

City of Chattanooga 2020 –  
2024  
Consolidated Plan  
&  
2020 – 2021  
Action Plan

June 15, 2020

Department of  
Economic & Community Development



# Purpose

- I. *Overview -Purpose of Plan, Components, Process*
- II. *Cover Priorities, Goals, and Resources*
- III. *Cover Funding Recommendations for FY 2020 - 2021*
- IV. *Provide Information on Next Steps*



# Consolidated Plan

*A strategic plan that combines the planning, application, and reporting process for certain grants received by the City from the U.S. Department of Housing and Urban Development (HUD).*

*HOME Investment Partnership Program (HOME)*

*Community Development Block Grant (CDBG)*

*Emergency Solutions Grant (ESG)\**

*(\*Funding will be received from State of Tennessee)*

*The 2020 – 2024 Plan will be submitted to HUD ~~May~~ July 2020*

# Target Populations

The table is based on these income categories:

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

## 2019 Income Limits (Median Family Income: \$70,100)

Family Size	<b>Low Income</b> 80% AMI	<b>Low Income</b> 60% AMI	<b>Very Low</b> 50% AMI	<b>Extremely Low</b> 30% AMI
1 Person	\$38,000 (\$18.26hr)	\$28,500 (\$13.70hr)	\$23,750 (\$11.42hr)	\$14,250 (6.85hr)
2 Person	\$43,400	\$32,580	\$27,150	\$16,300
3 Person	\$48,850	\$36,600	\$30,550	\$18,350
4 Person	\$54,250 (\$26.08hr)	\$40,680 (\$19.56hr)	\$33,900 (\$16.30hr)	\$20,350 (\$9.78hr)
5 Person	\$58,600	\$43,980	\$36,650	\$22,000

# Funding History

(Used in Setting Budget for 5-Year Plan)

<b>Consolidated Plans</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>Total</b>	<b>% Change</b>
2001 - 2004	\$12,330,000	\$6,541,861	\$438,413	\$19,310,274	-
2005 - 2009	\$9,557,826	\$5,820,413	\$419,711	\$15,797,950	18.2% ↓
2010 - 2014	\$8,506,999	\$4,478,595	\$508,703	\$13,494,297	14.6% ↓
2015 - 2019	\$8,175,650	\$3,675,037	\$733,102	\$12,581,789	6.8% ↓
2020 – 2024 (Estimates)	\$7,981,200	\$4,236,180	\$802,500	\$13,019,880	

# Components

- 1.) 5-Year Consolidated Plan (2020 – 2024)
- 2.) 1- Year Action Plan (2020 – 2021)
- 3.) Analysis of Impediments to Fair Housing Choice
- 4.) Citizen Participation Plan

# Consolidated Plan - Process



# Input

Emphasis on ensuring reflection and representation of community

## Receiving Input Relative to:

- *Housing*
- *Homelessness*
- *Fair Housing*
- *Economic Development*
- *Human/Public Services*
- *Aging Adults*
- *Persons With Disabilities*
- *Community Development*
- *Planning*

## Receiving From:

- *Program Beneficiaries*
- *Residents - in low-to-moderate income brackets*
- *Providers of Services - nonprofit organizations, foundations, governmental, and businesses*
- *Community Representatives – neighborhood associations, advisory boards, elected officials, etc.*



# Input

- **Public Meetings**

- *12/2/19 Carver YFD Center*
- *12/3/19 South Chattanooga YFD Center*
- *1/8/2020 Eastdale YFD Center*
- *1/9/2020 South Chattanooga YFD Center*
- *2/1/2020 Shepherd YFD Center*

- **Community Needs Survey**

- *Available on-line*
- *Paper versions distributed in various locations and available in City Hall*

- **Other Input and Data Sources**

- *Census Data*
- *HUD supplied data*
- *Housing Connections Report*
- *Analysis of Impediment to Fair Housing Plan*
- *Homelessness Action Plan*
- *THDA's 2019 Tennessee Housing Market Report*
- *Media Articles*
- *Continuum of Care*
- *Transportation Improvement Program Report*
- *Historic River to Ridge Area 3 Input*
- *Agencies' strategic plans*
- *Survey and other information from City departments*
- *Consultations with relevant partner agencies*
- *City's BFO Input Sessions*
- *CHA's Annual and 5-Year PHA plans*

# Needs Identified

Increase access to and supply of affordable rental housing for the City's low- and moderate- income households

We need more affordable housing for elderly and average to low income. Apartments/condos too expensive for average income

Would love to see some upgrade or demolitions of duplexes in the East Chattanooga Area

Slumlords repair rental housing keep trash pickup

Address blight and disinvestment -help stabilize and restore the quality of life and housing conditions in low income neighborhoods by alleviating danger from properties that are a hazard to public health, safety, and standard, and aesthetic interest.

