment, entered into post-secondary education, obtained a credential, raised their literacy and numeracy scores, or a combination of the aforementioned. Of those that exited, 17 obtained a Credential. The participants were involved in a number of activities in the program during the year:

Support Services	47
Mentoring	2
Tutoring	9
Leadership Development	21
Work Experience	43
Career/College Tours	8
Community Service	4

Boys and Girls Club of Chattanooga

The Boys and Girls Club of Chattanooga has been providing a safe place for youth to learn and grow since 1955. The organization focuses on five core programs: Character and Leadership, Education and Career, Health and Life Skills, Sports and Fitness, and The Arts. During the summer of 2014, they served over 350 youth daily in their various summer programs. Their programs include:

Core Programs

The Boys & Girls Clubs of Chattanooga has a lineup of tested and proven nationally-recognized programs. These Core Programs address today's most pressing youth issues, teaching young people the skills they need to succeed in life. The Club's programs meet developmental needs

in five core areas.

Character & Leadership
The BGCC helps youth become responsible caring citizens and acquire skills for participating in the democratic process is the main thrust of these programs. These programs help them develop leadership skills and provide opportunities for planning, decision-making, contributing to Club and community, and celebrating the national heritage. Members learn to appreciate responsibility, service, diversity, and aspiration.

Education & Career
The BGCC helps youth create aspirations for the future, providing opportunities for career exploration and educational enhancement through free tutoring, help with homework, and programs to supplement classroom work! With young members, these programs instill the need for good study habits and the mindset that learning can be fun. For older members, programs assist in creating academic goals and devising a plan to reach those goals.

Health & Life Skills
The BGCC helps youth understand that leading healthy, active lifestyles leads to success as well. Members learn about nutrition to form healthy eating habits. Prevention programs teach the consequences of using alcohol, tobacco, and other drugs. The Clubs help members to make healthy and positive choices.

Sports & Fitness
The BGCC helps develop fitness, a positive use of leisure time, reduction of stress, appreciation for the environment, and social and interpersonal skills. These programs instill a sense of responsibility that is enhanced though sports teams and games. Members learn the importance of trust and reliability through teamwork.

The Arts
The BGCC helps young people enhance self-expression and creativity, develop multicultural appreciation, provide exposure to and develop skills in crafts and visual, performing, and literary arts.

College Bound-Scholarships
The College Bound program provides older Club members with tutoring, high school preparation counseling, grade tracking, college preparation counseling, ACT/SAT preparation and assistance, and college tours. College Bound participants have the opportunity for college financial assistance through the Boys & Girls Club Scholarship program.

Goodwill Chattanooga
YouthAdvantage Program
Goodwill YouthAdvantage is a program that offers a “hand up” to at-risk youth, ages 12-17, who are making bad choices and in danger of dropping out of school. Through mentoring relationships, youth explore their options, especially as they relate to education and career choices. For FY 2014-2015, there were six schools participating and 368 youth were served in this program.

Hope for the Inner City

Father to the Fatherless

F2F is a nonprofit social service agency that provides appropriate social and legal services to at risk young men 18 and older. The F2F program is no ordinary program as it is focused on "de-programming" young men who have been programmed negatively as a result of life circumstances often times beyond their control. The vision includes assisting these men in getting on the right track to success based upon their purpose and calling, which becomes the foundation upon which their individualized treatment plan is built.

F2F works with participants using a model that incorporates the production and utilization of "surrogate fathers" who can fill in or substitute as father figures with young, troubled men who have not had a positive male influence in their lives. These young men who have grown up without the guidance, nurturance, and love of a man can be ''re-programmed" once these supports and positive relationships are established.

It is felt that an increased number of surrogate father figures in the inner city communities will have a positive impact in these following areas, as young men cannot become productive citizens, positive parents, and Godly men of character if they have never seen one:

1. Reduction in violent crimes
2. Decreased gang activity
3. Safer streets
4. Reduced poverty rates

Jobs for Life

This program is a ten-week, soft skills job training class that lifts the neediest from dependency to self-sufficiency. Upon completing the program, graduates become model employees at many local businesses. The program inspires, guides, and equips participants as they prepare to find and keep steady employment. It is unique in that it does these things in an atmosphere that builds relationships and community.

Included in Jobs for Life program is the Faith and Finances curriculum, GED training and testing, and a computer literacy class to aid participants in their job searches. Each Jobs for Life student is matched with a champion, a mentor or group of mentors, who provides the student with support through the class and their first year of employment. Local business partners serve as visiting speakers; volunteer mentors help to lead small group discussions; and counselors help students overcome emotional roadblocks. Together, these volunteers and partners form the backbone of Jobs for Life's success.

Hope for the Inner City has partnered with Chattanooga Housing Authority to allow the people on their trespass list to attend the Jobs for Life program and upon graduation, removed from the trespass list. Many of the people on the list are children, siblings, or cousins of residents of CHA housing. They were added to the list when they committed a criminal act on CHA property. This partnership has enabled many people to be able to visit their families that are still live on CHA's property and turn their lives around. During FY 2014-2015, 71 individuals were enrolled and 51 graduated.

Youth Leadership

At Hope for the Inner City, summer is filled with opportunities to plant, water and nurture tomorrow's leaders in a Christian ministry setting. During FY 2014-2015, the summer camp served 10 young men. This low number is due to a redirecting of the program to mentoring young men.

Summer Enrichment Camps

Summer Enrichment Camp is a wholesome Christian environment for children ages 6 to 11. Each summer parents of school-age children wonder what to do with their kids once classes let out. Many of them look to Hope. Here their children will have a safe place to play and learn while their parents are working or searching for a job. Volunteer teachers, coaches and mentors stay with the children all day, helping to maintain their reading and math skills during summer recess as they explore their God-given gifts. Daily activities include praise and worship, Bible study, study skills, arts and crafts, and sporting activities. Breakfast and lunch are served each day.

Summer Work Enrichment Program

Summer Work Adventure Program is a unique leadership training experience for young teens ages 12-14. Parents will notice middle-school students being taught in the Christian work ethic and nurturing a joy for hard work.

Teens will learn to establish good study skills, master the basics of banking and budgeting and participate in community service, as well as tour the local chamber of commerce and out-of-town colleges. Tuesdays are "professional dress day," and teens will learn to fill out job applications and participate in mock interviews with local business leaders, who will help each young person to better understand why he was or wasn't "hired."

The summer culminates with teens creating original business plans in teams, which will be judged on content, presentation and likelihood of success.

Summer Job Placement

Summer Job Placement is real-world training where older teens, ages 15-18, are transformed by the renewing of their minds.

High-school students are placed in a part-time paying job for about 20 hours per week and are assigned to a job-site mentor. Each teen receives one-on-one instruction in his job responsibilities as mentors monitor their work.

Fridays are spent at a local college campus for classes, recreational activities and lunch. Participants are paired with a student mentor who follows up with them throughout the week.

Education

Youth and Family Development

Child Care

Chattanooga YFD Child Care Program is licensed and accredited by the National Association

for Education of Young Children (NAEYC). The program is licensed to serve 225 children (ages 6 weeks to 12 years), 160 in the center and 65 in child care homes. The Child Care Center provides a nutritious breakfast, lunch and afternoon snack daily.

Age appropriate educational programs are a part of the daily curriculum. Standardized screenings are performed two weeks after enrolment which allows the teacher to prepare individualized and developmentally appropriate activities in the areas needed. Every child needs an initial health examination prior to admission or documentation verifying that the child has received a physical exam within the last year. Child Care Program also participates in collaborations with Head Start and Hamilton County Department of Education.

Homework Help

Homework help is provided al all of the City's 18 Youth and Family Development Centers free of charge every Monday through Friday from 11:30 am to 8:00 pm.

Head Start/Early Head Start

The program serves a total of 998 children. Six hundred twenty two are preschool 3-5 year olds. Two hundred twenty six are regular Early Head Start and 150 Early Head Start children are from the new Child Care Partnership grant. Chattanooga was awarded over 2 million dollars in order to collaborate with local day care centers in high poverty zip codes. The purpose of this grant is twofold. Not only will 150 children receive EHS services but training and enhancements will benefit the entire center and improve the quality of early childhood education in the City of Chattanooga.

The Chattanooga HS/EHS program has been recognized as a Program of Excellence by the National Head Start Association. It was also recognized by the Office of Head Start as a Center of Excellence. This designation has only been given to 20 programs in the nation.

Leadership

Youth and Family Development

Chattanooga Ambassadors Program

YFD is also proud to offer the Chattanooga Ambassadors Program (CAP), developing tomorrow's leaders. Currently there are 25 young men and 25 young women participating in the CAP program, which is a 48 week leadership building program designed to foster the next generation of local leaders.

Girls In of Chattanooga

Girls Inc has several programs that are geared towards having a positive impact on girls and teaching them skills that will allow them to succeed in life. For FY 2014-2015, they served 636 girls in their programs and an additional 500 girls and boys through their outreach program for IMPACT (Infant Mortality Program Awareness Campaign in Tennessee).

Elementary Programs

Afterschool at Brainerd United Methodist Church and Harrison United Methodist Church:

Programming includes Girls Inc.'s Economic Literacy ®, Project BOLD®, and After-School Math Plus curricula. The program also offers college and career exploration, leadership, life skills, women's history, community service projects, character education, conflict resolution, public speaking, art, physical fitness, homework help and academic enrichment. The program served 36 girls in the two locations.

Bookworm Club
An afterschool literacy program for first, second, and third graders. Girls in Bookworm Club explore their world through literacy activities including read-a-louds, storytelling, games, public speaking, reading, writing, theatre and creative arts. The program served 96 girls at their five locations.

Tech-Know Girl Club
Gives girls an introduction to STEM concepts and gets them excited and prepared for further STEM study and careers. The program invites girls to explore STEM topics while building their confidence and ability. The program served 20 girls.

Middle and High School Programs

Build IT
Build IT is a hands-on, design-based curriculum that promotes middle school girls' information technology fluency and incorporates the STEM content of mathematics and computer science. The curriculum uses design to both entice and teach girls information technology and computer science concepts. The program served 285 girls.

The Maker Society
In this year-long course, high school students are introduced to the principles of design and problem solving through engineering and computer science. While the middle school Build IT program educates girls on how to use computer science tools for design, the high school program teaches girls how to make the tools themselves, giving them the fundamental information on computer science so that they're prepared for post-secondary IT study. The program served 30 girls.

Peer Education Program
Helps girls develop the strong foundation necessary for success in high school so they become competitive college applicants. Girls learn about goal setting, career options, decision-making, money management, interview etiquette, and other valuable life skills. Girls also develop skills to become more effective communicators, recognize and prevent relational aggression, and learn to advocate for themselves in a respectful way. After receiving instruction on a specific topic, the girls create their own lesson plan and practice delivering that information to their peers at school. This program served 15 girls.

Road to College and Success at Chattanooga Girls Leadership Academy
Helps girls develop the strong foundation necessary for success in high school and becoming competitive college applicants. Girls learn about goal setting, career options, decision-making, money management, and other valuable life skills. The program served 12 girls.

Infant Mortality Public Awareness Campaign for Tennessee (IMPACT)

Team members in IMPACT educate middle and high school students about steps teens can take now to prevent the death of their child – when they have children as adults. The teens also develop powerful print, radio and television ads that they use as part of their education campaign about infant mortality. IMPACT members are high school students. This program served 11 girls.

Women's History Project

High school girls learn about American women's history starting with women's suffrage through current events. They learn about the traits of impactful leaders including Congress member Shirley Chisholm, an African American woman, who broke through societal barriers and opened the doors for other women when she ran for president in 1970. The girls are the selection committee for the annual UnBought & UnBossed Awards and present their honorees with the awards at the event. Many girls develop mentor/mentee relationships with their honorees that continue past the program. This program served 11 girls.

Summer, Fall, and Spring Break Camps

Education al camps are provided during Fall, Spring and Summer Breaks. These camps served 120 girls.

Career Development

The centers provide opportunity through job training, referrals, community service, entrepreneurship, and internships so that all citizens can achieve personal goals. The Career Development website provides tools for the following:

a. Search for a job
b. Job search tools
c. Employment workshops
d. Hiring partners
e. Social services for individuals and families

The Urban League of Greater Chattanooga

The Urban League provides an array of services to Chattanooga citizens each year. As an education, health and wellness, and workforce training and development leader, the Urban League serves thousands of disadvantaged youth and adults, providing academic, social, economic and personal development. The Urban League received a $250,000 grant for The Company Lab (CoLab), which is one of the state's nine regional entrepreneurial accelerators.

Career Center

More than 1,500 people visit the Urban League's Career Center each year, seeking to secure a good job, explore a career fair or gain new career skills. The center offers employment counseling and placement services to provide seamless support to individuals who are looking for a job or are interested in moving into a new career field. The Career Center also provides counseling to address employment challenges, access to job listings and leads, career fairs, assistance with resume writing, interview preparation, and referral to employment partners for interviews. With the help of Urban League resources like computer and internet training, career workshops, and a staff of professionals dedicated to matching qualified job seekers with local employers, the majority of those supported through the job

search, interview and placement process have an 84% placement and job retention rate.

Entrepreneur Center

The Entrepreneur Center serves as a resource to startup and existing minority businesses in Hamilton County and surrounding areas that need assistance and guidance on any step of the entrepreneurial journey. The purpose of the Entrepreneur Center is to increase the business skills and knowledge of minority entrepreneurs and small business owners so that they are in a position to develop and expand their operations, leading to increased revenue opportunities and job creation. Because of its longstanding history of service and trust within the minority community, the Urban League is uniquely poised to enhance and expand business development services available to the minority business community, as well as increase the number of minority businesses that are able to launch and achieve success. During FY 2014- 2015, the Urban League's Entrepreneurship Center served 135 individuals. Of these, 25 attended Spring Board/Co.Starters classes and 75 attended entrepreneurial workshops.

The Urban League of Greater Chattanooga Young Professionals Association was formed to encourage the next generation of leaders to connect with one another and explore issues that impact Chattanooga and its residents. Serving professionals ages 21-40, the organization also gives young people an outlet to make a positive impact on the community and learn to work together using their diverse talents. And it's clear that, for Chattanooga, the future looks bright. Since its inception in 2009, the Young Professionals Association has connected with several organizations, volunteered at Urban League events and activities and even had lunch with the Mayor to learn how to make this a greater Chattanooga for us all.

Recreation

Youth and Family Development Centers (Y&FD)

The City of Chattanooga provides programs in 5 public swimming pools, 73 tennis courts throughout the city and the 26 court Champions Club Tennis Complex, the Chattown Skate Park, the Chattanooga Fitness Center.

The Recreation Division also maintains softball fields at 11 centers, multiple fields at the city's large complexes at Warner Park, the Summit of Softball, Tyner Recreation Area, Lakeside Recreation Area, and Dupont-North River Area. The department strives to offer quality facilities that are well maintained and promote active healthy lifestyles.

The City of Chattanooga operates 18 neighborhood Youth and Family Development Centers. Each of these centers serve youth, teens, adults, families, and senior citizens with a variety of classes and life-long learning, sports and wellness programs, enrichment and social activities. The centers are equipped with meeting rooms, classrooms, gymnasiums, and public outdoor spaces that include playgrounds, sports fields, walking trails, and outdoor pavilions. Three of the centers: Brainerd, Carver, and South Chattanooga have public swimming pools. Some of the centers have special rooms for art, dance, recreational games, and house neighborhood reading centers/libraries. During FY 2014-2015, the centers saw a total of 22,862 children and 8,053 adults.

Social Services

Youth and Family Development

Foster Grandparent Program

Foster Grandparents serve as mentors, tutors, and caregivers for children and youth with special needs. Service is provided at community non-profit agencies, such as schools, daycares, and Head Start Centers, meeting vital needs and solving critical problems in education, public safety, health and human needs. 207 children served by 97 Foster Grandparents

INFRASTRUCTURE

The health of the City's infrastructure is paramount to creating stable neighborhoods and a thriving economy. A healthy infrastructure allows for efficient commuting to and from work and school, clean neighborhoods, with respect to both trash and blight, and safer neighborhoods. Effective roads, efficient traffic control, timely trash collection and a clean environment all work to attract businesses, relocating workers, and tourism to Chattanooga as well. The City currently provides services in the areas of transportation, code enforcement and city services.

The reduction in CPD funding has further limited the availability of federal funds to address community and infrastructure needs. CPD funds are leveraged with the City's Department of Public Works budget to install street and sidewalks in low-moderate income areas, the City's demolition budget to eliminate blighted properties in low-moderate income census tracts, and the City's Parks and Recreation budget to provide services and facilities in CDBG eligible census tracts; overall community needs and challenges are addressed.

Chattanooga-Hamilton County/North Georgia Transportation Planning Organization

In December 2013, the Chattanooga-Hamilton County Regional Planning Agency released the 2040 Regional Transportation Plan. The plan was developed to satisfy a requirement for the Chattanooga/Hamilton County/North Georgia Transportation Planning Organization (CHCNGA TPO) being a federally designated Metropolitan Planning Area. The plan studied the current transportation system and issues related to current complaints and future development expansion. There were seven key outcomes that resulted from the overall study:

a. Ensure adequate maintenance of the existing transportation system as a priority investment,
b. Integration of long-term operations and maintenance costs into project-level cost estimates for new road and transit capital investments,
c. A focus on alternative, cost-effective transportation solutions to address congestion and mobility needs across a broad set of users – leading to a doubling of funding for bicycle and pedestrian improvements,
d. Strategic roadway and transit capacity expansion improvements to ensure the efficient movement of people and goods at critical locations in the region,
e. Identification of two, new major transit capital projects for further study,
f. Identification of a safety funding set-aside comprised of Federal, state and local funds to support investment in targeted safety emphasis areas in the Chattanooga

region, and

g. Identification of a system operations set-aside comprised of Federal, state and local funding for system management and operations investments to support improvements to transportation system performance in a more cost-effective and less capital-intensive way.

