

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

This report summarizes the City of Chattanooga's use of U.S. Department of Housing and Urban Development (HUD) funds from July 1, 2022, through June 30, 2023. Program Year 2022-2023 is the fourth year of the 2020—2024 Five-Year Consolidated Plan. To continue addressing needs identified in this Plan, the City allocated funds for the production and preservation of affordable housing, assisting the homeless and those at risk of becoming homeless, eliminating blight, providing infrastructure and public facilities in lower-income neighborhoods, and assisting businesses in job creation/preservation.

The City is still expending funds under the Coronavirus Aid, Relief, and Economic Security (CARES Act). CDBG-CV funds are being used to support a Rapid Rental Repair program to quickly fix up and re-rent the units to low- and moderate- income persons. In addition, as a result of the tornado that occurred Easter 2020, the City received \$721,031 in CDBG Disaster Relief (CDBG-DR) funds in 2020. The City is finding it difficult to expend these funds due to the area affected being one of the most affluent census tracts in Chattanooga. Projects continue to be affected by building material stocks and a lack of available labor.

Record-high inflation has led to soaring prices for housing, goods, and services across the country. U.S. inflation reached a new 40-year high in June 2022, hitting minorities and those with lower incomes especially hard. In Chattanooga, median housing prices have increased dramatically, leaving many renters and homeowners housing burdened. Homelessness has also become more widespread in the city and is evidenced by the data collected, which will be discussed in another section of this report. Consequently, the City of Chattanooga Mayor's Office is pushing forward with their \$100 million affordable housing initiative to create and preserve affordable housing over the next five years.

To combat the lower homeownership rates and high housing prices, Chattanooga Neighborhood Enterprise, with funding from the City, kicked off a revamped homebuyer assistance program, the Housing for One Chattanooga Downpayment Assistance Program. The program will offer 0% interest loans and small grants to help Chattanoogans earning at or below 100% of area median income (AMI) buy a home. Eligible homebuyers must not have owned a home in the past 3 years. The loan is due and payable in full at the time of resale or cash-out refinance. Households earning less than 80% AMI will be eligible for a one-time grant up to \$10,000 in closing cost assistance and a loan of up to \$50,000. Households earning between 80% and 100% AMI will be eligible for a 0% interest loan of up to \$40,000. Over 200 interested families signed up at the initial rollout.

Overall, progress is being made towards achieving the goals and objectives outlined in the Consolidated Plan. During FY 2022-2023 the following was accomplished:

1. Thirty-nine (39) homeowners received assistance in preserving their homes through programs operated by the City and partner entities, such as Habitat for Humanity, Chattanooga Community Housing Organization (CCHDO), Department of Public Works, and Chattanooga Neighborhood Enterprise (CNE). Thirty-four (34) units were subsidized with CDBG and the balance, five (5), were funded with non-

federal resources through partner agencies.

2. Nine households was provided with down payment assistance through CNE, one using HOME funds.
3. Five affordable rental units were added through construction using HOME.
4. Forty-seven (47) affordable rental units were preserved through renovation using CDBG. An additional 142 were added through rehabilitation through a PILOT.
5. Three homeowner units were added to the local inventory through Habitat with HOME funds.
6. Over 8,000 citizens received public services assistance through various social service partners and City departments.
7. 142,289 meals were served by the Chattanooga Community Kitchen in 2022-2023.
8. Using HOME ARP funds of \$840,691 more than 135 individuals were assisted with emergency shelter, homelessness prevention, and re-housing assistance for those experiencing homelessness.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Administration and Planning	Admin	CDBG: \$367,045 / HOME: \$91,815	Other	Other	63867	63867	0.00%	63000	63000	100.00%
Blight, Infrastructure & Public Facilities	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	63867	63867	0.00%	63867	63867	100.00%
Blight, Infrastructure & Public Facilities	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0	0.00%	0	0	0.00%
Blight, Infrastructure & Public Facilities	Non-Housing Community Development	CDBG: \$97,386 City Gen:\$	Buildings Demolished	Buildings	100	316	0.00%	20	30	100.00%