Take care of the blight in East Chattanooga. Fix up or demolish boarded up and abandoned property in E. Chatt.!!! Establish codes & ordinances to take care of absentee landlords!

Increase the number and types of newly constructed, or renovated homes available on the affordable housing market.

-More help for the elderly is needed with those who want to stay in their homes (repair ect

Stop the homeless get affordable housing

Eliminate housing discrimination and bias toward affordable housing

Promote economic development activities by supporting businesses and individuals engaged in economic development activities.

Increase minimum wage!!!

Support services aimed at the prevention and elimination of homelessness.

Increase the viability for potential homeownership opportunities.

Eliminate housing discrimination and bias toward affordable housing

**Keep community looking good**

I would really like to have sidewalks on my street

Improve the condition of housing for low-income renters and homeowners.

Provide funding for public/facility improvements, strategically coordinated with housing and community revitalization activities.

Continue to collaborate with homeless providers to supply a continuum of services.

Preserve existing affordable housing stock

Provide housing and services to special needs populations, including low-barrier housing for homeless

Improve access to information about affordable housing.

Need more resources to address affordable housing needs

# Needs Identified

These are the needs identified through public input:

- Increase supply of affordable rental housing
- Preserve existing housing stock
- Housing and services for homeless populations
- Increase access to homeownership opportunities
- Community public facilities/infrastructure (streets, sidewalks)
- Promote economic development activities (jobs, businesses)
- Improved/Increased Access/Retention to housing
- Eliminate blight in neighborhoods

# Impediments Identified

These are the impediments identified in the Analysis of Impediments to Fair Housing Choice:

- **Impediment 1:** Minorities are more likely to be economically disadvantaged and live in areas where they have less access to economic opportunities.
- **Impediment 2:** Minority children and children with English language barriers live in areas that limit access to a quality education.
- **Impediment 3:** Low income persons with disabilities, minorities, and people with English language barriers have disproportionately fewer housing choices.
- **Impediment 4:** Neighborhoods with a high concentration of minorities and poverty are not neighborhoods of choice, with higher rates of blight and crime, and less access to jobs, public transportation, and neighborhood services.
- **Impediment 5:** Fair Housing education and advocacy are not widespread.

# Priority Needs

1	<b><u>Priority Need Name</u></b> <i>Affordable Housing</i>	<b>INCREASE/EXPAND AFFORDABLE HOUSING OPPORTUNITIES</b> <b>PRESERVE EXISTING AFFORDABLE HOUSING UNITS</b>
2	<b><u>Priority Need Name</u></b> <i>Non-housing Community Development</i>	<b>BLIGHT ELIMINATION</b> <b>PUBLIC FACILITY &amp; INFRASTRUCTURE IMPROVEMENTS</b>
3	<b><u>Priority Need Name</u></b> <i>Homeless Services</i>	<b>HOUSING/SERVICES FOR THE HOMELESS/AT-RISK</b>
4	<b><u>Priority Need Name</u></b> <i>Non-homeless Services</i>	<b>GENERAL PUBLIC SERVICES</b>
5	<b><u>Priority Need Name</u></b> <i>Economic Development</i>	<b>EXPAND ECONOMIC OPPORTUNITY/REDUCE POVERTY</b> <b>JOBS/BUSINESSES</b>
6	<b><u>Priority Need Name</u></b> <i>Planning &amp; Admin.</i>	<b>PUBLIC FACILITY AND INFRASTRUCTURE IMPROVEMENTS</b>

## Five-Year Goals

Goal	Period	Funding	Outcome - Indicator
<p><b>Increase Affordable Housing Opportunities –</b>  <i>Creation/preservation of affordable housing including new construction, rehabilitation, down payment assistance, rental assistance, and education.</i></p>	<p>2020 - 2024</p>	<p>CDBG            \$3,014,960            HOME            \$3,812,562</p>	<p>50 Homeowner units added            400 Rental units constructed/developed            500 Rental units renovated/preserved            250 Homeowner units renovated            25 Households assisted with home purchase</p>
<p><b>Provide Public Services</b>  <i>Housing and housing related services for extremely low- to moderate income households</i></p>	<p>2020 - 2024</p>	<p>CDBG            \$250,000</p>	<p>10,000 Assisted with housing connection and stabilization services, tenant-based rental assistance/rapid re-housing, homebuyer education counseling, and Fair Housing education</p>

Goal	Period	Funding	Outcome - Indicator
Provide Services and Housing for Homeless	2020 - 2024	ESG \$742,313	Assist with tenant-based rental assistance/rapid-re-housing, provide assistance through overnight shelters, and assist with providing services to prevent homelessness
Increase Employment Opportunities	2020 - 2024	CDBG \$1,620,000	Jobs created/retained: 180 Jobs Businesses assisted: 45 Businesses Assisted
Community Dev: Public Facilities & Infrastructure	2020 - 2024	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 63,867 Persons Assisted
Blight Elimination	2020 - 2024	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 63,867 Persons Assisted
Grant Administration		CDBG \$1,596,240 HOME \$423,618 ESG \$60,187	Effective and efficient implementation of CDBG, ESG, and HOME funding requires adequate resources for program planning and administration