One section of this report addressed the analysis of disadvantaged communities and environmental justice. Analyses were done on crash incidents, air pollution emissions, and accessibility. The results of a crash analysis were as follows:

a. Disadvantaged tracts are two and a half times more likely to have vehicular/pedestrian conflicts than non-disadvantaged tracts
b. Conflicts were more than three times more likely to result in injury
c. In contrast, fatal injuries were slightly more likely to occur in non-disadvantaged tracts, though their overall proximity to disadvantaged tracts illustrates that these fatal incidents likely involve disadvantaged groups. In fact 85% of all incidents occurring in the Tennessee tracts of the CHCNGA TPO occurred either within or less than one half-mile away from these disadvantaged areas.

In addition, an air pollution emissions analysis was conducted and derived the following results:

a. The highest levels of emissions are along I-24 and I-75 and a small section of SR 153 near Northgate Mall
b. The second highest level of emissions are found on various urban freeways, major arterials, and high truck traffic routes throughout the region
c. Although I-24 and several major arterials with high emissions travel through low income and minority areas, non-disadvantaged areas have a similar number of roadways with high emissions.

The analysis of transportation accessibility found the following results:

a. Current transit routes are by and large clustered in the more densely populated, downtown areas of Chattanooga (Figure 4.26). This is to be expected, as these areas are in closer proximity to a higher concentration of businesses and employment opportunities. This also coincides with census tracts with a higher proportion of minority or low-income persons. Thus, transit availability in these areas is greater than that of the region as a whole.
b. There remains a gap in many tracts with over 15 percent elderly residents. Many of these tracts are away from the downtown area, located on the outskirts of the Chattanooga municipal boundary, or in Georgia. In Hamilton County, tracts to the north and especially west of the downtown area have no available transit options, and areas directly north of downtown have limited routes. Tracts in Georgia currently have no transit options, a concern given the higher elderly population in many of these tracts.
c. Bicycle and pedestrian facilities, including bike lanes on roads, sidewalks, and recreational trails, are also concentrated within the more urbanized areas of Chattanooga (Figures 4.27 and 4.28). People living in disadvantaged tracts, especially those with high minority or low-income populations, have greater access to these alternative transportation options than do populations in non- disadvantaged tracts. A large proportion of the bicycle network is located within these areas, giving disadvantaged populations a greater ability to commute via bicycle or as a pedestrian

within these tracts.

Results of the environmental justice analysis indicate:

a. No disproportionate impacts of roadway investments on disadvantaged communities, i.e., there is no more disruption associated with road building expected in disadvantaged versus non-disadvantaged areas.
b. Given the significance of the I-24 widening project and the disadvantaged communities impacted by this project in particular, community impacts should be studied carefully as part of project development.
c. Given community and environmental justice impacts expected with the Central Avenue roadway widening proposal (south of 3rd Street), the widening project was replaced with a study emphasizing community impacts of the project.
d. Disadvantaged communities will experience no disproportionate negative impact of transit investment in the 2040 RTP.
e. Disadvantaged communities will experience a disproportionately positive impact of bicycle and pedestrian investment given the focus of many of these multimodal investments in the core of the Chattanooga region where there the population and employment densities are highest. This will provide improved opportunity to access work and recreational activities in active transportation modes.

Transportation

With the creation of the Transportation Department, Mayor Berke brought Chattanooga transportation to the forefront of the City's priorities. This department, with a FY 2014-2015 budget of over $7 million and a capital of $5.47 million, will be responsible for traffic engineering, street lighting, traffic operations, and transportation administration. Sidewalk construction received $200,000 from CDBG and $2,712,000 from the City General Fund.

Transportation plays a major role in people's lives and has a big impact on finances, so it should be a major focus of economic policy. The U.S. Department of Transportation and the Bureau of Transportation Statistics has found that the average person travels more than 13,000 miles annually, and transportation accounts for over $1 trillion in purchases and investments globally. It makes sense that this new department, responsible for the plans and designs of different ways to commute from home and work across the city, should play a significant role in further developing what makes Chattanooga a great city.

Thus, this intertwined nature of economic growth and smart transportation planning and road maintenance made its way into the Berke administration's budget proposal. A new line item exists in the budget that funds the Neighborhood Transportation Program, a cross- departmental $150,000 initiative with the Economic and Community Development Department that will enable communities to come together and determine the conditions of their own streets and sidewalks.

The City budget provided funding for the City's Pavement Management Program which incorporates a long-term strategy to cost effectively maintain the city. This tool provided information that enabled the City to identify and prioritize paving requirements, as well as enhance the City's ability to partnership with external agencies whose goals are consistent with the mission of the City

Contributing to addressing Objective SL-1 (Enhance suitable living environment through improved/new accessibility), Chattanooga's Department of Public Works expended $326,719 in CDBG funds during the 2014-2015 program year. The funds were expended for sidewalk installation throughout low-income areas of the city (census tracts 13, 14, 18, 19, 20, and 26). It is estimated that over 93,000 people benefitted from the expenditure of these CDBG funds to build sidewalks alongside neighborhood streets. Many of these new sidewalks connect residential areas to commercial corridors. Textured wheelchair ramps were also installed where necessary. There were 25,352 square feet of sidewalks installed, including over 2,500 linear feet of curb and gutter. Additionally, Chattanooga made $2 million worth of street paving improvements across the City using City General Fund dollars.

Code Enforcement Demolitions

Every year, approximately 50 structures are brought before demolition court. This number is dwarfed by the number of problem structures still in the City. During FY 2014-2015, a total of forty-four (44) sub-standard properties were demolished by the Department of Economic and Community Development. Exactly $6,293.92 of CDBG funds (1 property) and $219,941.50 in local funds (40 properties) was spent on demolition. Efforts are continually being made to streamline demolition procedures while searching for ways to preserve neighborhoods through alternatives to demolition. In addition, the Department of Economic and Community Development started to work closely with the Southeast Tennessee Development District and the Historic Zoning Commission to ensure that historical treasures are preserved if possible when they are brought up in demolition court.

City Services

Central to infrastructure development and maintenance is the Chattanooga Department of Public Works. Public Works is responsible for operations, maintenance, and programming in City parks including garbage, recycling, brush, yard waste, leaf, and bulky trash collection, engineering planning, design, construction management, building code inspection services, storm water infrastructure, and the interceptor sewer and solid waste disposal systems.

Addressing Objective SL-3 (Enhance suitable living environment through improved/new sustainability) and providing direct benefit to low income residents and their communities are services that prevent trash and other refuse to collect and negatively affect the neighborhood's appearance, such as the bi-weekly recyclables collection service, curbside bulk items pick up, curbside brush pick up, and the Waste Tire service.

The recycling program, administered by the City-Wide Services division of Public Works, has five locations and contracts with the Orange Grove Center. Orange Grove provides job training and opportunities to over 100 physically and mentally challenged individuals. The recycling centers are located in Warner Park (near downtown), Lookout Valley, Brainerd, Dupont, and East Brainerd.

The City's information office provides all Chattanooga citizens information regarding waste disposal and recycling. "One Call to City Hall" is the office's slogan and can be reached by simply dialing 311.

PARKS AND RECREATION

The City's Parks and Recreation Department has undergone some significant changes this past year. The "Parks and Recreation" functions of Chattanooga City government have been divided and placed under the Department of Public Works (maintenance and construction of parks and recreation centers) and the Department of Youth and Family Development (programming for the parks and recreation centers). Just recently, the function of park creation was further split out into the Parks Department, with Public Works still in charge of maintaining parks.

The citizens of Chattanooga are fortunate to be able to enjoy an extensive network of public parks, playgrounds, walking trails, and leisure facilities providing residents with approximately 4,000 acres of park space for passive and active recreation which include parks downtown, neighborhood parks, sports and recreational areas, and linear greenway parks.

The City of Chattanooga operates 18 neighborhood recreation centers, over half of which are located in low/moderated income census tracts. Each of these centers serves youth, teens, adults, families, and senior citizens with a variety of classes and life-long learning, sports and wellness programs, enrichment and social activities. The centers are equipped with meeting rooms, classrooms, gymnasiums, and public outdoor spaces that include playgrounds, sports fields, walking trails, and outdoor pavilions.

Three of the recreation centers: Brainerd, Carver, and South Chattanooga have public swimming pools. Some of the centers have special rooms for art, dance, recreational games, and house neighborhood reading centers/libraries. Some centers also offer therapeutic recreation services for individuals who have disabilities. To facilitate the use of the centers by those who use the bus line, CARTA created better links between the bus routes to recreation centers and created safe stops for users with a recent transportation grant of $400,000.

There are several park projects in various stages going on throughout Chattanooga. As of June 30, 2015, the City of Chattanooga Public Works Department has substantially completed the Alton Park Greenspace Project (also known as Milliken Park). The project was funded with a FY 2012-2013 CDBG grant in the amount of $310,000. Approximately $294,000 of the grant has been expended, including demolition of an old recreation building on the site, the installation of a playground and soft ground surfacing, and the installation of a walking track, fencing, and public restrooms. The latest improvement (June 2015) is the paving of the walking track, which was previously only pea gravel. The remainder of CDBG funds will be used for permanent grill installation and a water fountain/water bottle filling station.

In FY 2011-2012, the City allocated $351,317 in general fund dollars to continue the expansion of the City's Riverpark/Greenway system. There has been a delay in the expenditure due to disputes with two property owners between the current Riverpark terminus at Ross's Landing and the planned new terminus in St. Elmo. Those issues have been resolved, and a bid for the work was accepted in July of 2014. Work is expected to begin in late August 2014.

The Southside area of Chattanooga (Census Tracts 15, 20 and 31) which once flourished with

the railroads and industry was home to hotels, businesses, and the famed "Chattanooga Choo-Choo". Main Street has new life and a strong sense of community. Many artists are choosing to live and work here developers are committed to using the historical buildings for new purposes while preserving greenspaces. A grant from National Endowment for the Arts, along with local private dollars, created the Main Terrain, a new urban park in the Southside featuring interactive sculptures, exercise/play equipment, and a walking area. The grant was awarded to communities that have created public-private partnerships designed to improve the arts while impacting the social, physical and economic characters of their neighborhoods, towns, cities and regions.

Work continues along the South Chickamauga Creek Greenway. The City is much closer to its goal of linking the Brainerd neighborhood and the Tennessee River with a pedestrian pathway. The Greenway will provide passive recreational and green space for citizens residing in the inner city neighborhoods. The newest section is over a mile long and features a bridge and boardwalk that is nearly 2,000 feet long. In addition, In 2014, 92-acre Stringer's Ridge Park opened. It is a hugely popular urban forest with several miles of hiking, biking, and running trails.

ECONOMIC DEVELOPMENT

Economic Opportunity

Objective SL-1 -Provide economic opportunity through improved/new accessibility
Objective SL-2 –Provide economic opportunity through improved/new affordability.
Objective SL-3 – Provide economic opportunity through improved/new sustainability

Long Range Objectives (5 Years)

- Improve the quality of the local workforce.
- Increase the availability of appropriate sites and buildings for commercial and retail development.
- Redevelop abandoned industrial sites (Brownfields) in the City.
- Improve access to capital for the creation or expansion of small businesses.
- Build on the City's opportunity to develop into a regional center for environmental and technology oriented businesses.
- Increase opportunities for retention and expansion of the existing business base.
- New business development and expansion.

While the past few years have been a fiscal challenge, both nationally and internationally, the Chattanooga area has performed better than most cities. The City is fortunate that a diverse group of companies are continuing to locate or expand operations here. Chattanooga has transformed its reputation in economic development circles to that of a national leader.

Despite the influx of jobs during FY 2014-2015, the unemployment rate is higher than the national average, according to the Bureau of Labor Statistics for June 2015. In addition, for a

number of reasons, many in the inner-city low/income census tracts are not benefiting as readily as others in the community. Thus, the City of Chattanooga continues to work in collaboration with organizations and agencies throughout the community on various initiatives designed to increase economic development opportunities, job training and placement for unemployed citizens.

Table 22: Unemployment Rates

Unemployment Rate	
Chattanooga MSA	6.2%
Tennessee	5.7%
United States	5.3%

Bureau of Labor Statistics June 2015

Table 23: CDP Formula Funds Spent on Grant Activities

Partner	Amount	Source	Objective/Outcome
Section 108 Loan Repayment	$455,508	CDBG	EO-1
River City	$50,000	CDBG	EO-1
Census Tracts:6, 8,20,25,30,34,113			

Section 108 Revolving Loan Fund (BrightBridge)

The City received a commitment for Section 108 Loan Guarantee assistance from HUD for $10,000,000 September 2005. A total of $4,576,000 of the loan guarantee has been accessed for the following:

$2,300,000	Revolving Loan Fund
$2,276,000	(HOPE VI Infrastructure)
$4,576,000	

The CDBG funds are used to retire the debt. The HOPE VI Infrastructure has long been closed out and the revolving loan fund is being managed, under a subrecipient agreement, by BrightBridge, Inc. BrightBridge, (formerly Southeast Local Development Corp.) is a Tennessee not-for-profit, general welfare corporation established to help individuals and companies obtain small business financing and provide jobs in the Southeast Tennessee area. During FY 2013-2014, BrightBridge received 10 loan applications that are in various stages of the loan process. During the same time, four loans were paid off, totaling $512,400 in Section 108 funds.

BrightBridge uses a variety of continuous outreach and marketing activities to reach potential borrowers and publicize the 108 loan program in pragmatic ways that are targeted to reach potential borrowers or clients. Many of these outreach activities are targeted to potential or emerging entrepreneurs identified through BrightBridge's Woman's Business Center, which is a business outreach and counseling service open to everyone and jointly

funded by BrightBridge and the U. S. Small Business Administration.

In addition, BrightBridge funds a portion of the Chattanooga Urban League's springboard entrepreneur training program as a way of providing outreach and marketing opportunities for loan funds. All of these are important networking events where there may be opportunities for advancing the 108 loan program. One of the unusual events that staff promoted the 108 program in was in Dalton Georgia as the Dalton economy is very closely linked with Chattanooga's and there are frequent business overlaps in these linked local urban markets. Forty (40) marketing and outreach activities were under taken during FY 2014-2015, reaching a total of over 9801 potential 108 loan applicants.

During FY 2014-2015, seven Section 108 Loan Guarantee loans were closed to the businesses as listed:

Table 24

Outdoor Landscaping and Maintenance Service	$42,500
Olive Chattanooga	$58,000
Helping Hands Loving Hearts Transportation Services LLC	$45,000
Heavenly Flavored Wings Express II	$78,200
Wafflez Factory Inc	$30,000
Highland Park LLC	$250,000
Granfalloon	$100,000
Total	**$603,700**

These projects are projected to create a total of 24 jobs, of which 15 of these are held by or made available to LMI individuals. Since inception of the 108 loan program, BrightBridge has made 26 "non-bankable" loans of $2,231,000 in principal from the fund. These businesses are located throughout the city. The loans have leveraged a commitment from the loan recipients of approximately 135 permanent full time jobs at an average ratio of $16,526 per job. Of the 134 projected jobs, 135 have already been realized, and 79%, or 106 of those jobs and LMI positions.

BrightBridge is currently approved by the Small Business Administration (SBA) as a Community Advantage lender. This allows the involvement of a SBA loan guarantee to secure the majority of some Section 108 loans and thus reduce the amount a potential 108 loan funds at risk. They hired and additional staff member who is marketing the 108 loan program to Chattanooga banks as well as other lenders outside of the local market.

BrightBridge is not the only agency that assists business owners and potential business owners while growing the economy. Various programs are underway all over the city, including at the Chattanooga Housing Authority housing sites, the local Chamber of Commerce, the University of Tennessee at Chattanooga, Chattanooga Area Urban League, and local private and public organizations and foundations to stimulate the development of anti-poverty initiatives that can have a positive impact on job training and creation to influence the economic well being of

individuals and their families within the Chattanooga community.

Table 1 shows the breakdown of the types of jobs created during FY 2014-2015. Racial numbers do not total the same due to differences in tracking individuals and aggregating part time positions into full time equivalents.