General Public Services	Affordable Housing Homeless Non-Homeless Special Needs	CDBG: \$0 Private/City: \$??	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	4042	0.00%		2069	
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$199,888	Rental units constructed	Household Housing Unit	400	346	0.00%	80	5	86.50%
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$88,290 / HOME: \$0 City PILOT	Rental units rehabilitated	Household Housing Unit	500	800	1.00%	100	189	100.00%
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$678,824	Homeowner Housing Added	Household Housing Unit	50	51	4.00%	10	3	100.00%
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$844,815 / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	250	830	12.00%	50	39	74.00%
Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$8,000	Direct Financial Assistance to Homebuyers	Households Assisted	25	52	0.00%	5	10	100.00%
Increase Affordable Housing Opportunities	Affordable Housing	CDBG-CV: \$213,457 / HOME: \$	Housing for Homeless added	Household Housing Unit	0	0		0	0	100.00%

Increase Affordable Housing Opportunities	Affordable Housing	CDBG: \$ / HOME: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0		0	0	0.00%
Increase Economic Opportunities	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	180	383	0.00%	36	0	100.00%
Increase Economic Opportunities	Non-Housing Community Development	CDBG: \$0 City General \$116,780	Businesses assisted	Businesses Assisted	45	1,244	0.00%	9	925	100.00%
Services and Housing for Homeless and At-risk	Homeless	CDBG: \$0 City General \$?? / Private \$??	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2000	16,454		70	73	100.00%
Services and Housing for Homeless and At-risk	Homeless	CDBG: \$0 HOME ARP: \$287,513 ESG-CV: \$76,007 City General: \$105,797	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	250	2,098	0.00%	500	1,206	100.00%

Services and Housing for Homeless and At-risk	Homeless	CDBG: \$51,508 City Gen \$\$\$ and Private \$\$\$	Homelessness Prevention	Persons Assisted	500	8,966	0.00%	2750	8847	100.00%
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Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Reductions in funding levels, increases in costs of construction materials, and the pandemic have been the biggest challenges in achieving anticipated 5-year goals. Table 1 shows funds available at July 1, 2022.

Table 1: FY 2022-2023 Funding Available at July 1, 2022

Source	2022-2023 Allocation	Prior Year Balance (Includes Committed, Uncommitted, and PI)	Grant Balance as of July 1, 2022
CDBG	\$1,541,732	\$3,224,115	\$4,765,947
HOME	\$918,151	\$4,457,705	\$5,375,856
(Program Income CDBG \$293,493 HOME \$386,800)			
ESG 22 (THDA)	\$161,250	\$0	\$161,250
CDBG – CV (COVID)	\$0	\$2,387,672	\$2,387,672
HOME ARP	\$0	\$2,966,210	\$2,966,210
ESG CV2 (THDA)	\$0	\$294,903	\$294,903
CDBG – DR	\$0	\$721,031	\$721,031
Total	\$2,621,133	\$14,051,636	\$16,672,869

The CDBG budget for FY 2022-2023 was \$6,699,670 and consisted of the 2022-2023 allocation (\$1,541,732), program income (\$293,493) and carryover for projects budgeted in prior years. The HOME funds available at July 1, 2022 were \$6,637,162, which included the 2022-2023 allocation (\$918,151), program income (\$386,800) and carryover for projects budgeted in prior years. There was a total of \$5,971,678 in other HUD special grants and \$161,250 in THDA ESG funds available.

The FY 22-23 funding was expended as follows:

Affordable Housing (59%), Infrastructure/Public Facilities Improvements (6%), Clearance and Demolition (4%) Admin (17%), Economic Development (12%), and Public Services (2%). CDBG Expenditures were \$1,936,951 and were expended as follows: Housing (48%), Admin (19%), Economic Development (16%), Infrastructure Improvements (9%), Clearance & Demolition (5%), and Public Services (3%). In addition, \$293,596.24 was expended in CDBG-CV funds for housing activities. Because of limited funding, goals and proposed allocations for social service activities are relatively low. However, due to partner agencies leveraging ESG

and CDBG with other funding, established plan goals associated with homeless services were exceeded.