# Community Development Action Plan Funding for FY 2020 - 2021

	ESG	HOME	CDBG	Total
<b>Grant</b>	\$160,500	\$847,236	\$1,596,240	\$2,603,976
<b>Program Income</b>	-0-	\$491,000	\$375,316	\$866,316
<b>Total</b>	\$160,500	\$1,338,236	\$1,971,556	\$3,470,292
<b>Less CD Admin.</b>	(\$10,500)	(\$133,823)	(\$394,300)	(\$538,623)
<b>Less Debt Service</b>			(\$336,000)	(\$336,000)
<b>Available for Activities</b>	<b>\$150,000</b>	<b>\$1,204,413</b>	<b>\$1,241,256</b>	<b>\$2,595,669</b>
<b>Process to allocate funding to projects/programs/ activities</b>	City will do an RFP for homeless services when funding is awarded from THDA	Funding will be available via the “open” RFP process for affordable housing preservation and production	Review applications requesting funding resulting from RFP posted February 6, 2020	



# Community Development (CDBG)

## FY 2020 – 2021 Funding Recommendations

HOUSING & HOUSING SERVICES	REQUEST	RECOMD' FUNDING
CHATTANOOGA COMMUNITY HOUSING DEVELOPMENT (CCHDO) - Roofing Program	\$ 250,000	\$ 250,000
CATHOLIC CHARITIES OF EAST TENNESSEE - Facility Improvement	\$ 12,150	\$ 10,950
CHATTANOOGA NEIGHBORHOOD ENTERPRISE, INC - Homeowner Rehab Program	\$ 250,000	\$ 250,000
FAMILY PROMISE - Case Management	\$ 44,000	\$ 25,000
HABITAT FOR HUMANITY OF GREATER CHATTANOOGA - Home Repair Program	\$ 75,000	\$ 75,000
REBUILDING TOGETHER CHATTANOOGA - Home Repair Program	\$ 50,000	\$ -
CHATTANOOGA REGIONAL HOMELESS COALITION - CRHC - CoC Match	\$ 35,335	\$ -
CHATTANOOGA ROOM IN THE INN - Staff/housing assistance	\$ 35,000	\$ -
CHATTANOOGA HAMILTON COUNTY HEALTH DEPARTMENT - Housing stabilization- rental assistance	\$ 30,000	\$ 30,000
<b>ECD &amp; OTHER CITY DEPARTMENTS</b>		
COMMUNITY DEVELOPMENT ADMIN	\$ 394,300	\$ 394,300
SECTION 108 DEBT SERVICE	\$ 336,000	\$ 336,000
HOUSING ASSISTANCE AND PRESERVATION	\$ 600,306	\$ 600,306
<b>TOTAL</b>	<b>\$ 2,112,091</b>	<b>\$ 1,971,556</b>
<b>AVAILABLE FUNDING</b>	<b>\$ 1,971,556</b>	<b>\$ 1,971,556</b>
	<b>\$ (140,535)</b>	<b>\$ -</b>