Table 25: LMI Jobs Created Through Section 108

Job Title	Number Available	Number Taken by LMI Persons
Pet Handlers	10	10
Lead Mechanic	2	1
Asst. Mechanic	3	3
Office Manager	2	2
Counter Help	16	14
Production	13.5	9
Cashier	8	7
Food Prep	28	16.5
Store Manager	4	3
Line worker	4	4
Painter	13	10
Office Assistant	1	1
Chiropractor	2	2
Medical Worker	2	2
Instructor	9	6
Landscaper	10.5	8.5
Driver	7	7
Totals	135	106
White 74 Black 29 Asian 2 Hispanic 3		

City of Chattanooga

The City sponsored several meetings and workshops to provide economic development opportunities to Chattanooga Businesses:

Table 26

Event	Attendance	Purpose
Small Business Financing Workshop August 19, 2014	48	Provide information on securing financing for small businesses
Surety Bond Workshop August 27, 2014 and March 24, 2015	26	Provide information on becoming properly bonded to increase employment opportunities with the City.
Women Owned Small Business Workshop November 20, 2014	19	Provide tools to help WBEs succeed
Startup Week October 8, 2014	32	Workshops for startups on how to become City Contractors and other valuable tools
Job Fair January 15, 2015	38	Job fair and classes on "How to Get a Job".
Doing Business With the City for Veterans May 21, 2015		A meeting geared toward veterans on how to become a City contractor
"Are You Qualified to Work as a TVA Contractor?" Workshop February 24, 2015	27	Workshop on how to make your business eligible to become a TVA contractor
Volkswagen Expansion Supplier Diversity Forum	27	To learn about all the opportunities available during the Volkswagen expansion

Job Training Programs and Initiatives

The Urban League of Greater Chattanooga

The Urban League provides an array of services to Chattanooga citizens each year. As an education, health and wellness, and workforce training and development leader, the Urban League serves thousands of disadvantaged youth and adults, providing academic, social, economic and personal development. The Urban League received a $250,000 grant for The Company Lab (CoLab), which is one of the state's nine regional entrepreneurial accelerators.

Career Center

More than 1,500 people visit the Urban League's Career Center each year, seeking to secure a good job, explore a career fair or gain new career skills. The center offers employment counseling and placement services to provide seamless support to individuals who are looking for a job or are interested in moving into a new career field. The Career Center also provides counseling to address employment challenges, access to job listings and leads, career fairs, assistance with resume writing,

interview preparation, and referral to employment partners for interviews. With the help of Urban League resources like computer and internet training, career workshops, and a staff of professionals dedicated to matching qualified job seekers with local employers, the majority of those supported through the job search, interview and placement process have an 84% placement and job retention rate.

Entrepreneur Center

The Entrepreneur Center serves as a resource to startup and existing minority businesses in Hamilton County and surrounding areas that need assistance and guidance on any step of the entrepreneurial journey. The purpose of the Entrepreneur Center is to increase the business skills and knowledge of minority entrepreneurs and small business owners so that they are in a position to develop and expand their operations, leading to increased revenue opportunities and job creation. Because of its longstanding history of service and trust within the minority community, the Urban League is uniquely poised to enhance and expand business development services available to the minority business community, as well as increase the number of minority businesses that are able to launch and achieve success. During FY 2014- 2015, the Urban League's Entrepreneurship Center served 135 individuals. Of these, 25 attended Spring Board/Co.Starters classes and 75 attended entrepreneurial workshops.

The Urban League of Greater Chattanooga Young Professionals Association was formed to encourage the next generation of leaders to connect with one another and explore issues that impact Chattanooga and its residents. Serving professionals ages 21-40, the organization also gives young people an outlet to make a positive impact on the community and learn to work together using their diverse talents. And it's clear that, for Chattanooga, the future looks bright. Since its inception in 2009, the Young Professionals Association has connected with several organizations, volunteered at Urban League events and activities and even had lunch with the Mayor to learn how to make this a greater Chattanooga for all.

Chattanooga Area Chamber of Commerce

The Chattanooga Area Chamber of Commerce is responsible for much of the economic development and job creation that occurred in Chattanooga and the surrounding areas. Currently membership is at 2222 members, with 705 joining this fiscal year. The Chamber has several programs that serve to forward their mission of developing Chattanooga economically as well as promote regional growth. These programs are for businesses, individuals and youth and serve to create economic development opportunities now and for future generations. In addition, they started a minority business program specifically designed to provide outreach and assistance to minority small business owners. Annually, the Chamber holds a Spring Job Fair. This past fiscal year, the Job Fair saw 1,468 attendees and 83 employers were represented. Thirty-six (36) employers responded in a survey that they would hire 277 people immediately and hire another 360 in the next 6 months. Additionally, 579 attendees were considered good candidates for future consideration.

The Chamber's Career Readiness Program served 13,525 youth and was assisted by 1,299 volunteers. The Career Readiness Program consists of classes and events for students beginning in 8th grade on up through high school. Some of these events include:

- Career Crunch: A two-day career fair for 8th graders

- College and Career Fair: A College Fair for high school juniors and seniors to help they connect with college representatives
- Get a Job: A course for 10th graders teaching interview skills, completing job applications, dressing for success and other relevant work-force related topics – 30 individuals attended
- Reality Check: A course for 9th graders that teaches budgeting and the connection between education and income
- Who Wants to Be a Millionaire: A money management course for 11th graders which focuses on savings and credit card management – 22 individuals attended
- Work Keys: The implementation of Work Keys® in a community ensures that students and employees are adequately prepared for higher-skill, higher-wage jobs. Employers can identify and develop workers for a wide range of skilled jobs. Employers also profile and identify specific levels of skills needed for positions. Students and workers can document and advance their employability skills, and educational institutions can tailor instructional programs to help students acquire the skills employers need.

This past year, the Chamber assisted over 90 start-up businesses. The INCubator offers start-up businesses office or manufacturing space at highly competitive lease rates. Tenants have access to INCubator clerical support, fax machine, copier and postage machine. The

Tennessee Small Business Development Center, which has offices in the INCubator, provides a business library, computer and video centers, and business counseling services, available to INCubator entrepreneurs, free of charge.

The Chamber also initiated "How to Get a Job" this year, where local employers taught classes to interested individuals, which included: resume writing, interview skills, what employers expect, how to dress, etc. The program was attended by 76 people and the classes are free.

University of Tennessee Veterans Entrepreneurship Program

The Veterans Entrepreneurship Program (VEP) at UTC offers cutting edge, experiential training in entrepreneurship and small business management to the nation's veterans. Like a military boot camp, this program is intense, rigorous, and challenging. The VEP consists of a series of training modules designed by UTC and successful entrepreneurs who will work with participating veterans to provide an interactive and informative experience. The VEP program is offered entirely free to qualified veterans accepted into the program. The goals of the VEP include:

a. Open the door to entrepreneurial opportunity and small business ownership to veterans
b. Develop competencies in creating and sustaining an entrepreneurial venture
c. Provide a support structure for continued success as a business owner

Since its inception, 45 veterans have graduated from the program, of which 17 were from the 2014 graduating class.

Tennessee Veterans Business Association

The TVBA has a Chattanooga chapter that assists veterans that own businesses in Chattanooga. The mission of the TVBA is to provide entrepreneurship training, business development

assistance, and networking opportunities to military veterans and their families. They also provide assistance in finding rewarding employment to all veterans, and support the work of both public and private sector organizations who offer charitable support to current service members and veterans. TVBA advocates the support of Tennessee's veteran and service disabled veteran- owned businesses, as one way for veterans to provide economic security and prosperity for their families and for the communities in which they live with dignity and honor.

Orange Grove Center

Community Supports

90 individuals worked in community enclaves. These are integrated jobs where ongoing support is provided by staff each day. Examples of enclave sites are Memorial Hospital, UTC, TVA, Komatsu and Chattanooga Bakery.

Document Destruction

One of the best document destruction companies in the area known as "Better Shred Than Read" is managed by the Orange Grove Center and employs exclusively individuals with intellectual disabilities. 19 individuals worked in document destruction. This program employs truck riders, sorters, and shredders. The program continues to hold the highest standards and certifications in the industry and services over 200 happy customers.

Recycling Center

79 individuals work in the Recycling plant and service approximately 20,000 homes in Chattanooga by receiving, sorting and selling all of the curbside material that these homes produce. In all, approximately 150 individuals have work because of these recycling endeavors. Examples of recycling performed throughout Chattanooga include the Recycle Express program that serves local businesses and management of the City drop-off and refuse collection centers.

Facility Based Training

The Industrial Training Center/Prevocational Service provided 129 individuals with prevocational training and paid work experience. Businesses provide work to use as training for the people served. Sample tasks include labeling, packaging, sorting, assembly, and heat-sealing.

New Business Growth in Chattanooga

Chattanooga saw a boom in new jobs during FY 2014-2015 and based on the activities of businesses in the area, and the announcements of new businesses relocating to Chattanooga, there is expected to be another boom during FY 2015-2016.

Several businesses relocated to Chattanooga during FY 2014-2015. Van De Wiele, one of the largest manufacturers of high performing machines for the textile industry, is opening up a facility in Chattanooga that will provide service and support for the company's U.S. operations. Van De Wiele's relocation will represent an investment of $5 million in Chattanooga and provide 35 new jobs to the city. B+M Surface Systems is establishing a presence in Chattanooga, opening up 20-25 new jobs, which will be the hub to serve the U.S., Canada, and Mexico. A South Carolina based employment firm, HTI Employment Solutions, is opening an office in Chattanooga to fill the 300 jobs that Volkswagen and Plastic Omnium are going to create. Entry wages will be

$12.45 per hour, going to $14.65 per hour after joining the company full time. Fillauer Companies is also relocating to Chattanooga from California to open a manufacturing site that will open up 40 new jobs.

There are several Chattanooga businesses that expanded this fiscal year. Southern Champion Tray is invested $18.1 million to expand and create 105 new jobs. WNA Chattanooga is invested $11 million to add two new production lines and 40 new jobs. Tranco Logistics, on the heels of winning Volkswagen's contracts to move and sequence parts for the automaker, invested $2.4 million to buy 24 new trucks and hire 57 more employees. The Market Alliance Group expanded its operations in Chattanooga with an investment of $15 million and 100 new jobs.

Chattanooga City government has also made some investments into the local economy. The City purchased the old Harriet Tubman site from the Chattanooga Housing Authority for $2.6 million in 2014 for the use of developing light industry in the area while at the same time providing job training and demolition and construction jobs. The site is the second largest available plot of city-owned land. This project is committed to 80% of local hires for the demolition project being residents of the 37406 zip code. The company chosen to do the demolition, Environmental Abatement, agreed to hire 12 people to recycle bricks at a rate of $18.75 an hour. Thirty of the more than 400 applicants who applied, were chosen by lottery, to attend a four day training course. Twelve were hired for Harriet Tubman and the remaining received training certificates to assist them in getting employment elsewhere.

The City has also started a pilot program for small business grants. City Council approved an initial $100,000 for the project and it is on a first come, first serve basis. Businesses with less than 100 employees that create at least five jobs are eligible. The City will pay a business approximately $500 for each new job created, depending on salary.

The City pledged to streamline the business licensing process in response to a White House's "Startup in a Day" initiative. This will make it easier for entrepreneurs to start businesses within the city. The goal is to allow entrepreneurs to apply for all state, local and federal requirements for opening a business in less than one day.

A Look Ahead into 2015-2016 Job Creation

Volkswagen will start manufacturing a new SUV in Chattanooga in 2016, which will represent an investment of another $600 million and create 2000 more jobs with the expansion of the plant. Remington Industries, a leading automotive accessory manufacturer, will add 89 more jobs and a $4 million investment in Chattanooga. Continuing Volkswagen's influence on the Chattanooga economy, Volkswagen and Gestamp announced a partnership that will lead to more than 500 additional jobs in Chattanooga. This $180 million investment will triple Gestamps capacity in Chattanooga.

In May of 2014, President Obama named the Tennessee Valley, led by UTC, as one of twelve regions that will receive special attention under a new federal program designed to help make the areas more attractive to manufacturing companies looking to set up operations. As noted earlier, there is expected to be another job boom in Chattanooga over the next fiscal year as many companies have announced expansions and relocations that will be completed during

late 2015 and into early 2016.

Other Economic Development Programs and Initiatives

There are several other economic development programs and initiatives going on throughout Chattanooga. As Chattanooga continues to be a leader in entrepreneurial innovation, the City will continue to attract these entities and their investors and consequently create a diverse and viable economy.

The Un-foundation

Chattanooga's newest private foundation provides micro grants to entrepreneurs to finance projects without all the daunting paperwork of traditional grants. This agency is speeding up the entrepreneurial process by allowing easy access to funds. Their process does not necessitate the need for grant writers since the common layperson can manage the paperwork. The organization awards a new grant each month in an amount up to $2,000.

The Company Lab (Co.Labs)

The purpose of Co.Labs is to create a more robust and dynamic entrepreneurial ecosystem in Chattanooga. The Co.Lab offers the following programs to assist entrepreneurs from the idea stage through the implementation stage:

- Co.Starters – A nine week business development forum designed for beginning entrepreneurs
- Co.Lab Accelerator – A 100 day program that is a mentor driven and designed for high-growth potential companies, which provides access to potential investors and customers.
- GIGTank – A 12 week summer tech accelerator designed for startups leveraging Chattanooga's GIG network. The GIG Tank is a nationwide startup accelerator for 3D printing/additive manufacturing, smart grid and healthcare companies. It connects see stage businesses with the tools, capital and connections to go to market. This fiscal year, four startup came out of the accelerator: Feetz, 3DOps, Gris Cure, and Playorities.
- 48 Hour Launch – This program brings bright minds together to participate in an intensive period of community building, planning, incubation, and launching. Relationships and connectivity are integral in the ecosystems of startups, and 48HL provides space and time for an environment of entrepreneurship to take root.
- Will This Float? - Celebrates the diversity of the creative and entrepreneurial spirit across the Chattanooga region by showcasing up-and-coming innovators as they pitch their ideas.
- Nuts and Bolts - A business development series aimed to help business owners, freelancers, and aspiring entrepreneurs make everyday hurdles simpler and easier to manage.

The Bethlehem Center

The LAUNCH program at the Bethlehem Center provides entrepreneurial education programs for adults and youth. During FY 2013-2014, the program saw 112 individuals, 55 adults and 57

students, go through the program. In addition, 24 small businesses have been started by graduates of the program and 2 student owned businesses.

CARTA

Chattanooga Area Regional Transportation Authority is aiming for a state grant to add its first major bus route since 1998, offering a shuttle service that would drop off employees at the 11 businesses across Enterprise South -- a major undertaking that requires studying each business shift change and coordinating with some of the 16 current bus routes across the city. CARTA, in conjunction with the Chattanooga Chamber, found that more than 2,000 Enterprise South employees live within the city limits. Of those, the largest number -- about 730 -- live in East Brainerd. About 379 live in Hixson, although some are outside Chattanooga's city limits, and 236 live in Brainerd. This expansion would greatly reduce the flow of traffic to an area where there is a lot of economic development activity and jobs are located. Currently, traffic is congested due to the extreme increase in traffic to the area, particularly during Christmas, when Amazon hires hundreds of seasonal employees.

The Lamp Post Group

The Lamp Post Group is a venture incubator that provides both capital and mentorship to growing startups. They provide a full complement of services, including legal, accounting, HR, recruiting, and downtown office space. Their portfolio includes companies such as Nooga.com, AAT Carriers, Bellhops, Fancy Rhino, Supply Hog, Price Waiter, Ready Cart and Chattanooga Whiskey Company. The Lamp Post Group coordinates with over $10 million in Chattanooga and area investment funds. The agency employs over 150 employees and has over 10,000 that work remotely. They provide over 31,000 square feet of shared office space, in addition to, 10 subsidized apartments for new recruits and employees.

The Enterprise Center

The Enterprise Center went through a restructuring during FY 2014-2015, under the direction of Mayors Berke and Jim Coppinger. Its new goals are based off of the Chattanooga Forward Gig, Entrepreneurship and Technology Task Force Report. The three they are focusing on are the following:

a. Establishing an Innovation District
b. Addressing Digital Equality
c. Application Development

Innovation District

The Enterprise Center took stock of where Chattanooga's assets aligned with those of other innovation districts, particularly the economy shaping, place-making and social networking features of the City's compact urban environment. In addition to Chattanooga's vibrant and revitalized downtown, its exceptional public spaces, cultural offerings, and downtown university, two factors are important when analyzing the prospects of an innovation district – the city's publicly owned and widely deployed smart grid and fiber telecommunications network, and a rapidly growing entrepreneurial economy attracting young innovators, venture capital, and national attention to its start-up and tech scene.

By January Chattanooga's Innovation District was named and its primary innovation economy generators described. This was announced by Mayor Berke and Mayor Coppinger at a media event on January 13, 2015. At the same time, The Enterprise Center issued a Request for Proposals seeking a development partner for the creation of the city's first Innovation Center in the TVA owned 90,000 square foot office building on the corner of Market and 11th streets. A team of local developers, DEW Edney, LLC was selected to enter into negotiations and after a period of due diligence the Enterprise Center and Dew Edney closed on the building May 6, 2015.

The Innovation Center is meant to be a pump-primer for efforts already underway to take Chattanooga to unprecedented levels of innovation, entrepreneurship, and digital equity, and a vibrant emblem of Chattanooga's next bold steps into the 21st century. A new public entry and actively programmed space will open on the Market Street side, with the rest of the first floor becoming the new home of CO.LAB. There will be floors of co-working space for small and new ventures, and community serving areas programmed for collisions of people and ideas, for problem solving and for socializing, and roof-top gathering space.