Table 2: FY 2022-2023 CDBG Expenditures Breakdown

CATEGORY	EXPENDITURES	% of TOTAL
HOUSING	\$ 933,104	48%
PUBLIC FACILITIES & INFRASTRUCTURE	\$ 171,013	6%
BLIGHT CLEARANCE & DEMOLITION	\$ 97,386	4%
ADMIN & PLANNING	\$ 367,045	19%
PUBLIC SERVICES - HOMELESS	\$ 51,508	3%
ECONOMIC DEVELOPMENT	\$ 316,895	16%
TOTAL EXPENDITURES	\$ 1,936,951	100%

The City provided general funds towards workforce development programs that assisted 220 entrepreneurs with coaching and entrepreneurial classes, and 312 individuals with career and workforce education classes.

The City also received special allocations from the CARES Act and for Disaster Recovery in prior years. The balances and expenditures of all HUD funds are outlined in Table 3.

Table 3: Balance and Expenditures of All HUD Funding

Source	Grant Balance as of July 1, 2022	FY 2022-2023 Expenditures	Grant Balance as of June 30, 2023
CDBG	<i>\$4,765,947.00</i>	<i>\$1,936,951.00</i>	<i>\$2,828,996.00</i>
HOME	<i>\$5,375,856.00</i>	<i>\$778,639.00</i>	<i>\$4,597,217.00</i>
CDBG – CV (COVID)	<i>\$2,387,672.00</i>	<i>\$416,228.00</i>	<i>\$1,917,444.00</i>
HOME ARP	<i>\$2,966,210.00</i>	<i>\$293,596.24</i>	<i>\$2,672,613.76</i>
CDBG – DR	<i>\$721,031.00</i>	<i>\$10,080.93</i>	<i>\$710,950.07</i>

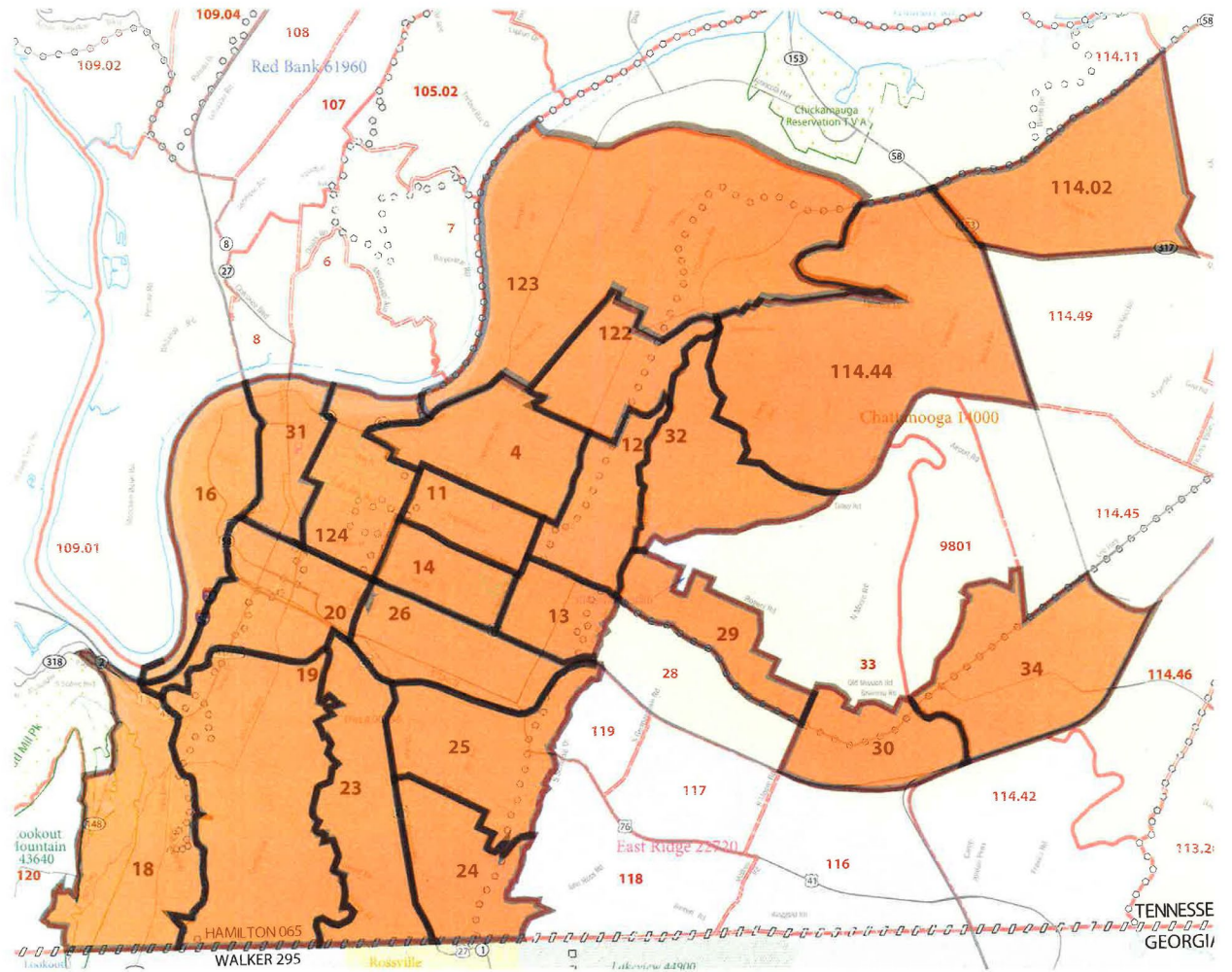
Of the \$2,387,672 in CDBG-CV that was received, \$416,228 was expended on the Rapid Rental Repair Program. An additional \$100,000 was added to the original \$400,000 allocation for Rapid Rental Repair. The