# Next Steps

Community Development 2020 - 2024 Consolidated Plan Development			
Start Date	End Date	Task Description	Duration
Oct 1	Oct 30	Design/Review Consolidated Plan Materials and Survey Instrument. Identify mediums for outreach and notification. Identify/Schedule meeting facilities/ order materials & supplies, etc. Develop list of invitees for Roundtable Discussions. Prepare/Review/Approve Roundtable Agenda. Update Citizen Participation Plan.	
16-Nov	16-Nov	Public Notification of Community Meetings/roundtable forums for input: Public Notices (Newsletters/letters to public/Neighborhood Public Forums and Plans for Input - Through surveys, plans, and one-on-ones, conduct consultations/gather input from community leaders, advocates, stakeholders, agencies/entities related to: <ul style="list-style-type: none"> <li>• Housing/Comm. Dev., Econ. Dev., Social Services, homelessness,</li> <li>• Linking Community Development and Anti-Poverty Efforts</li> <li>• Fostering Econ. Dev. Opportunities through Comm. Dev.</li> <li>• Preserving Affordable Housing,</li> <li>• Helping Persons with Special Needs: Housing, Services, and Facilities</li> </ul>	
12/2/2019	12/2/2019	Public Input Meeting - Carver Center 12:30pm	
12/3/2019	12/3/2019	Public Input Meeting - South Chatt. Rec. Center 5:00pm	
12/10/19	12/10/19	Public Input Meeting - Eastdale Rec. Center 5:00pm <b>RESCHEDULED (Due to inclement weather)</b>	
1/4/2020	1/5/2020	Create/Edit/Review PowerPoint for meetings	
1/8/2020	1/8/2020	Public Input Meeting - Eastdale Rec. Center 5:30pm	
1/9/2020	1/9/2020	Public Input Meeting - South Chatt. Rec Center 6:00pm (added)	
1/2/2020	1/17/2020	Gather input/Compose/prepare information on input consultations/surveys, homelessness, housing, public services	15 days
1/16/2020	1/17/2020	Read input/reviewing other data	
1/4/2020	3/1/2020	Complete PowerPoint for 1/18/20 public meeting	
1/4/2020	3/1/2020	Update Citizens' Participation Plan	
1/14/2020	1/14/2020	Prepare information for 1/17/20 edition meeting on 2/1/20	
1/15/2020	1/15/2020	Meet with Donna Con Plan strategies	
1/17/2020	1/17/2020	Public Notification of Public Meeting at Shepherd Rec. on 2/1/2020	
1/17/2020	1/17/2020	Submit NOFA information to newspaper for 1/22/20 edition	
1/18/2020	1/18/2020	Public Meeting - Input results - Shepherd Rec Center 10:00am	
1/22/2020	1/22/2020	RESCHEDULED 1/22/20 (at request of City Council)	
1/22/2020	1/22/2020	Notification - NOFA for eligible applicants (subrecipients)	
1/20/2020	2/5/2020	Compose/prepare application (with goals/objectives) and put on website by 2/6/20	
1/30/2020	1/30/2020	Complete PowerPoint for 2/1/20 public meeting	
2/1/2020	2/1/2020	PUBLIC MEETING - Input results - Shepherd Rec Center 10:00am	
2/6/2020	2/6/2020	Application/Subrecipient Workshop	
2/6/2020	2/6/2020	Applications Due from Applicants/Subrecipients available on line	29 days
3/6/2020	3/6/2020	Applications Due from Applicants/Subrecipients by 4:00pm	
4/14/2020	4/14/2020	Notify Donna W. to request appearance at Councils' 3:00 ECD	
5/4/2020	5/4/2020	Committee on 5/12/20	
5/12/2020	5/12/2020	Process to Review Applications for Funding W/Advisory Comm. CITY COUNCIL - Presentation of Con Plan components and FY 20-21 Funding Recommendations	
5/14/2020	5/14/2020	Prepare information for newspaper (FreePress & Chronical)	
5/15/2020	5/15/2020	Submit information to newspaper for 5/21/20 5/30/20 edition	
5/21/2020	5/21/2020	Public Notification of Public Meeting on 6/15/20, availability of DRAFT Con Plan, Action Plan, City Participation Plan and 30-day comment period begins on 6/5/2020	
6/3/2020	6/3/2020	Complete Draft Resolution	
6/3/2020	6/3/2020	Get on 4-Week look ahead for 7/1/20 Resolution	
6/4/2020	6/4/2020	Post Draft on website and place in designated places	
6/11/2020	7/12/2020	<b>30 - DAY PUBLIC COMMENT PERIOD BEGINS</b>	30 days
6/15/2020	6/15/2020	PUBLIC MEETING - Presentation of Con Plan components and FY 20-21 Funding Recommendations	
6/22/2020	6/22/2020	Submit summary information to Rickard for Council for 7/14/20 Resolution	
7/12/2020	7/12/2020	<b>30 - DAY PUBLIC COMMENT PERIOD ENDS</b>	
7/14/2020	7/14/2020	CITY COUNCIL - for RESOLUTION Approving Con Plan components and FY 20-21 Funding Recommendations	
7/15/2020	7/15/2020	<b>SUBMIT CON PLAN AND COMPONENTS TO HUD</b>	

12/2/19	Community Input – Carver Center
12/3/19–1/8/20	Community Input – Eastdale Rec. Center
12/10/19 1/9/20	Community Input – South Chattanooga Complex
12/2/19 – 1/16/20	Consultations/data collection from partner entities and other sources
4/18/20 2/1/20	Report to Community on Priorities and Goals – Shepherd Center
2/6/20	Application Workshop for partner entities
3/6/20	Applications Due
3/19/20–5/4/20	Committee Meeting – proposed projects and use of budgeted funding
3/31/20–5/12/20	Presentation to City Council
4/3/20 6/11/20	Draft of full plan available for review and comments (30 days ending July 12)
4/20/20 6/15/20	Public Meeting – Con Plan and Action Plan
5/5/20–7/14/20	Need City Council vote Approving Plans
5/15/20–7/15/20	Plans submitted to HUD
7/1/20 9/1/20	Projects/Programs Start

# Comments, Questions?

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