Digital Equality

As evidence mounted of the rapidly increasing digital divide in the U.S. and its role in contributing to the income divide, the Task Force determined that an important goal was to reduce that digital divide and increase digital equity across the board. A scan of such efforts around the U.S. brought Tech Goes Home in Boston to the attention of The Enterprise Center. Deb Socia who created that successful program made two visits to Chattanooga and a local working group came together quickly to conduct a Tech Goes Home (TGH) pilot in Chattanooga funded by The Enterprise Center. Tech Goes Home Chattanooga addresses three core issues related to the digital divide:

- Education: by providing a 15-hour curriculum allowing participants to realize the applications of the Internet in their daily lives.
- Hardware: upon completing the class, participants can purchase a laptop for $50.
- Low-cost connectivity: participants are able to enroll in one of a few options for low-cost Internet access.

Pilot sites were selected in part because of their proximity to economically disadvantaged areas of the community and included a church, schools and neighborhood center. Over seventy people graduated at a special ceremony at City Hall in May. A companion summer program will take place and by fall 2015 additional funding will be in place to expand the program in more locations, serving more households around the county. In April, Mayor Berke announced that EPB will offer 100 Mbps Internet at a discounted rate to free and reduced lunch households, assisting in providing access to Tech Goes Home participants.

Application Development and Testing

Work on the goal to establish Chattanooga as a highly advantageous place to develop and test high bandwidth applications for 21st century urban solutions, focused on several approaches in this first year:

- Continued development of relationships formed over prior years with national colleagues such as NSF, US Ignite, the Annenberg Innovation Lab, and the Mozilla Foundation, and exploration of their interest in and resources available for creation of a Chattanooga test-bed for gigabit fiber applications and research.
- Assist in installing a community serving GENI rack and to demonstrate its research and

applications development potential.

- Learn about and connect to the national network of federally sponsored resources for research associated with gigabit fiber and smart grids.

These approaches and the efforts of others, particularly EPB and UTC, have begun to create scenarios that can increase Chattanooga's prospects as a pipeline taking gigabit enabled products and services from research to development to market.

Entrepreneurship

The Enterprise Center's entrepreneurship goal is to play a strong supporting role in the development and maintenance of the local entrepreneurship ecosystem. A primary reason for establishing an Innovation District downtown was to bring a place-based component to this entrepreneurship ecosystem, thus linking these two 2015 Enterprise Center goals. The district chosen (in consultation with local entrepreneurs) was selected in large part for its current ecosystem assets, and for its potential in growing those assets and attracting more.

The creation of the Innovation District was announced in January, 2015, along with a Request for Proposals to select development partners to establish the City's first Innovation Center in the Edney Building on Market and 11th Streets. CO.LAB, scheduled for a September, 2015 move to the Innovation District, will be the anchor tenant in the Edney Building. Several other floors will be designed and programmed to serve the local entrepreneurial ecosystem, and The Enterprise Center will move to one floor in October. Innovative community serving space will be located on a new front entry on Market Street, on The Enterprise Center floor and on a roof-top deck.

In its entrepreneur support role, The Enterprise Center will actively assist in planning and conducting Start-up Week in October, 2015, and in the simultaneous Angel Summit for a national gathering of Start-up Angels, a premier angel investing organization.

Minority Business Enterprise/Women-Owned Business Enterprise

FY 2013-2014 MBE/WBE report shows the following:

There were 2 contracts, representing $215,900 for HOME projects. There were 2 contracts awarded to one MBE. The amount awarded was $215,900, or 100%, which was subcontracted to 14 subcontractors, of which 8 were MBEs.

There were 88 contracts, representing $688,006.22 for CDBG projects. There were 3 contracts awarded to MBEs and 30 contracts awarded to WBEs. The total amount awarded was $103,832.50, or 15%.

FAIR HOUSING AND EEO

Table 27: FAIR HOUSING OBJECTIVES

Fair Housing Objectives	Outcome/ Objective	Partners	2013/2014 Accomplishments	Actual	Actual to Date	Funding
Increase community knowledge of fair housing standards and issues	**DH-1**	Office of Multicultural Affairs	Due to the rapid increase in the Hispanic population, information was published in the Hispanic newspaper in Chattanooga.			**$325,874**
			Funds were awarded for the 2014-2015 year to a Hispanic oriented non-profit to assist with getting information into the Hispanic communities.			
			Fair Housing materials have been distributed throughout the City of Chattanooga in English and Hispanic in neighborhoods, businesses and community centers throughout the city.			
			Distribution of Fair Housing Brochures in neighborhoods, businesses, and community centers, in English and Spanish, throughout the city			
			The Office of Economic and Community Development and the Office of Multicultural Affairs partnered with the Unity Group of Chattanooga to sponsor a Fair Housing Forum on January 15, 2015 in observance of the Martin Luther King Jr., celebration.	45		
			During the month of April, in observance of Fair Housing Month, the ECD partnered collaborated with CNE, OMA to present the fair housing film, "A Matter of Place". There were two showings on April 2 and 28, 2015.	50		
			The City of Chattanooga put on the Fair Housing Testers Recruitment Meeting on January 29, 2015	10		
			The City of Chattanooga put on the Fair Housing Testers Recruitment Training on March 7, 2015	45		
			ECD staff participated in the "2015 Equality Coalition for housing Opportunities Conference" in Knoxville on April, 17, 2015	100		
		La Paz	Created a Hispanic Resource Guide	10,000		**$1,500**

Education and outreach in predatory lending practices	**DH-1**		**CNE hosted workshops on foreclosure prevention**	154		
Decrease barriers to fair housing	**DH-1**	Office of Multicultural Affairs La Paz	Due to the rapid increase in the Hispanic population, information was published in the Hispanic newspaper in Chattanooga. Funds were awarded for the 2014-2015 year to a Hispanic oriented non-profit to assist with getting information into the Hispanic communities. Fair Housing materials have been distributed throughout the City of Chattanooga in English and Hispanic in neighborhoods, businesses and community centers throughout the city. Distribution of Fair Housing Brochures in neighborhoods, businesses, and community centers, in English and Spanish, throughout the city The Office of Economic and Community Development and the Office of Multicultural Affairs partnered with the Unity Group of Chattanooga to sponsor a Fair Housing Forum on January 15, 2015 in observance of the Martin Luther King Jr., celebration. During the month of April, in observance of Fair Housing Month, the ECD partnered collaborated with CNE, OMA to present the fair housing film, "A Matter of Place". There were two showings on April 2 and 28, 2015. The City of Chattanooga put on the Fair Housing Testers Recruitment Meeting on January 29, 2015 The City of Chattanooga put on the Fair Housing Testers Recruitment Training on March 7, 2015 ECD staff participated in the "2015 Equality Coalition for housing Opportunities Conference" in Knoxville on April, 17, 2015 Created a Hispanic Resource Guide	45 50 10 45 100 10,000		
Support mediums for housing referral and legal assistance	**DH-1**	**CNE**	**Housing Info Line**			

AFFIRMATIVELY FURTHERING FAIR HOUSING

Long Range Objectives (5 Years)

- Increase community knowledge of fair housing standards and issues.
- Decrease the likelihood that barriers exist to fair housing choice in the City.
- Education and outreach in predatory lending practices.
- Make referrals for services and for legal assistance, when necessary, in tenant-landlord disagreements.

Table 28: CDP Formula Funds Spent on Grant Activities

Partner	Amount	Source	Objective/Outcome
La Paz	$1,500	CDBG	DH-1, SL-1
Total CDBG	**$1,500**		
Office of Multicultural Affairs	$325,874	City GF	DH-1, SL-1
La Paz	$50,000	City GF	
Total	**$377,374**		

As a recipient of Community Development Block Grant and HOME Investment Partnership Act funds, the City is required to develop an affirmative fair housing plan with specific actions and strategies that will have a significant impact on preventing, reducing or eliminating housing discrimination and other barriers to equal housing choice based on race, color, religion, sex, handicap, or national origin.

To address barriers to fair housing, the City conducted an impediment study in 2014 as part of the Consolidated Plan for 2015-2019. The study identified barriers to fair housing and recommend initiatives to overcome conditions that limit fair housing choice. Efforts are focused to promote knowledge and education of fair housing policies within the City and to assist the residents in fair housing counseling and assistance.

One of the ways in which the City does this is to make sure that citizens have access to fair housing information and can get assistance when necessary through the Housing Info Line and Rent Wise booklet. The booklet, Rent Wise, was revised in 2013 and is published and distributed upon request to tenants and landlords as part of the services offered through the Housing Info- Line. Rent Wise spells out in easy to understand terms the rights of tenants and landlords governing their responsibilities in the tenant-landlord relationships. The booklet is also available in Spanish. In addition, CNE houses the Housing Info-Line to channel complaints and assist local citizens who are experiencing some fair housing issues. The Housing Info-Line operates a 24-hour hotline for citizens to file their concerns and discuss issues pertaining to fair housing.

The Office of Multicultural Affairs (OMA) and the Office of Economic and Community Development (ECD) are assigned, by the Mayor, the responsibility of handling Fair Housing issues. These offices are responsible for reviewing, implementing, and monitoring public

policy that affects the disadvantaged cultural communities in Chattanooga. OMA sponsors the City's

OMA Advisory Committee, and conducts various informational workshops and seminars for the city's business community revolving around diversity and equal treatment among the citizenry.

The City of Chattanooga's Office of Multicultural Affairs operates as the City's main artery for developing programs to address various issues within the community that impact minority residents that is inclusive of the Latino community, which is approximately 4.9% of the population and growing in the county and 5.5% within the city limits, according to the 2010 Census. The goals and objectives of the Office of Multicultural Affairs are:

a. To cultivate an environment of non-discrimination,
b. To investigate and mediate discrimination complaints relevant to ADA, EEO, Fair Housing and Title VI, with the help of the City of Chattanooga Compliance Office.
c. To work with other agencies (i.e., HUD, THRC, EEOC) to ensure City compliance.
d. To act as resource to City of Chattanooga Departments to ensure compliance with non-discrimination policies at the Federal, State and Local level.

The City of Chattanooga will address any impediments to fair housing to the extent that it is able. The Office of Multicultural Affairs and the Office of Economic and Community Development will continue to conduct the following activities in order to affirmatively further fair housing:

a. City staff investigation and conciliation of complaints related to housing discrimination. Counseling and referrals as necessary
b. Disseminate information to local television and radio news media on fair housing and equality issues and activities.
c. Visible placement of equal opportunity housing logo on relevant City notices and housing programs that use City, CDBG, HOME, and ESG funding.
d. Education workshop for residents, housing providers, lenders, and other community members.
e. Participation in training sessions, workshops, and conferences.
f. Operate and/or fund programs that promote housing opportunities, such as homeownership education and down payment assistance, housing improvements, and new housing development.
g. Continue support to provide housing counseling services, referrals, landlord and tenant's rights, counseling in foreclosure preventions and workshops to low income citizens.

Table 29: City of Chattanooga Fair Housing Activities At A Glance

Activity	Audience	Purpose	Outcome
Publication in Hispanic Newspaper	Hispanic citizens	Information/ Accessibility	Hispanic population had access to City notices in Spanish
Granted LaPaz funds for Hispanic outreach	Hispanic Citizens	Information/ Accessibility	Hispanic Resource Guide
Distribution of Fair Housing Brochures in neighborhoods, businesses, and community centers, in English and Spanish, throughout the city	Citizens city-wide	Education	To provide readily accessible fair housing materials where those that are most affected by fair housing issues, frequent.
The Office of Economic and Community Development and the Office of Multicultural Affairs partnered with the Unity Group of Chattanooga to sponsor a Fair Housing Forum on January 15, 2015 in observance of the Martin Luther King Jr., celebration.	General Public	Education/ Awareness	45 people attended from the community.
During the month of April, in observance of Fair Housing Month, the ECD partnered collaborated with CNE, OMA to present the fair housing film, “A Matter of Place”. There were two showings on April 2 and 28, 2015.	General Public	Education/ Awareness	50 total people attended the viewing
The City of Chattanooga put on the Fair Housing Testers Recruitment Meeting on January 29, 2015	General Public	Education/ Awareness	10 people attended

The City of Chattanooga put on the Fair Housing Testers Recruitment Training on March 7, 2015	General Public	Education/ Awareness	45 people attended
ECD staff participated in the "2015 Equality Coalition for housing Opportunities Conference" in Knoxville on April, 17, 2015	Housing and funding providers	Education/ Awareness	Approximately 100 people in attendance

The City will continue to use CPD funds to principally benefit low/moderate income citizens, support and partner with organizations with a common mission, and educate citizens regarding their rights by partnering with HUD approved Housing Counseling Agencies in the city such as, Chattanooga Neighborhood Enterprises, Department of Human Services, and Partnership for Families, Children, and Adults.

AFFIRMATIVE MARKETING

Statement of Policy

In accordance with the Regulations of the HOME Investment Partnership Program, and in furtherance of the City of Chattanooga's commitment to non-discrimination and equal opportunity in housing, the City establishes procedures to affirmatively market rental and homebuyer projects containing five (5) or more HOME-assisted housing units. These procedures are intended to further the objectives of Title VII of the Civil Rights Act of 1968, as amended, Executive Order 11063, and 24 CFR 92.351. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible person in the housing market area to available housing without regard to race, color, national origin, sex, religion, familial status or disability. (The affirmative marketing procedures do not apply to families with Section 8 tenant- based rental housing assistance or families with tenant-based rental assistance provided with HOME funds.)

Affirmative Marketing Requirements

It is the policy of the City to decrease the likelihood that barriers exist to fair housing choice in the City by ensuring that the citizens of Chattanooga have knowledge of fair housing standards and issues. This is accomplished through the distribution of information and materials about fair housing to all sectors of the local housing market. The City continuously provides support to organizations and efforts that are focused on achieving the goals of fair housing. Property owners and housing organizations receiving federal funds from the City through direct grants, loans, guarantees or indirectly through sub-contracts for the purpose of providing housing must agree, by written contract to adhere to affirmative marketing requirements.

Requirements for Owners and Housing Organizations to Inform the General Public Renters about Units

To ensure that these efforts are carried out the City and recipients of federal funds through the City, will not:

a. Deny to any person or family the opportunity to apply for housing, nor deny to any qualified applicant the opportunity to lease housing suitable to its needs,
b. Provide housing that is different from that provided others,
c. Subject a person to segregation or disparate treatment,
d. Restrict a person's access to any benefit enjoyed by others in connection with a housing program, or
e. Treat a person differently in determining eligibility or other requirements for services.

Marketing materials and documents intended for use by applicants and residents should be in plain language and clearly explain eligibility requirements, the application process,

waiting lists preference structure, and the housing units. Applications and advertisements of vacancies should include the Equal Housing Opportunity logotype or slogan. If it is feasible to advertise in advance of selecting a tenant, without holding units off the market, participating property owners will be required to make information on the availability of units known through:

- Advertisements in the local newspapers, if the owner ordinarily advertises available units in the news media, and
- Notifying potential agencies that serve and advocate for potentially qualified applicants, (e.g. CHA, Human Services, Family & Children Services) requesting that staff inform applicants on their waiting lists about upcoming vacancies.

Recordkeeping

The City requires that owners and housing organizations keep records regarding:

a. The racial, ethnic, and gender characteristics of tenants and applicants for at least four years.
b. Activities they undertake to inform the general renter public, specifically:
    1. copies of advertisements placed in newspapers,
    2. dates on which the owner contacted outreach agencies
c. Activities owners undertake for special outreach.

Assessment and Corrective Action

Assessment and Determining Results

The affirmative marketing efforts of property owners and housing organizations will be assessed to determine if good faith efforts have been made through the examination of records the City has required owners and housing organizations to maintain. If the City finds that the required actions have been carried out as specified, it will be assumed that owners have made good faith efforts to carry out these procedures.

The City will also review property owners and housing organizations' affirmative marketing efforts in relation to whether or not persons from a variety of racial and ethnic groups in the community (and in particular, Black, single, female heads of household) have in fact applied for and/or become tenants or have been assisted in the homebuyer program. If the City finds they have, it will be assumed the owners/housing organization have complied with the Affirmative Marketing Policies and Procedures.

Corrective Action

The City will take corrective action if an owner fails to carry out the required procedures or fails to maintain the records on tenants and applicants. If the representation of racial/ethnic groups (is not broad or the two identified groups are not represented,) the City will review the affirmative marketing procedures to determine what changes, if any, might be made to make the affirmative marketing efforts more effective in informing persons in all groups about rental opportunities.

If there are problems, the City will require owners with vacancies to notify CHA or other agencies immediately upon learning that a unit will become vacant. The City is asking that owners give these agencies or the City this information as close to 30 days prior to the upcoming vacancy as possible. City will then be able to verify on a "spot check" basis if these owners/housing organizations are following the prescribed procedures.

If an owner/housing organization continues to fail to meet the affirmative marketing requirements, the City, after fair warning and an opportunity to correct identified deficiencies, may disqualify an owner from further participation in future programs.

The City will carry out the assessment activities, and prepare a written report of the affirmative marketing efforts in time to report results in the Annual Performance Report submitted to HUD.

MINORITY OUTREACH

To the maximum extent possible, subrecipients, recipients, and grantees are strongly encouraged to provide opportunities for minorities and women, and entities owned by minorities and women, including, without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms underwriters, accountants, and providers of legal services, to participate contracts entered into with the City to provide affordable housing authorized under this Act or any other Federal housing law applicable to such jurisdiction. Section 85.36(e) of this title describes actions to be taken by a participating jurisdiction to assure that minority business enterprises and women business enterprises are used when possible in the procurement of property and services.