City reallocated \$1,448,742 of the CDBG-CV funds and put out an RFP in July of 2023 to procure projects to expend the remaining funds.

The City's HOME ARP funds are currently being used for tenant-based rental assistance. The City recently made a substantial amendment to its HOME ARP Plan to adopt preferences and a method of prioritization.

Of the \$721,031 in CDBG-DR (Disaster Recovery) Funds that were received for the April 2020 tornado, \$10,080.93 has been expended. The City is facing a challenge with expending these funds due to the tornado not affecting an LMI census tract. The City is working to find ways to spend these funds.

Figure 1: Low-Moderate Income Census Tracts



CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

Table 2 – Table of assistance to racial and ethnic populations by source of funds

	CDBG	HOME	ESG
White	1130	3	0
Black or African American	1149	2	0
Asian	1	0	0
American Indian or American Native	10	0	0
Native Hawaiian or Other Pacific Islander	2	0	0
Other	104	0	0
Total	2396	5	0
Hispanic	1	0	0
Not Hispanic	2395	5	0

Narrative

The July 2022 Census Population Estimate shows Chattanooga with a population of 184,086. The racial breakdown is as follows: White (59.5%); Black or African American (30.6%); Hispanic or Latino of any race (7.3%). In 2022-2023 services provided through the CDBG program were concentrated primarily on low and moderate-income persons. HOME funds must be utilized for housing activities benefiting low and moderate-income people and are targeted accordingly. The majority of funding expended involved activities available city-wide for housing, homeless services, and economic development. The City recognizes that neighborhoods have distinct needs and must have different revitalization strategies and approaches to redevelopment. When feasible, the City utilizes a targeted approach to neighborhood revitalization. To accomplish this, the City engages in community planning efforts, working closely with neighborhood-based organizations and other City Departments, including the Chattanooga-Hamilton County Regional Planning Agency to identify what is needed in a particular community. This is becoming increasingly challenging in light of limited funding and Fair Housing restrictions governing minority and poverty concentrations. Forty-seven percent (47%) of families served were White, forty-eight percent (48%) Black/African American, and less than one percent (0.0%) Hispanic. NOTE: The CDBG total of 2396 includes 104 individuals that were other multi-racial or refused to answer.