The Office of Multicultural Affairs

The Office of Multicultural Affairs (OMA) is responsible for developing strategies for increasing minority outreach and inclusion of minority and women owned business enterprises. The goals of the department for this task are:

a. Promote opportunities for diverse constituents to do business with the City.
b. Provide the resources and information diverse businesses need to compete for opportunities with the City of Chattanooga.
c. Partner with the small business services community to prepare diverse businesses for City procurement opportunities. Provided one-on-one consultations with small business owners to explain the City purchasing process and how to navigate bids and solicitations.
d. Track quarterly the City's record of diverse business engagement; report annually to Mayor and City Council.
e. Create a climate of dignity, respect and inclusion among City employees and citizens of Chattanooga
f. Create opportunities for meaningful civic and community engagement for City employees and citizens of Chattanooga. Organized community service projects related to national heritage months, collaborated with organizations serving diverse populations throughout Chattanooga.

As a result of their minority outreach initiatives, OMA has achieved the following results during FY 2014-2015:

a. Hosted quarterly workshops on doing business with the City, certification and business finance. DBE engagement in FY2015 averaged 13%. The City's goal is 14% engagement.
b. Provided one-on-one consultations with small business owners to explain the City purchasing process and how to navigate bids and solicitations. Hosted quarterly workshops on doing business with the City, certification and business finance. DBE engagement averages 13%.
c. Expanded the reach of OMA to 3,000 plus community members.
d. Created the Diverse Business Enterprise Database

In addition, as a joint effort between Community Development and OMA, the following were implemented:

a. Due to the rapid increase in the Hispanic population, information was published in the Hispanic newspaper in Chattanooga.
b. Funds were awarded for the 2014-2015 year to a Hispanic oriented non-profit to assist with getting information into the Hispanic communities.
c. Fair Housing materials have been distributed throughout the City of Chattanooga in English and Hispanic in neighborhoods, businesses and community centers throughout the city.

In addition to minority and WBEs, the OMA is also charged with increasing diversity within the City's workforce and outreach and training opportunities for City employees. This is made possible with assistance from the Diversity Council, which was formed in FY 2012-2013. The role of the Diversity Council is to identify opportunities for diversification in the City's workforce and drive policies for change, and to provide outreach to current employees. The following diversification and outreach activities have occurred during FY 2014-2015:

a. Two Spanish language classes were offered to employees where a total of 40 employees were taught basic conversational Spanish to assist them with interacting with the Hispanic population.
b. Train the Trainer classes were conducted where a few employees from each department were instructed on how to conduct trainings. These employees will then be called upon to conduct future trainings within their departments.
c. The City employed 30 college interns during FY 2014-2015. The goal is to make more students aware of the employment possibilities of working for the City.
d. The City hosted approximately 10 German interns who came over from Germany to participate in mandatory internships abroad. While here they learned many different aspects of American local government and public administration in general.

City of Chattanooga Purchasing Department

The City of Chattanooga, as a recipient of any Federal financial assistance, has agreed to and is obligated to comply with Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d-42 U.S.C. 2000d-4, and all requirements imposed by or pursuant to Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office of the Secretary, Part

21, Nondiscrimination in Federally-Assisted Programs of the Department of Transportation – Effectuation of Title VI of the Civil Rights Act of 1964, and other pertinent directives, to the end that in accordance with the Act, Regulations, and other pertinent directives, no person in the United States shall, on the grounds of race, color, sex, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity promoted by the City, whether the program or activity is funded with federal funds or non-federal funds.

The City has given the following specific assurances without limiting the above stated general assurance:

a. Each program will be conducted and operated in compliance with all requirements imposed by, or pursuant to, the Regulations.
b. The City will insert the notification of the Title VI Regulations in ALL solicitations for bids of work or material, informing all bidders that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, minority business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, sex or national origin in consideration for an award.
c. The City shall insert the necessary applicable clauses of this assurance in every contract subject to the Act and the Regulations.
d. Real estate transactions must comply with Federal Housing Laws and Ethical Practices which protects all categories and classes of buyers and sellers. The Civil Rights Act of 1866 prohibits discrimination in housing based on race without exception. The Civil Rights Act of 1964 prohibits discrimination in federally funded housing programs.
e. The Civil Rights Act of 1968 (Title VIII) prohibits discrimination on the basis of race, color, religion, or national origin with certain exceptions. The Housing and Community Development Act of 1974 prohibits discrimination in housing based on sex. The Fair Housing Amendments Act of 1988 extends protection to handicapped and familial status.
f. Conveyance of property by deeds should not be subject to additional encumbrances as the real estate industry is federally regulated within the residential arena. In general, provisions in a deed conveying a fee simple estate that bars the grantee from selling, mortgaging, or conveying it are considered void. Such restrictions attempt to limit the basic principle of the free alienation (transfer) of property, and the courts consider them against public policy and therefore unenforceable.
g. Deed restrictions and encumbrances impact the ability of the Buyer to obtain financing and title insurance and can affect the value of the property.
h. Finally, the City's major consideration is to properly purchase and dispose of any real estate asset through Federal compliance and additional encumbrances will not only affect the marketability of the properties, but restrict the conveyance between Buyers and the City. The City closes with only reputable title companies.
i. The City agrees that the United States has a right to seek enforcement with regard to any matter arising under the Act, the Regulations, and this assurance.

Advertising, Soliciting, and Reporting

Approach

The City has formulated a Title VI reporting process in accordance with the Federal guidelines. The steps outlined in this section address the program activity reporting for procurement activity only.

a. The method and sources used for advertisements calling for bids on all ongoing projects, in particular methods of advertisement used to reach minority/women owned businesses. The report shall state the nature of the advertisement specifying when, where and how proposals, plans, and specifications have been made available for the inspection of prospective minority, women and non-minority bidders.
    1. The PD utilizes the following businesses and agencies to advertise the City's bid solicitations over $25,000 in the minority community:
        i. Local advertising businesses and agencies
        ii. The Chattanooga News Chronicle (minority owned)
        iii. Chattanooga Chamber of Commerce
        iv. The Urban League

b. It is required that all Buyers actively solicit bids from diverse business enterprises on every project. All parties submitting quotes, bids, proposals, or qualification will be asked to identify the DBE category of their business if applicable. The reasons that minority/women owned businesses have chosen not to bid must be recorded as the information becomes available.
    1. The PD issues a quarterly diverse business report to capture this information and the bid activity results of the diverse businesses solicited for all bids.
    2. PD maintains a database of minority owned businesses.
    3. The PD also refers to the TN Minority Supplier Development Council, and the Chattanooga Minority Contractors Association for potential sources.
    4. DBEs must be certified by under the authority of an entity recognized by the City.
    5. The listing of acceptable certification is posted online and available at the Purchasing Division and OMA offices. http://www.chattanooga.gov/general-services/purchasing
    6. Upon request, all tracking data shall be made available to OMA.

c. Title VI assurance provisions citing specific nondiscrimination provisions shall be included in contracts subject to the Civil Rights Acts of 1964 and the U.S. DOT Title VI Regulation.
    1. The PD should include the provisions in each bid solicitation package issued. All contractors will be notified of their responsibilities under Title VI and of their ensuing obligations through language included in each contract.
    2. A computerized record of contract award reviews will be maintained. Prime Contractors and subcontractors will be tracked and reported.
    3. All staff with contracting authority and contract administrative/management responsibility, including all managers, will be instructed by the Purchasing Department on minority/women. The staffs will receive orientation to understand the components of small business outreach, and solicitation procedures, with documentation of such instruction provided to the Office of Multicultural Affairs Compliance Officer. The OMA Compliance Officer will provide Title VI compliance guideline updates.

Change of Subcontractor after Award

The Prime Contractor is not allowed to change its subcontractors without prior approval from the Purchasing Agent in writing. In the event there is a request for subcontractor change, the Prime Contractor will submit the request in writing to the Purchasing Agent, copy the Department Head, and copy the Buyer. The request should state the subcontractor being replaced, the reasons for the desired replacement, the name of the new subcontractor requested for replacement, the replacement subcontractor's experience qualifications, resume, and a letter of intent signed by the replacement subcontractor. With concurrence of the City Attorney, the approval of the replacement subcontractor shall be communicated to the prime contractor in writing by the Department Head/Project Manager with a copy of the approval to the Buyer.

Acceptance of Complaints for Referral

It is the general practice of the Title VI Compliance Officer to refer all administrative complaints that are complete and properly pleaded to the appropriate state or federal authorities. A complete or properly pleaded complaint is:

a. In writing, signed, and provides contact information (e.g., phone, address, etc.)
b. Describes the alleged discriminatory act(s) that violates Title VI regulations (i.e., an act of intentional discrimination or one that has the effect of discriminating on the basis of race, color, national origin, sex, age or disability),
c. Filed within 180 calendar days of the alleged discriminatory act(s), and
d. The Title VI Program staff will refer (to the appropriate federal/state agency) a complaint within seven (7) calendar days of its receipt.
e. The City will establish whether the person or entity that took the alleged discriminatory act is in fact a City sub-recipient. If the complaint does not specifically mention that the alleged discriminatory actor is a City financial assistance recipient, the City may presume so for the purpose of referring the complaint to the federal/state agency.

Processing Complaints

The Office of Multicultural Affairs will maintain a log of all complaints and refer complaints to the appropriate state or federal agency. The complaint will be noted in the log by case number based on year, month and sequence in which complaint was received. (Example: A complaint received in December, 1999 and is the second complaint received in 1999 will be case number 99 (year)-12 (month)-002 (sequence).

a. The Office of Multicultural Affairs will refer any claim violation, within seven (7) working days, to the appropriate state or federal agency.
b. A copy of the complaint will be maintained in the files of the OMA.
c. Corrective legal action regarding Title VI contract provisions may be pursued in extreme cases to enforce specific contractor performance on City contracts. Legal action may be pursued after the concurrence of the department head sponsoring the project, the Director of OMA, the City Attorney, and the Purchasing Manager.

Appeals Procedure

The complainant has the right to appeal all written reports to the state or federal agency investigating the claim violation through an official formal appeals process. Each

agency has established its appeal procedures which dictates strict adherence. Complainants should be referred to the investigating agency for the applicable appeal procedure.

Diverse Business Enterprise Database

The Purchasing Division in association with the OMA will maintain a database of certified DBE vendors. The information for each vendor will include the commodity codes relevant to the goods are/or services they provide. Vendors can register by contacting the Purchasing Department on-line by sending their company's information to supplier@chattanooga.gov. Commodity information will be classified in the database for Buyers to use in direct solicitation of goods or services.

Certification of Diverse Business Enterprise

DBEs must be certified under the authority of an entity recognized by the City. The listing of acceptable certifications is posted online and available in print form at the Purchasing and OMA offices. http://www.chattanooga.gov/general-services/purchasing.

The Office of Multicultural Affairs sponsored several events during FY 2014-2015 to reach out to MBE/WBEs:

Table 30

Event	Attendance	Purpose
Small Business Financing Workshop August 19, 2014	48	Provide information on securing financing for small businesses
Surety Bond Workshop	26	Provide information on becoming properly bonded to increase employment opportunities with the City.
Women Owned Small Business Workshop	19	Provide tools to help WBEs succeed

Chattanooga Housing Authority

The CHA will post notices of availability of free language assistance services in offices where LEP persons interact with the CHA, including but not limited to: the HCVP Office, site management offices, Central Office, on the CHA website at www.chahousing.org, and also in annual and interim recertification packages sent to residents and HCVP voucher holders. In addition, notices will be included in final eligibility screening notifications to applicants.

The CHA will also conduct outreach to organizations that provide services to LEP persons such as La Paz de Dios [speakers of Spanish and St. Peter and Paul's Church [speakers of Kirundi and Swahili]. The CHA shall conduct outreach to available media in other languages in an effort to inform LEP persons about available services and programs. As additional language needs are identified, the CHA will expand its outreach efforts accordingly.

ANTIPOVERTY STRATEGY

Poverty is defined in terms of threshold income levels, based on family type, size, age and number of related children. As communities seek solutions to solve problems of poverty and address the needs of its residents who fall into this category, on a national scale, there is no clear-cut means of eradicating poverty. The provision of economic growth and opportunities to increase personal income levels of individuals that are classified in this category appears to be the only measure that increases the chances for improvement.

In the City of Chattanooga, it is estimated that the poverty level is 23.9% compared to the Tennessee rate of 17.6%, according to the American Community Survey Data Profile 2009-2013, Poverty Status in the Past 12 Months.

The City's general funds, private funds, CDBG, and other federal funds are vigorously targeted toward projects and activities that fight poverty. The City of Chattanooga works in collaboration with organizations and agencies throughout the community to reduce the number of households in poverty through increased economic development opportunities, job training and placement, affordable housing, and the availability of basic human services. The provision of basic human services is the crucial element that creates an overall environment for individual self-sufficiency and economic independence.

Various projects are underway at the Chattanooga Housing Authority housing sites, the local Chamber of Commerce, the University of Tennessee at Chattanooga, Chattanooga Area Urban League, and local private and public organizations and foundations to stimulate the development of anti-poverty initiatives that have a positive impact on job training and creation to influence the economic well being of individuals and their families within the Chattanooga community.

CHA has designated certain sites within its portfolio of public housing units as Upward Mobility Sites which are made available to residents who are engaged in programming that will lead to economic self-sufficiency. CHA initially designated all units at its Fairmount Avenue and Maple Hills properties as Upward Mobility Units. Based on the success of this program at Fairmount and Maples Hills, CHA extend the program to Greenwood Terrace Apartments effective January 1, 2014.

CHA also has the capacity to manage 125 to 200 participants through its Family Self-Sufficiency Program (FSSP). The program offers opportunities to tenants increase earned income and thereby become economically independent. Under FSSP CHA counsel families participating in the program about opportunities for education, job training, counseling and other forms of social service, so they may obtain the education, employment and business and social skills necessary to achieve self-sufficiency.

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.

In addition to programs being carried out by other City partners outlined in previous sections, the following are additional efforts in the Anti-Poverty strategy:

The Digital Divide

Internet connectivity has become an essential utility for all citizens. It is critical for keeping up with today's society. With connectivity, people have access to employment, education, family and friends, culture and government services. It has been shown that there is a correlation between the number of citizens connected and the wealth of an area. The lack of a broadband connection puts people at a profound disadvantage. People without access, who are likely to be lower on the economic ladder, fall further and further behind, widening the "digital divide" between rich and poor. In June 2013, a White House broadband report concluded the divide is still very much present in the U.S. Though the report found that 91% of Americans had access to high-speed Internet service of at least 10 Mbps downstream, only 71% of Americans actually subscribed to broadband at home — an adoption rate lower than other nations with a similar GDP. That adoption rate was even lower among African-Americans and Hispanics. The report cited cost and skill level as major reasons so many Americans forgo broadband access at home.

Another issue is that for many people, they are using their mobile phone as their access point to the internet, thereby neglecting much needed computer skills and limiting the computing functions available. This is leading to a generation of people who are tech savvy but computer illiterate. They are able to do wondrous things on a smart phone, but they cannot write a simple paper in Word or do research at home. An April 2012 Pew Center study showed 88% of Americans over the age of 18 have a cell phone (smart phone or otherwise), and 66% of Americans aged 18-29 have Smartphone. But only 57% of Americans have a laptop. The survey also stated, "Among smart phone owners, young adults, minorities, those with no college experience and those with lower household income levels are more likely than other groups to say that their phone is their main source of Internet access."

Chattanooga has identified the "Digital Divide" as the next hurdle to tackle in helping to alleviate poverty. With equal access to the internet, it will level the playing field for lower income people seeking employment or trying to get an education. The solution to this problem is complex and entails providing affordable internet access into every home, access to affordable computers, and computer literacy training. There are several agencies who are working to address the issue of the digital divide.

Education

Education continues to be a major concern for not only Chattanooga and Hamilton County, but for Tennessee as well. College going rates and degree attainment rates are far below where they need to be if citizens can be relieved from the stress of poverty. It is all too apparent that in order to reduce one's chances of living in poverty, a minimum of a college degree or technical degree must almost always be obtained.

Table 31: Hamilton County Education Statistics Comparison

High School Graduate or Higher	
Chattanooga	83.8%
Tennessee	84.4%

Quick Facts US Census Bureau ACS 2009-2013

Tennessee Drive to 55 Initiative

Governor Haslam is kicked off his Drive to 55 Initiative in 2013. The goal of the initiative is to bring the percentage of Tennesseans with college degrees or certifications from the current 32% to 55% by the year 2025. Tennessee now lags far behind the national average for higher education, ranking 43rd in working adults with a two-year degree or higher. Reaching the goal will involve important fields such as welding and mechatronics.

The initiative's plan is to better prepare students to reduce the need for remedial courses, increase dual enrollment & dual credit, improve mentoring, reduce financial barriers to education, enhance programs to increase graduation rates, better serve the 940,000 adults with some college but no degree, and identify and proactively fill the skills gaps of the future.

There are three key initiatives that will provide access, funding and support to make Drive to 55 a reality, Tennessee Promise, Tennessee Reconnect, and Tennessee LEAP, which concentrate on different hurdles to making Tennessee more educated.

a. *Tennessee Promise*

   This historic proposal commits to providing on a continuing basis two years of community college or a college of applied technology (TCAT) absolutely free of tuition and fees to graduating high school seniors. After graduating from a community college, if students choose to attend a four-year school, the state's transfer pathways program free, the cost of a four-year degree would be cut in half. To make the Tennessee Promise sustainable over time, the governor proposed transferring lottery reserve funds to create an endowment, with the goal of strategically redirecting existing resources. He recommended leaving $110 million in the lottery reserve fund to ensure there is a healthy balance moving forward.

b. *Tennessee Reconnect*

   Tennessee Reconnect is an initiative aimed at helping adults earn a postsecondary credential. As part of the Reconnect initiative, Tennessee adults will be able to attend and earn a certificate at one of 27 colleges of applied technology (TCATs) completely free of tuition and fees. It is essential to reengage adults in postsecondary education, and it is the belief that eliminating financial barriers for the state's TCATs is a critical step. So far, nearly 11,000 Tennesseans have applied to the program.

   Tennessee Reconnect will encourage more adults to attend TCATs by making two fundamental changes:

   a. Provide a last-dollar TCAT scholarship to adult students. Tennessee Reconnect will provide a last-dollar scholarship for every qualifying adult* who attends a TCAT. As a last-dollar scholarship, it will cover tuition and fees after all other

financial aid have been applied.

b. Allow adults to qualify for the Wilder-Naifeh technical skills grant even if they had previously received a HOPE scholarship. In academic year 2012-13, 1,178 students at TCATs were not eligible to receive the Wilder-Naifeh technical skills grant because they had already received HOPE funds. The estimated cost for the last-dollar scholarship is $1.5 million per year, and the estimated cost for prior HOPE recipients to receive Wilder-Naifeh is $2.2 million per year

c. Tennessee LEAP

Tennessee LEAP will ensure that postsecondary schools are producing the credentials employers need by encouraging collaboration across education and industry and by utilizing regional workforce data to fill skills gaps across the state. The purpose behind LEAP was to align the supply of graduates with industry need. While the legislation provided a jumping--off point, decision makers recognized that despite the efforts of multiple agencies to meet workforce and educational needs, greater collaboration was still needed across postsecondary and industry to utilize resources and data in a more strategic way.

The purpose of Tennessee LEAP is to eliminate skills gaps across the state in a proactive, data-driven, and coordinated manner and to create systemic and sustainable collaboration and alignment at the state, regional, and local level. To do this, Tennessee LEAP is made up of two main components:

1. The establishment of a Skills Gap Grant competition that will provide $10 million in state funds to local alignment entities to invest in new equipment and programs that will help fill demonstrated workforce skills gaps.
2. The creation of a Workforce Subcabinet, led by a new Director of Workforce Alignment, who review and select will grant recipients.

Additional Tennessee Efforts

In addition to the Drive to 55 Initiative, the State of Tennessee has many other educational initiatives that affect children and adults in Chattanooga. With these efforts, the State hopes to combat poverty by providing opportunities for children and adults to obtain the education they need to bring them out of poverty. The efforts include:

a. SAILS – Currently at Chattanooga State Community College, SAILS (Seamless Alignment and Integrated Learning Support) introduces the college developmental of Regents (TBR) Learning Support Math program in the high school Bridge Math course, students can get a head start on their college career. Students who successfully complete the program are ready to take a college math course, saving them time and money while accelerating their path to graduation. Students who take the ACT their junior year and score less than a 19 in Math are required to take the Bridge Math course their senior year. In SAILS, these students can complete the college Learning Support Math program, preparing them for a college-level math course, which will give them a jump-start on their college

career.

b. Increase access to dual enrollment for high school students so that they may work on college credit courses while in high school, thereby giving them a head start and saving future money on education.
c. Provide online college preparation courses
d. Support Common Core State Standards
e. Establish the TSAC endowment fund
f. Launch the Tennessee Promise scholarship program
g. Realign HOME scholarship awards to increase access to community colleges
h. Leverage Degree Compass statewide
i. Allow 8 semesters of 120 hours on HOPE scholarship
j. Develop "MOOC" partnerships
k. Launch WGU Tennessee
l. Recruit adult non-completers through predictive analysis
m. Provide last-dollar Reconnect scholarships for adults to attend TCAT's free of tuition and fees
n. Change Wilder-Naifeh eligibility requirements to include students who once had HOPE but lost it

Girls Inc of Chattanooga

Girls Inc provides some education targeted programs to girls from elementary school on up through high school. The agency can also boast that 100% of the girls who finish their afterschool teen programming in their senior year go on to college.

Build IT

The Build IT program is a design-based curriculum that promotes middle school girls' information technology fluency and incorporates the STEM content of mathematics and computer science. The curriculum uses design to both entice and teach girls information technology and computer science concepts. This program served 285 girls during that last fiscal year.

Road to College and Success

Helps girls develop the strong foundation necessary for success in high school and becoming competitive college applicants. Girls learn about goal setting, career options, decision-making, fiscal year. The program served 12 girls during FY 2014-2015.

Bookwork Club

The Bookworm Club is currently offered at Clifton Hills, East Ridge and Woodmore Elementary Schools. It is an afterschool literacy program for first, second, and third graders (third grade only offered at Wood-more). Girls in the clubs explore their world through literacy activities including read-a-louds, storytelling, games, public speaking, reading, writing, theatre and creative arts. The program also offers college and career exploration, leadership, culture and heritage, conflict resolution, community service projects, physical fitness, homework help and academic enrichment. This program served 96 girls during Fiscal Year 2014-2015.

Youth and Family Development

The education programs aim to enhance the minds of youth through exceptional programs that embrace literacy, early childhood development and cultural influence through staff and partners. Programs include: LEXIA Literacy Programs, Head Start, Child Care, Homework Help, The Arts, Technology Training and more.

LEXIA Literacy Programs

LEXIA is currently available at no cost to students, and adults at the select Y&FD locations. Interested parties complete an assessment test. Once the initial test is complete, personalized instruction will be given, included a weekly schedule. On average, LEXIA's success comes from at least 20 minutes, 3 times a week. The LEXIA program will track progress, and provide detailed reports to facility managers, parents and schools. The program is also accessible from anywhere once an individual is registered. LEXIA is a major part of the Chattanooga Literacy Initiative. When children cannot read at grade level, they are at a much higher risk of dropping out of school. During FY 2014-2015, there were 4000 students using the LEXIA program. These students gained a total of 31,044 monthly units, which represents the number of lessons completed in the program. There are 55% of active ALEXIA students reading at grade level.

Head Start/Early Head Start

Head Start/Early Head Start is a Federal program for preschool children from low- income families. The program is operated by local non-profit organizations in almost every county in the United States. Children who attend participate in a variety of educational activities. They also receive free medical and dental care, have healthy meals and snacks, and enjoy playing indoors and outdoors in a safe environment. Head Start/Early Head Start strives to help all children succeed and services are offered to meet the special needs of children with disabilities. The program serves children 6 weeks to 4 years of age, who meet the Federal income guidelines. During FY 2014-2015, the programs served a total of 998 children. Six hundred twenty two are preschool 3-5 year olds. Two hundred twenty six are regular Early Head Start and 150 Early Head Start children are from the new Child Care Partnership grant. Chattanooga was awarded over 2 million dollars in order to collaborate with local day care centers in high poverty zip codes. The purpose of this grant is twofold. Not only will 150 children receive EHS services but training and enhancements will benefit the entire center and improve the quality of early childhood education in the City of Chattanooga.

The Chattanooga HS/EHS program has been recognized as a Program of Excellence by the National Head Start Association. The program is also recognized by the Office of Head Start as a Center of Excellence. This designation has only been given to 20 programs in the nation.

Academic Coaches

Academic coaches are available to assist with homework, tutoring, literacy skills, and other educational programming. Serves children ages 5 and up and serves 3000 students during FY 2014-2015.

FASFA Assistance

Assistance is provided to High School Seniors needing to complete a FASFA to receive student loans for college. During FY 2014-2015, assistance was given to 550 seniors.

Leveraging Resources

It is the City of Chattanooga's policy to partner with organizations in undertaking activities outlined in the Consolidated Plan and Action Plan. As illustrated in the other sections, the City is committed to leveraging and stretching resources to maximize services to its citizens. Organizations funded by the City are expected to bring other public and private resources into the partnership. Projects identified in the FY 2014-2015 Action Plan funded with federal funds were leveraged at minimum 2 to 1 as illustrated in the following chart. It is impossible to accurately calculate actual leveraging. Past estimates exceeded a 24 to 1 leverage. There is no doubt this is the case, at minimum.

Table 32: Examples of Leveraging

Sources	Amounts
HOME Projects – Match	$277,916
CDBG Projects Leveraging	$3,025,412
City General Fund Allocations	$2,447,949
Continuum of Care Awards	$2,904,250
Total	**$8,655,527**

Emergency Solutions Grant funds and HOME Investment Partnership funds require a local match. The Emergency Solutions Grant match requirement is satisfied through other sources of private funding. As shown in form HUD-40107-A, HOME Investment Partnership match requirement is met through excess match carried over from previous Federal Fiscal years. The City has a carryover match of $3,915,422. During March 2011, the City experienced extensive damage due to flooding and given a declaration of major disaster. The City requested and received 100% reduction in the HOME match requirement for fiscal years 2011-12 and 2012-13.

The Department of Economic and Community Development has adopted a policy that allows all organizations, educational institutions and agencies that are applying for federal funds equal access to receive certifications of consistency in a fair and impartial manner. The Consolidated Plan is available to the public and heads of the various organizations. The procedure to acquire the Certification of Consistency require that the forms are properly signed by the requesting organization with a brief description of the project and funding agency from which funding is being requested. After staff review of the project and its consistency with the Consolidated Plan, the Consistency forms are signed and returned, as soon as possible. This program year, the following **Certificates of Consistency** were signed for submission by the requesting organizations**:**

a. Southeast Tennessee Human Resource Agency (SETHRA): Shelter Plus Care, Shelter Plus Care 44, and Supportive Housing Program
b. City of Chattanooga: Shelter Plus Care
c. Council on Alcohol and Drug Abuse: Family Way
d. Chattanooga Community Kitchen: SAFAH, Help II, Family Housing Learning Center, and House of All Souls
e. Chattanooga Regional Homeless Coalition: Homeless Management Information System

(HMIS), Enhanced HMIS, Permanent Housing Program

f. Joe Johnson Mental Health: Permanent Housing Program
g. Chattanooga Housing Authority: Shelter Plus Care for Families
h. Partnership for Families, Children and Adults: Transitional Housing Program
i. Chattanooga Room in the Inn: Home Run
j. Chattanooga Regional Homeless Coalition: Community Voice Mail Program is reallocated to Rapid Re-housing for Families

The status of the funding awarded as a result of the action to provide Certificates of Consistency is not always made known; it is estimated that well over $5 million additional dollars are awarded to agencies and organizations in the city to continue to benefit, the homeless, public housing residents, youths, and low to moderate income individuals and families.

CONCENTRATION OF EXPENDITURES

Following are maps, charts and graphs providing census information and showing the concentration of entitlement expenditures. Tab 1 provides census information for Hamilton County from the 2000 and 2010 census data and indicates the low income census tracts (located within the purple outline). The PR26 report under the Attachments Section, (TAB 3) shows that 100% of the CPD funds expended during the 2014-2015 program year were expended to benefit low/mod citizens in Chattanooga.

INSTITUTIONAL STRUCTURE

OFFICE OF COMMUNITY DEVELOPMENT

The regulatory activities of the office and primary function of the Community Development staff is the management and oversight of the Community Development Block Grant (CDBG), HOME Investment Act Entitlement Funds (HOME), Section 108 Loan Guarantee Funds, and Emergency Solutions Grant (HUD ESG). The Community Development Office is part if the newly named Department of Economic and Community Development, formerly the Department of Neighborhood Services and Community Development.

The City has chosen over the years to primarily partner with other organizations in the community to carry out most of the activities that addressed the goals and objectives in the Consolidated Plan. As federal funding levels decline, increasingly, many activities are being carried out in-house.

During this program year, the Citizens Participation Plan was revised for the application for grant funds. CDBG and ESG were done during the normal allocation cycle and HOME has been changed to a rolling RFP format to better accommodate the stricter timeliness regulations on the program. There is also more focus on looking for other sources of grant funds and tighter collaboration between Neighborhood Services and Community Development divisions in an

effort to continue the mission in the wake of ever decreasing funds.

There are several trainings provided to City employees each year. These include Title VI training, Fair Housing training, and EEO training. In addition, the Office of Community Development attends regular trainings to keep abreast of HUD program changes.

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

The Berke Administration implemented Budgeting for Outcomes (BFO) citywide for the fiscal year 2015 budget, including agency support. 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.

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

During the Berke administration, the Department of Economic and Community Development not only got a name change, but was also restructured. Currently, the department houses Neighborhood Services, Community Development, Land Development Office, Outdoor Chattanooga, Public Art Chattanooga, Regional Planning Agency and the Parks Department. With all of these entities under one roof, it has made for a more highly cohesive and collaborative effort with respect to activities pertaining to Chattanooga's economic and community development. This effort is further strengthened by the collaboration requirement within the Budgeting for Outcomes process which occurs every year. This process enables all the departments to plan their next year's activities, determine desired outcomes, establish collaborative partners both within the City and outside entities, and develop a sound budget for each activity. The resulting chosen activities are used to create the City's upcoming fiscal year budget.

MANAGING THE PROCESS

The lead office for ensuring compliance with the program and comprehensive planning requirements is the Department of Economic and Community Development. The Office of Community Development was established in 1974 to administer the Community Development Block Grant funds. In 2005, Community Development was consolidated into the Department of Neighborhood Services and Community Development. In June 2013, the

department's name was changed to Department of Economic and Community Development.

Community Development has successfully addressed the needs of the city's low to moderate income citizens and neighborhoods for over thirty-two years and has not changed its focus. Community Development is responsible for a wide range of planning and community development activities, and, administration of the City's CDBG, HOME, ESG, Section 108 Loan Guarantee funds, and the Tennessee Housing Development Agency's (THDA) Set-Aside Emergency Solutions Grant (ESG). Additionally, the Department has managed funding under the ARRA for CDBG-R and the Homeless Prevention and Rapid-Re-Housing (HPRP) grants, along with a Neighborhood Stabilization Program (NSP1) and a Tennessee Housing Development Agency (THDA) NSP1 grant.

To ensure compliance with program and comprehensive planning requirements, staff members responsible for managing program funds are required to attend HUD- sponsored training to remain abreast of regulations and updates. Staff is cross-trained to ensure complete staff competency. Staff members are supplied with the proper tools, information, computers with internet, and opportunities to attend the necessary training to effectively and efficiently perform their job.

To ensure that everyone who is integral in the allocation process is kept abreast of program requirements, the CD office regularly communicates with citizens, elected officials, subrecipients, grant recipients, and CD board members.

PLAN DEVELOPMENT PROCESS

The City of Chattanooga's process in developing the FY 2014-2015 Action Plan began October 2014. The process included a public workshop and technical assistance sessions. Public notices were published in the local newspaper and community newsletters, the City's website, and letters were mailed to all previous subrecipients and nonprofit organizations to encourage their participation and submission of applications and project proposals.

Those attending the workshop sessions included members of various citizen groups, professionals in the areas of social services, community and economic development, housing, and agency representatives engaged in the provision of various services and programs for residents, and, members of the Chattanooga Community Development Citizens Advisory Board.

The Community Development staff selected the applications to receive funding for FY 2014-2015 based on the feasibility of the project, budgetary requirements, and, viability of the project to meet one of the three national objectives**.** These selections were presented to the Community Development Citizens Advisory Committee after applicants came in for interviews with the Board. The selections were the posted in the newspapers for comment for 60 days. The Mayor and City Council Members reviewed and approved the subrecipients On May 5, 2015; a Resolution was approved for the expenditure of Community Development funds by the City Council in an open public meeting.

Projects funded were submitted for environmental reviews (where exemptions did not apply),

monitored on site at least annually, and required to submit quarterly progress reports. Davis-Bacon Pre-Construction Conferences were conducted when required, and Requests for Proposals (RFP) and Requests for Qualifications (RFQAs) were reviewed as needed. Grant recipients were required, by contract, to carry out project activities in accordance with all applicable regulations. Staff fiscally audited each project and reimbursement requests monthly to ensure adherence to HUD rules and regulations. Additionally, subrecipients were provided one-on-one technical assistance to avert any project shortfalls.

CITIZEN PARTICIPATION

Community planning and visioning processes that have been adopted and used in the city since the early 1980's, have continued to ensure that a cooperative, public approach to community problem-solving is inclusive and is the standard operating procedure in Chattanooga.

The City's Citizens Participation Plan is in compliance with 24 CFR 91.05. A Community Development Citizens Advisory Committee develops and approves the Citizens Participation Plan, which provides for substantive input from the public into the design and expenditures in each of the Community Development program areas. The Advisory Board members represent segments of the community and come from neighborhoods that are impacted by CDBG programs, representatives of local government, planning, as well as representatives from social services and economic development agencies. The Advisory Committee represents the public at large and is kept abreast of projects for funding and determining community priorities, in addition to providing assistance in evaluating the effectiveness of the success of projects and programs.

The Public Comment Period for the CAPER ran for 15 days. The CAPER was available in the offices of the Department of Economic and Community Development beginning on September 10, 2015, and accessible on the City's website at www.chattanooga.gov. A public meeting was held on September 10, 2015, at 5:30 pm at South Chattanooga Recreation Center. Details from the CAPER were presented and the attendees were provided the opportunity to make comments. Comments were accepted until 4:00pm on September 25, 2015. Comments/questions included: No comments were received.