The City's Housing and Community Investment Division (HCI) collects, analyzes, and monitors data to identify underserved areas and track progress made in targeted areas. In considering activities for funding, HCI reviews neighborhoods on the basis of the following criteria: location, amount of investment, proximity to other investment, and ability to sustain and leverage City/Federal investment.

CR-15 - Resources and Investments 91.520(a)

Narrative

Available resources of CDBG and HOME include annual allocations, program income earned, and carry-over balances from the prior year.

The table below and previous tables outline the resources available (budgeted), along with amounts expended, between July 1, 2022, and June 30, 2023, under the two Entitlement Grants. The budgeted resources include new allocations for 2022-2023, program income earned in prior year and unexpended funds for prior years' projects. CDBG funds are used to provide direct assistance to low- and moderate-income citizens residing within the city limits of Chattanooga or to address infrastructure improvements located within low- and moderate-income census tracts. These are census tracts in which at least 51% of the households are low- and moderate-income. ATTACHMENT 1 contains additional summary information outlining available resources and accomplishments.

Table 3 - Resources Made Available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	4,765,947	1,936,950.86
HOME	public - federal	5,375,856	778,639.17
CDBG-CV	public - federal	2,387,672	416,228
HOME ARP	public - federal	2,966,210	293,596
CDBG-DR	public - federal	721,031	10,080.93
ESG	THDA - state	161,250	161,250

Table 2 - Resources Made Available

Funding received for Consolidated Plan projects and activities serve low and moderate-income residents and neighborhoods within the city limits of Chattanooga. The City of Chattanooga's target area is the entire city. Therefore, the distribution of funds is projected and targeted city-wide. Housing, economic development, and public service activities are provided city-wide while public facility improvements, infrastructure improvements, and some economic development activities are limited to low-income census tracts. A great percentage of total funding available is targeted for the production and preservation of affordable housing activities which, typically, are not restricted by census tract. If future requirements deem it necessary, strategic target areas may be identified later.

Table 4: Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City-wide Activities	100	100	PJ Area
Eligible Census Tracts	100	100	L/M Census Tracts

The 2022 median income for a family of four in Chattanooga was \$75,200. Incomes for families of that sized served under these programs/activities do not exceed \$79,400 (80% of the median income). The following charts and map show income limits, rent limits, and Census Tracts used in determining

eligibility when using federal funds, as well as the population and demographic makeups within the Census Tracts. HOME funds served those with incomes below 60% for rental and 80% for homeownership, and CDBG funds served those with incomes below 80% AMI. The shaded areas on the map (low-income Census Tracts) are the areas in which CDBG funds can be used for sidewalk/infrastructure improvements.

Figure 2: 2022 CDBG Rent and Income Limits

2022 CDBG Income Limits and Fair Market Rents (Effective June 15, 2022)				
2022 Median Family Income \$75,200				
Family Size		80% AMI	50% AMI	30% AMI
1 person		\$42,150	\$26,350	\$15,800
2 person		\$48,150	\$30,100	\$18,050
3 person		\$54,150	\$33,850	\$20,300
4 person		\$60,150	\$37,600	\$22,550
5 person		\$65,000	\$40,650	\$24,400
6 person		\$69,800	\$43,650	\$26,200
7 person		\$74,600	\$46,650	\$28,000
8 person		\$79,400	\$49,650	\$29,800
Fair Market Rents				
0 bedroom	1 bedroom	2 bedroom	3 bedroom	4 bedroom
\$721	\$742	\$883	\$1,148	\$1,380

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Unfortunately, over time, other federal, state, and local resources for activities eligible for Consolidated Plan funding have been cut severely. Private resources have been similarly limited by reductions in the corporate, foundation, and individual giving. However, the City continues to utilize partnerships with for-profit and non-profit partners to maximize the impact of available funds. An example is the rental rehab program under which CDBG funds were leveraged with private developers. The City assists with leveraging affordable housing through its Payment in Lieu of Taxes (PILOT) Program and the Chattanooga Affordable Housing Fund (CAHF).