Mayor Berke has made civic engagement and citizen participation a major priority during his tenure. As evidenced by his actions and meetings as both Mayor and while campaigning, he holds citizens' opinions and concerns in high regard and has made himself easily accessible to convey those opinions. Consequently, transparency in all aspects of government is a high priority in the Berke administration. In FY 2013-2014, the Mayor hired a Civic Engagement Coordinator to handle everything as it relates to soliciting public opinion and establishing events where the public can interact with the Mayor.

MONITORING

The City of Chattanooga received two entitlement grants which include Community Development Block Grant and HOME Investment Act Partnership program funds.

Occasionally, other grants or initiatives from HUD, other federal departments and the State also are placed under the management and oversight of the Community Development Office. The CD Office maintains a monitoring system that provides the staff with tools, guidance, forms and a format for monitoring grants for which the Department of Economic and Community Development is responsible for managing.

During FY 201-2015, many policies and procedures were created or updated due to the new HOME Final Rule being implemented. The CD office's monitoring policy was one of the policies revised to be more specific and to incorporate method, timing, expectations, and correctional procedures and risk assessment. The City's monitoring plan is a multi-stage process which includes the following steps:

a. Risk Assessment
b. Monitoring Plan Development
c. IDIS Monitoring
d. Annual Monitoring
e. Ongoing Monitoring/Desk Monitoring

A level of monitoring is built into the office's overall grant management delivery system and is performed throughout the year. This involves examination of vouchers, reviewing quarterly status reports, reviewing independent audit reports, reading and filing newspaper articles, attending meetings or events sponsored by funded organizations, inspections, and making on-site visits to the project, just to name a few. Many times these routines enable the monitor to assess performance and identify any compliance problems prior to on-site monitoring.

Subrecipients are required to submit quarterly status reports and completion reports. The reports are reviewed to ensure contract compliance. Funds are typically provided to subrecipients on a reimbursement basis. Reimbursement requests are not processed if quarterly reports are not current.

Effective monitoring is not a one-time event, but an ongoing process of planning, implementation, communication, and follow-up. As a result, a monitoring of grant activities is distributed throughout the life of the project or program year. Not only does monitoring of organizations that have been entrusted with grant funds occur, internal monitoring also occurs to ensure grants are being administered correctly. Some activities (high risk or inexperienced subrecipients) require continuous oversight and monitoring while others require less. Certain programs or grants, like the HOME program areas and organizations, require in-depth monitoring each year.

The monitoring efforts of the CD Staff are guided by both the responsibilities under the grants and the goals established for the community through the use of these funds. The monitoring efforts include, but are not limited to:

a. Identifying and tracking program and project results,
b. Identifying technical assistance needs of organizations, recipients, and subrecipient staff,
c. Ensuring timely expenditure of funds,

d. Documenting compliance with program rules,
e. Preventing fraud and abuse, and
f. Identifying innovative tools and techniques that support community goals.

To organize monitoring efforts, an annual monitoring schedule is developed. The CD staff reviews the schedule with management and from the list develop a plan that outlines the strategy and scope needed to conduct a thorough review to determine that all activities are properly monitored and meeting regulatory requirements. The monitoring plan consists of the following: monitoring objectives and strategy, ongoing monitoring, and monitoring staff and schedule.

Monitoring Objectives and Strategy
The plan identifies the monitoring goals and strategies, highlighting areas to which staff should pay special attention during the monitoring visit and throughout the funding of the activity.

Ongoing Monitoring
The plan identifies the check-points that ensure a minimum level of review for all activities during the year and the scope and frequency of those reviews. This component identifies specific reports to be generated and reviews to be conducted, as well as establishing the frequency and timing of such reviews.

Monitoring Staff and Schedule
The plan indicates when monitoring reviews will be performed and by whom. The monitoring plan is updated annually and distributed to staff.

CHANGES IN THE CITY'S PROGRAMS

Over the past year, the City has been able to meet, surpass or address the challenges, goals and objectives outlined in the Consolidate Plan and Action Plan. This success is attributable to what the City is known widely for, planning, collaboration and leveraging. The reduction in CPD funds will necessitate the City being even more aggressive in leveraging these funds with local government and private dollars to meet the program objectives. Despite cuts in funding, there were no changes in program goals and objectives. All available resources were used to carry out the programs and projects to meet the goals and objectives outlined in the Consolidated Plan.

Mayor Berke outlined his priorities when he took office last year. He was determined that the City would do everything possible to "move the needle forward" in these areas:

a. Growing Economy
b. High Performing Government
c. Safer Streets
d. Smarter Students, Stronger Families
e. Stronger Neighborhoods

The Mayor's goals for the city mirror the priorities established in the Consolidated Plan.

Information received from the administration indicates a continued focus on the City's objectives.

SELF EVALUATION

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 City of Chattanooga's performance during the reporting period has been consistent with this goal and with the objectives and priorities in the City's annual plan and the five year Consolidated Plan strategy. Activities for the reporting period improved housing conditions for owner-occupants and renters, created homeownership opportunities, assisted the homeless, eliminated blighting conditions, and enhanced or improved services, infrastructure and facilities in lower income neighborhoods.

Over the past year, the City has been able to meet, surpass or address the challenges, goals and objectives outlined in the Consolidate Plan and Action Plan. The success is attributable to what the city is known widely for - planning, collaboration and leveraging. The City was also fortunate to receive ARRA and stimulus funds, without which, the City definitely would not have been able to meet the goals established for this year.

The City continues to work to build additional resources to accomplish the community development goals. In the future, more collaboration between nonprofits, for profits, and City government is anticipated in order to run programs that will continue to effectively meet the goals of the City and the CD office.

DELAYED PROJECT/PROGRAM

There were no delayed projects during FY 2014-2015.

HOUSING

HOUSING NEEDS AND SPECIFIC HOUSING OBJECTIVES

Projects undertaken during FY 2014-2015 that were funded with the intent to foster and maintain affordable housing for Chattanooga's LMI community are outlined and discussed under Affordable Housing, starting at page 33.

HOME

Table 33: 2014 – 2015 HOME Expenditures

Expenditures Under the HOME Program

Affordable Rental Housing	$2,229
Chattanooga Community Housing Development Org	$206,697
Chattanooga Neighborhood Enterprise Homebuyer Assist	$108,268
Habitat for Humanity	$557,687
Administration	$121,095
Total HOME Expenditures	**$995,976**
Funding Available	$2,461,181
Balance at 6/30/2015	$1,465,205
Program Income Generated	$359,210

As discussed in the Housing Section, HOME funds were used to leverage affordable housing activities carried out by the City and its partners. The City relies heavily on the leveraging assistance of partner organizations in this area. Community Housing Development Organizations (CCHDO and Habitat) accounted for 77% of the HOME funds were expended. Of the funds allocated to these organizations, $79,023 was used for the development of rental housing and the balance of $685,361 was used to develop housing for homeownership. In essence, approximately 90% of the HOME funds were used to support homeownership.

The 8% used for rental activities ($81,252) was leveraged with over $1 million is local funds. Program partners receiving funds are required to provide a minimum of 25% leveraging. The HOME Match report in the Attachment Section will show a match carryover of $89,524. The shrinking entitlement funds make these partnerships a critical part of being able to continue assisting in providing affordable housing.

Site inspections are performed on HOME funded housing prior to acquisition, as the units are being constructed/renovated and prior to being occupied by the tenant/homebuyer. Rental units are inspected annually, every two or three years, depending on the size of the project. Rental and occupancy requirements are enforced through restrictive covenants. No major issues were found during the inspections. Minor issues were addressed by the time any re-inspections were performed. Tab 7 contains the lists of properties required to be inspected.

ANTI-DISPLACEMENT AND RELOCATION

FOR ACTIVITIES THAT INVOLVE ACQUISITION

During FY 2014-2015, the Community Development staff provided training on the Uniform Relocation and Real Property Acquisition Policies Act of 1970 (URA) to organizations during orientation for CDBG and HOME applicants. The URA guidelines, with respect to time requirements, were adhered to where applicable in notifying organizations or families/households regarding eligibility for assistance.

Projects with possible acquisition related activities were thoroughly screened to assure that projects did not cause a hardship on any family or households that may have been entitled to assistance under URA. No projects were undertaken that involved displacement or relocation of

individuals or businesses.

HOMELESS, HOMELESS NEEDS, EMERGENCY SOLUTIONS GRANTS (ESG)

HUD awards Emergency Solutions Grants to states and local governments to support local public agencies and nonprofit organizations that provide homeless assistance services in the community. Expanded under the HEARTH Act to include homelessness prevention and rapid re-housing components, the purpose of the ESG program is to assist individuals and families in regaining stability in permanent housing after experiencing a housing crisis or homelessness. Emergency Solutions Grant funding may only be used to assist persons who are homeless or at eminent risk of homelessness.

Regulations limit the use of funds for emergency shelter and related services to 60% of the ESG allocation, with the balance being available for prevention and rapid re-housing. The HUD ESG allocation was $138,151 for the grant cycle for FY 2014-2015. Roughly half (48%) of the allocation was used for prevention and rapid re-housing and the balance (52%) for emergency shelter services and program, HMIS, and administration, as of June 30, 2015.

Table 34: HUD ESG Expenditures 2014-2015

	HUD ESG Expenditures by Category (August 7, 2013 – August 6, 2014					
	Homeless Prevention	Rapid Re-Housing	HMIS	Emergency Shelter	ESG Admin	ESG Match
Expenditure	$33,149	$33,148	$2,000	$59,493	$10,361	
% of Allocation	24%	24%	<1%	43%	7.5%	
ESG Match (Cash)						$248,069
ESG Match (In-Kind)						

ESG reporting is setup differently from CDBG and HOME. All accomplishments are culminated into one single number which represents all of the ESG subrecipients. The following accomplishments are for ESG funds expended during FY 2014-2015:

Table 35: HUD ESG Accomplishments by Category FY 2014-2015

Category	Rapid Re-Housing	Homeless Prevention	Emergency Shelter	Street Outreach
Clients Served	100	26	460	0

The ESG funds were allocated to the following projects during FY 2014-2015:

Family Promise of Chattanooga: $23,306 ESG

ESG funds were used to defray essential services and prevention activity expenses including transportation. The Family Day Center is open seven days a week, 365 days a year. At the family day center shelter, homeless and near homeless families with children and adolescents were provided a clean and safe day shelter environment with food, bath and laundry facilities, a

nap room, indoor and outdoor play areas for children, summer camp for children, internet service to apply for jobs and housing, counseling, supportive and follow-up services, and life skills programs such as GED tutoring, yoga, parenting, and financial management. Other essential operational expenses provided with ESG funding were case management, and utilities were required to keep the family day center open. During FY 2014-2015, 517 persons were served through ESG funds.

Partnership for Families, Children, and Adults – Emergency Shelter: $25,948 ESG

Funds were expended to support shelter operations. The Emergency Shelter services families who are homeless. The program goals are to provide immediate emergency shelter case management and to provide prevention services that assist with housing searches/placement and housing stabilization case management. The program provided safe shelter for homeless women and children in trauma. Partnership Case Managers also referred clients to other services leading to stability. For FY 2014-2015, 221 people were served, including 148 new and continuing clients and 73 clients terminated during the year.

Partnership for Families, Children, and Adults – Family Violence: $26,097 ESG

Funds were provided for operation of the organization's emergency shelter for abused women and their children. This program offers essential services like safe shelter and case management for victims of family violence in immediate danger of physical abuse and prevention services to assist with housing searches/placement and stabilization case management. Residents were screened by caseworkers for imminent danger. Life skill classes, parenting techniques and support groups were held. Counseling for adults and children was provided, as well as court advocacy. Referrals were provided to address other needs. An average of 15 people was served daily, and a maximum of 28 can stay in the Family Violence Shelter for up to three months. Fifteen units of transitional housing were available in coordination with Chattanooga Housing Authority. For FY 2014-2015, they served 227individuals, including 160 new and continuing clients and 117 that were terminated during the year.

Chattanooga Room in the Inn: $11,653 ESG

Funds were used for the operational expenses of the shelter and essential services. Chattanooga Room in the Inn has the capacity to serve 35 persons per day, at an average of 20-30 per day. For FY 2014-2015, they served 196 individuals, including 196 new and continuing clients and 126 clients terminated during the year.

Chattanooga Community Kitchen $17,480 ESG

Funds were used to support the family day center, open to homeless and near homeless families and their children, in operational and essential services costs. For FY 2014-2015, they served 1958 individuals.

Hamilton County Government: $23,306 ESG

Funds were used to prevent homelessness for households currently receiving case management services at the Chattanooga-Hamilton County Health Department. For FY 2014-2015, they served 90 individuals with rental assistance and housing relocation.

Definitions

City of Chattanooga adopted the new definitions outlined in the "Defining Homeless" proposed rule stated within the Hearth Act that was enacted into law on May 20, 2009 and in the Emergency Solutions Grant Federal regulations at 24 CFR Part 576. Entitlements of ESG funds. In amending the Action Plan for the receipt of the funds Citizens Advisory Board members representing homeless services entities were consulted concerning determining the allocation of ESG funds for eligible activities. Performance standards and funding, policies and procedures for the administration of HMIS had been established through discussions and consultations with the Continuum of Care as ESG funding was being sought from the State of Tennessee's ESG allocation.

It was agreed that the most efficient means of collaborating on the establishment of ESG goals and priorities, policies and procedures, and increasing access to homeless services was through maintaining the enhanced coordination earlier established with the Continuum for the expenditure of Homelessness Prevention and Rapid Re-housing Program funds. This continued coordination provides access to public, private, and nonprofit agencies that address housing, health, social services, victim services, employment and education needs, homelessness of individuals and families, homeless veterans, chronically homeless persons and families, and correctional facilities and other institutions that may discharge people into homelessness.

The Community Development staff selected the applications to receive funding for FY 2014-2015 based on the feasibility of the project, budgetary requirements, and, viability of the project to meet one of the three national objectives**.** These selections were presented to the Community Development Citizens Advisory Committee after applicants came in for interviews with the Board. The selections were the posted in the newspapers for comment for 60 days. The Mayor and City Council Members reviewed and approved the subrecipients on May 5, 2015; a Resolution was approved for the expenditure of Community Development funds by the City Council in an open public meeting.

The Chattanooga/Southeast Tennessee Region has adopted the Federal goal to end veteran's homelessness by 2015 and by 2020 for families, children and youth. The *Blueprint to End Chronic Homelessness in the Chattanooga Region in Ten Years* was initially published and released to the public in March 2004. The *Blueprint* was revised in 2008 and updated in 2012. The Homeless Blueprint Oversight Committee (HBOC) was established to ensure that the *Blueprint* is implemented in a clear and consistent manner that is effective in ending homelessness in the region.

The Chattanooga Regional Homeless Coalition (CRHC), an interagency council made up of public and private entities interested in ending homelessness through providing assistance with mental health, health, substance abuse and recovery services, human services, youth, domestic violence prevention, works together to implement county-wide programs through a collaborative system. Representatives from member agencies of the Chattanooga Regional Homeless Coalition (CRHC) are appointed or assigned by their organizations to serve on the

CRHC Board of Directors to ensure that there is appropriate representation of all subpopulations in the Coalition. Volunteers from the community who are interested in the vision of the CRHC, "Working Together to End Homelessness," are also welcomed onto the Board through a nomination process and acceptance onto the Board.

This group oversees all other Coalition subcommittee groups, conducts ranking and evaluation of the Continuum of Care (CoC) application process and determines project priorities based on the recommendations made by the planning groups. In addition, the group provides leadership in advocacy efforts, fundraising, and marketing. The group also oversees the staff of the Chattanooga Regional Homeless Coalition, the organization that prepares the Exhibit 1 and to discuss current issues surrounding service delivery and housing availability as well as issues surrounding CoC goals for the Region. The group also monitors discharge planning efforts in the community and offers suggestions to community-based agencies in order to improve discharge planning results. They will continue to be a primary source for input and updates on performance standards, funding targets and program implementations.

The Chattanooga Regional Continuum of Care has utilized the ServicePoint HMIS system for nearly 10 years and works as a mentor agency for new HMIS sites. All of the current CoC participants have utilized the HMIS system for some time and there has been an active effort in the last 2 years to gain cooperation from agencies in the Region that serve homeless families and individuals but receive no HUD funding. To date, the community has responded well to the requests for participation from all providers. The Chattanooga Regional Continuum of Care continues to improve the quality of data in the system and implements quality improvement activities on a regular basis for its 137 licensed users. Expansion of the HMIS capability is needed as the system grows.

The Chattanooga Regional CoC continues to work with community providers to maintain participation and routinely checks data quality. The system has grown so much in the last decade that additional resources and staffing are required to keep up with the demand. With the addition of local providers, faith based organizations, VASH, PATH, ESG, and others scheduled, additional funding is needed to increase server capacity, increase training, and increase data analysis. The Chattanooga Regional CoC has requested additional HMIS funds through the reallocation process to enhance its HMIS capability.

The CoC trains each new participating agency on the ServicePoint HMIS system. The CoC employs one dedicated HMIS individual who maintains regular contact with each agency and monitors reports and data quality. In the event that there are issues with data quality or participation, the individual calls the agency to determine what the issue may be. If there has been turnover in the agency, then the CoC HMIS representative trains the new personnel. In the event that there are errors in the system, the CoC HMIS representative calls the agency, reports the discrepancy, and follows up in a week to ensure that the issue has been corrected. The Chattanooga Regional Homeless Coalition has implemented a regular "user group" meeting.

The participating agencies are required to enter and maintain accurate data in the ServicePoint system. The CoC HMIS representative matches entry and exit data within

ServicePoint to the entry and exit data reported in the APR. In the event that there is a discrepancy, the CoC HMIS representative contacts the agency and works to correct the problem. The CoC HMIS representative then follows up within a week to ensure that the corrections were made.

The development of the Consolidated Plan included consultation with the Continuum of Care in determining the needs that could be addressed with ESG funds. Awards/allocations are Consolidate Plan.

Match

ESG requires a dollar for dollar match. Resources to be used as match are all expected to come for agencies receiving funding and are expected to be similar to those used in years past; these include private donors such as foundations and individuals, client fees that may be charged as rent support, and other public support such as local government grants or federal support. For FY 2014-2015, there was an ESG match of $248,069, of which 100% was a cash match.

Performance Standards for Evaluating ESG Activities

Comprehensive, coordinated and effective policies and procedures will be developed over time as the City revisits it Consolidated Plan, and related components. The process will also involve evaluating the entire system of serving citizens, and being efficient and impactful. The following policies will be used with the anticipation that adjustments will be made:

a. *Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under ESG*

Agencies providing assistance must provide an initial evaluation to determine the eligibility of each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing. The agency can use an intake form and or certification similar to that used for the City's HPRP Rapid re-housing assistance program. These evaluations must be conducted in accordance with the Continuum of Care centralized or coordinated assessment requirements and the agency Policies and Procedures. Evaluation documentation must be kept in client file.

1. Agencies should have a process in place to refer persons ineligible for ESG assistance to the appropriate resources or service provider that can assist them.
2. Income Eligibility: Individual or household must be at or below 30% of the Area Median Income (AMI). AMI limits are available on HUD's web site at: http://www.huduser.org/portal/datasets/il/il12/index.html.
3. Housing Status: The household must be either at risk of homelessness (for prevention assistance) or homeless (for rapid re-housing assistance). Housing status documentation must be kept in client file.

Housing Status Determination

Each household served with financial assistance and/or housing and stabilization services

must be determined to be either at risk of losing housing (Prevention) or homeless (Rapid Re-housing) through a housing status determination process that includes documentation of the household's current living situation.

A. At Risk of Homeless – Definition

Category 1 – Individuals and Families: An individual or family who:

1. Has an annual income below 30% of area median income for the area AND prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition AND meets one of the following conditions:
    i. Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance, OR
    ii. Is living in the home of another because of economic hardship, OR
    iii. 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
    iv. Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government program for low-income individuals, OR
    v. Lives in an 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
    vi. Is exiting a publicly funded institution or system of care, OR
    vii. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Con Plan.

Category 2 – Unaccompanied Children and Youth: A child or youth who does not qualify as homeless under the homeless definition, but qualified as homeless under another Federal statute.

Category 3 – Families with Children and Youth: An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) of that child or youth if living with him or her.

B. Homeless – Definition

Category 1 – Literal Homeless: Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

1. Has a primary nighttime residence that is a public or private place not meant for human habitation,
2. Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs), OR
3. Is exiting an institution where (s)he has resided for 90 days or less AND who

resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

Category 2 – Imminent Risk of Homelessness: Individual or family who will imminently lose their primary nighttime residence, provided that:

1. Residence will be lost within 14 days of the date of application for homeless assistance,
2. No subsequent residence has been identified, and
3. The individual or family lacks the resources or support networks needed to obtain other permanent housing.

Category 3 – Homeless under other Federal statutes unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:

1. Are defined as homeless under the other listed federal statutes
2. Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application,
3. Have experienced persistent instability as measured by two moves or more during the preceding 60 days, AND
4. Can be expected to continue in such status for an extended period of time due to special needs or barriers.

Category 4 – Fleeing/Attempting to Flee Domestic Violence: An individual or family who:

1. Is fleeing, or is attempting to flee, domestic violence,
2. Has no other residence, AND
3. Lacks the resources or support networks to obtain other permanent housing.

C. Income Determination

Each household served with financial assistance and/or housing and stabilization services must be determined to be below 30% of Area Median Income (AMI) through an income determination process that includes identifying the applicable AMI, documenting income, and calculating household income.

Area Median Income (AMI): Income must be at or below 30% of AMI. AMI is updated annually and can be found at www.huduser.org/portal//datasets/il/il12/index.html.

Income: Any money that goes to, or on behalf of, the head of the household or spouse (even if temporarily absent) or to any other household member.

1. Includes current gross income of all adult household members and unearned income attributable to a minor (e.g., child support, TANF payments, SSI payments, and other benefits paid on behalf of a minor).

Gross income: The amount of income earned before any deductions (such as taxes and health insurance premiums) are made.

Current income: Income that the household is currently receiving at the time of application for ESG assistance.

1. Income recently terminated should not be included.
   total income the household is receiving at the time of recertification.
3. Inclusions/exclusions: "Inclusions" (types of income to be counted) and "exclusions" (types of income that are not considered) for all adult members of a household. For a detailed list of inclusions and exclusions, see HUD regulations.
4. Documentation of calculated income relative to AMI must be kept in the participant's file.

b. Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers

1. Consultation with the Continuum: City of Chattanooga will consult with the Continuum to receive input on allocating ESG funds, developing performance standards, evaluating project outcomes, and implementing procedures for the administration and operation of HMIS.
2. Coordination with Targeted Homeless Services: City of Chattanooga and its ESG sub-grantees will coordinate and integrate ESG funded activities to the maximum extent practicable with other programs targeted to help homeless populations in the Chattanooga area.
3. Coordination with Mainstream Resources: City of Chattanooga and its ESG sub-grantees will and integrate ESG funded activities to the maximum extent practicable with mainstream housing, health, social services, employment, education, and youth programs.
4. Centralized or Coordinated Assessment: Once the Continuum has developed a centralized or coordinated assessment system in accordance with requirements established by HUD, City of Chattanooga's ESG funded programs will use that assessment system. Victim services providers will not be required to use the centralized or coordinated assessment system.

c. Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.

1. After consulting with the Continuum and service providers receiving ESG client assistance funds, City of Chattanooga will identify any client categories that need to receive preference in utilizing limited ESG assistance. Such preferences are to be used as guidance and not to eliminate any eligible persons or households deemed most appropriate by the service providers who have immediate and detailed knowledge of their specific clients' circumstances.
2. City of Chattanooga's preference is to assist both individuals and families with homelessness prevention and rapid re-housing assistance.
   i. Rapid Re-housing: First time homeless individuals and families who can effectively utilize ESG assistance to prevent a reoccurrence of homelessness.

This is to be determined after an assessment by a case manager in consultation with the service provider. The client must be losing their current housing and in need of immediate assistance to avoid moving into an emergency shelter.

iii. To identify individuals and families who are most at risk of homelessness, City of Chattanooga will consult with the Continuum and ESG service providers to determine the combination of characteristics that best describe individuals and families living in shelters or on the streets. These combinations of characteristics will serve as a guide for targeting and prioritizing prevention assistance to individuals and families most in need.

iv. The household lacks the financial resources to remain in its existing housing and has an eviction notice from the landlord.

v. No appropriate subsequent housing options have been identified.

vi. The household lacks support networks necessary to remain in existing housing.

vii. The existence of two or more risk factors including but not limited to the following: doubled-up, single-parent, loss of income in the last 90 days, disability, large family size.

viii. Potential impact. Would short-term assistance make a difference for the client, resulting in a more stable situation in the near term?

e. Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance

1. It is anticipated that ESG rapid re-housing/homelessness prevention assistance will be short term. Generally, eligible homeless families will receive a deposit and full prorated rent. After the initial ESG payment, they can be assessed for further financial assistance. If reapproved, families are required to pay at least 30% of their total household income toward rent with ESG funds paying the remainder.
2. At the initial reassessment and every assessment thereafter, families will be required to provide verification of all household income. Excluded income according to HUD guidance will not count toward eligibility for participation in the program. However, when calculating 30% of total household income, families will be asked to verify all income that comes into the household.
3. If a family has zero income, or if the income fluctuates from month to month, an adjustment in the client portion of rent may be approved by the provider in order to ensure that full rent is paid to the landlord in a timely manner.
4. If available, other funds will pay for some types of utility debts and crisis utility payments. These payments will be determined on a case by case basis. Utility payments will not be a standard part of the ESG rapid re-housing/homelessness prevention assistance program.

e. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time

1. Short-term and medium-term rental assistance: An eligible individual or family may receive up to 24 months of rental assistance during any 3-year period. Short-term rental

assistance is assistance for up to 3 months of rent. Medium- term rental assistance is assistance for more than 3 months but not more than 24 months of rent.

i. Flexibility: Sub-grantees have the flexibility to determine the amount of rental assistance provided.
ii. Needs based: Assistance should be "needs-based" providing the minimum amount needed to prevent the program participant from becoming homeless or returning to homelessness in the near future.
iii. Security and utility deposits: Sub-grantees have the discretion to determine how to handle security and utility deposits. If the sub-grantee recovers a deposit, it must be treated/reported as program income.

2. Rental arrears: This assistance may include payment of rental arrears consisting of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

3. A program participant's eligibility and the types and amounts of assistance the program participant needs must be re-evaluated not less than once every 3 months for prevention assistance and not less than once annually for rapid re-housing assistance. At a minimum each re-evaluation of eligibility must establish that:
   i. The program participant needs to show progress in establishing income beyond initial AMI eligibility. If this criteria is not met, the case manager must document the extenuating circumstances and obtain a waiver from their supervisor <u>AND</u>
   ii. The program participant lacks sufficient resources and support networks necessary to retain housing without ESG assistance.

4. Each program participant must notify the agency providing housing assistance regarding changes in their income or other circumstances (e.g., changes in household composition) that affect the participant's need for ESG assistance. When notified the agency providing housing assistance must re-evaluate the participant's eligibility and amount and types of assistance needed.

5. Each program participant must notify the agency providing housing assistance regarding changes in their income or other circumstances (e.g., changes in household composition) that affect the participant's need for ESG assistance. When notified the agency providing housing assistance must re-evaluate the participant's eligibility and amount and types of assistance needed.

6. Termination of housing assistance: The sub-grantee may terminate assistance to a program participant who violates program requirements. In terminating assistance to a program participant, the sub-grantee must provide a formal process that recognizes the rights of individuals receiving assistance to due process of law. This process, at a minimum, must consist of:
   i. Written notice to the program participant containing a clear statement of the reasons for termination,

ii. A review of the decision, in which the program participant is given the opportunity to present written or oral objections before a person other than the person (or a subordinate of that person) who made or approved the termination decision, and

iii. Prompt written notice of the final decision to the program participant.

f. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants receives assistance, or the maximum number of times the program participants may receive assistance

1. The type of supportive services offered will be determined during an initial assessment of the family and tailored to individual barriers and needs. Eligible families will receive services for the duration of the rental assistance which can be extended beyond the rental assistance. A family needs to be meeting the goals set by the family and case manager in order to be reassessed for additional months of service.
2. Housing relocation and stabilization services ESG funds may be used for services that assist program participants with housing stability and placement. Eligible activities include:
   i. Case management
      A. ESG case management funds may be used for activities for the arrangement, coordination, monitoring, and delivery of services related to meeting the housing needs of program participants and helping them obtain housing stability.
      B. Component services and activities may include:
         I. Counseling,
         II. Developing, securing, and coordinating services,
         III. Monitoring and evaluating program participant progress,
         IV. Assuring that program participants' rights are protected,
         V. Developing an individualized housing and service plan, including a path to permanent housing stability subsequent to ESG financial assistance.
      C. Housing search and placement
         I. ESG housing search and placement funds may be used for services or activities to assist individuals or households in locating, obtaining, and retaining suitable rental housing.
         II. These may include:
            i. Tenant counseling,
            ii. Assisting individuals and households to understand leases,
            iii. Securing utilities.

The City's CD Office has administered ESG funds since the original program began in 1986. The process for making sub-awards will be similar to that used over the last 25 years. CD plans to issue a Request for Proposals for ESG funds, which will be publicized via an advertisement in local newspapers, the City's website and emailed to all prior-year grantees, as well as any additional agencies who indicate interest. Prospective agencies will have approximately 30 days after this notification to apply.

A Pre-Proposal conference workshop is scheduled approximately two weeks before responses are due for interested applicants. All questions asked at this conference. Proposals are mailed/hand delivered to the City's CD Office. Applications are reviewed by members of the Citizens Advisory Committee.

Monitoring

City of Chattanooga, in addition to its standard practices and procedures, will offer technical assistance to all ESG sub-grantees. This will help ensure that each organization understands the changes to the ESG program. The City will also require each sub-grantee to input client data into a statewide HMIS system.

The City will continue to have dedicated staff to monitor sub-grantees for compliance in accordance with the City's current monitoring policies. Furthermore, sub-grantees will be required to annually certify that they have written policies and procedures that govern the ESG program and follow the documentation standards of 24 CFR 576.500. As sub-grantees are monitored, the City will verify for compliance.

COMMUNITY DEVELOPMENT

Funding, addressing goals and objectives, and leveraging is outlined in the report.

FISCAL SUMMARY DATA FOR FY 2014-2015

A. Program Income Received:
   1. Revolving Fund Activity: N/A
   2. Float-funded Activity: N/A
   3. Income Received from Sale of Property: -0-
   4. Program income reported that was returned: -0-
   5. Prior period adjustments involving disallowed expenditures: -0-
   6. Lump-sum agreements: none

B. Loans and Other Receivables:
   1. Float-funded activities outstanding as of end of reporting period: -0-
   2. Total loans outstanding and principal balance owed as end of reporting period: CDBG

      Number of loans outstanding: 921
      Principal balance: $5,654,160.72

      HOME

      Number of loans outstanding: 541
      Principal balance: $8,525,174.39

   3. Total number of outstanding loans that are deferred or forgivable, principal balance and terms deferred or forgiveness:

      CDBG

      Number of deferred loans outstanding: 208
      Principal balance: $1,639,278.64
      Number of transfer on sale loans: 0
      Principal balance: $0

      HOME

      Number of deferred loans outstanding: 109
      Principal balance: $2,535,528.00
      Number of transfer on sale loans: 0
      Principal balance: $0

      NSP

      Number of forgivable loans outstanding: 13
      Principal balance: $97,010.00
      Number of transfer on sale loans: 0
      Principal balance: $0

   4. Total number and amount of loans that have gone into default.

      CDBG # Loans: 234 Principal Balance: $1,718,748.58
      HOME # Loans: 148 Principal Balance: $ 2,696,309.47

Lump sum agreements – None

Prior period adjustments – Where reimbursement was made this reporting period

for expenditures (made in previous reporting periods) that have been disallowed – None

Brownfields Economic Development Initiative Grants - None

Properties owned by the City, that have been acquired or improved using CDBG funds, are available for sale as of the end of the reporting period.

	Financial Summary	
	Properties Available for Sale	
	June 30, 2015	
PARCEL #	**LOCATION OF PROPERTY**	**TAX PARCEL #**
40-5	1806 Wilson	**136N-E-004**
42-4	Orchard Knob	136N-M-032
42-56	Sholar	136N-C-001.01
42A-1	Milne & Orchard Knob	146C-A-105
97-10	Citico	146C-P-008
		146B-L-034
104-6	Third Street	146B-E-002.02
	Sholar Avenue	136K-A-006
Lot 73	Sholar Ave. - Peyers Addition	136K-A-008
Lot 75	Southern Street - Peyers Addition	136K-A-010
1706 Southern St.	Southern Street - Peyers Addition	136K-A-015
1710 Southern St	Southern Street - Peyers Addition	136K-A-017
1810 Southern St	Southern Street - Peyers Addition	136K-C-006
Lots 76/77	1618 Southern St	136K-A-011
Lot 84	1712 Southern St	136K-A-018
Lots 102,103,104	1800 Southern St.	136K-C-001
Lt 1 Hibbler/Crowner	N. Orchard Knob	136L-A-001
Lot 109	1809 N. Orchard Knob	136K-C-009
	Sholar Ave	136K-A-007
Lot 74	Southern Street - Peyers Addition	136K-A-009
Lot 80	Southern Street - Peyers Addition	136K-A-014
1708 Southern St	Southern Street - Peyers Addition	136K-A-016
1808 Southern St.	Southern Street - Peyers Addition	136K-C-005
Lots 108, 109	Southern Street - Peyers Addition	136K-C-007
Lot 79	1702 Southern Street	136K-A-013
Lot 14	**1813 Roanoke Ave**	**136L-A-002**
Lot 85	Southern Street - Peyers Addition	136K-A-019
Lot 105	1806 Southern Street	136K-C-004
Lot 108	1809 N. Orchard Knob	136K-C-008
	Southern Street - Peyers Addition	**136L-A-016**
	Holtzclaw Avenue	**136N-B-006.03**
	0 Alton Park Blvd.	**155N-F-016**
	3816 West Avenue	**155N-F-025**
	901 West 39th Street	**155N-F-026**

SPECIFIC HOPWA OBJECTIVES

The City of Chattanooga does not receive HOPWA funds.

OTHER NARRATIVE

There is no other narrative to report.