Although CDBG regulations require a minimum of 70% of the funds be used to benefit low/moderate-income residents (over a three-year period), past reporting has shown that for the City of Chattanooga, 100% of expenditures met this requirement.

HOME funds, typically carry a 25% match requirement. However, some grantees, like the City of Chattanooga, have a reduced match requirement of 12.5%. The City addresses its match requirement through carryover match from prior years as well as through match requirements placed on sub-grantees receiving funding for projects. The following tables provide information on required match under HOME. The HOME match information shows the City with \$7.1 million excess match to carry over to cover future match requirements. This can be attributed to organizations like Habitat being able to count such match as grants and donations.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	7,092,457
2. Match contributed during current Federal fiscal year	132,942
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	7,225,399
4. Match liability for current Federal fiscal year	(64,446)
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	7,160,952

Table 3 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
278 W 36 th Street	12/31/2022 and 6/30/2023			11,500		16,447		27,947
3420 Kirkland Ave	12/31/2022			8,000		9,503		17,503
227 Canary Cir	3/31/2023			14,000		9,569		23,569
219 Canary Cir	6/30/2023	37,000		13,500		13,421		63,921

Table 4 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
2,017,959.57	418,161.26	106.49	0	2,436,014.34

Table 5 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	2	0	0	2	0	0
Dollar Amount	333,040	0	0	333,040	0	0
Sub-Contracts						
Number	90	0	0	6	4	80
Dollar Amount	315,107	0	0	26,246	51,218	237,643
	Total	Women Business Enterprises	Male			
Contracts						
Number	2	0	2			
Dollar Amount	333,040	0	333,040			
Sub-Contracts						
Number	90	1	89			
Dollar Amount	315,107	800	314,307			

Table 6 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	2	0	0	0	0	2
Dollar Amount	263,888	0	0	0	0	263,888

Table 7 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		N/A		N/A		
Businesses Displaced		N/A		N/A		
Nonprofit Organizations Displaced		N/A		N/A		
Households Temporarily Relocated, not Displaced		N/A		N/A		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	N/A					
Cost	N/A					

Table 8 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	2,000	0
Number of Non-Homeless households to be provided affordable housing units	245	243
Number of Special-Needs households to be provided affordable housing units	8	0
Total	2,253	243

Table 9 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	30	1,206
Number of households supported through The Production of New Units	90	8
Number of households supported through Rehab of Existing Units	150	234
Number of households supported through Acquisition of Existing Units	5	10
Total	275	1458

Table 10 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.372

These goals were established under the premise that the majority would be achieved through collaborative partnerships and incentives with Chattanooga Housing Authority (CHA), non-profit and for-profit developers, as well as through other HUD sponsored programs. CDBG and HOME would only be used to be able to subsidize or incentivize approximately ten percent (10%) of the total. Anticipated partnerships with Low Income Housing Tax Credits (LIHTC) developers have not materialized because developers are finding it difficult to put forth viable projects for consideration under the current structured Low Income Housing Tax-Qualified Allocation Plan and the County Needs Scores for the area. In spite of no longer receiving federal funding for Shelter Plus Care for rental assistance, using THDA ESG funds, the City assisted 1,206 homeless individuals with rental assistance to access permanent housing.

Homeowner and rental housing units were preserved using CDBG, HOME, private dollars, and City General Funds. The annual goal of preserving 150 housing units through various rehab programs was achieved. Thirty-nine (39) homeowner units were rehabilitated using CDBG funds. There were 189 rental units rehabilitated, with forty-four (44) rental units preserved using CDBG -CV funds and 142 units using a PILOT. The goal established for the acquisition of existing units for homeownership was not achieved

this year due to the extremely high housing prices, inflation, and increasing interest rates. Five HOME rental units and three homebuyer units were constructed this year.

Discuss how these outcomes will impact future annual action plans.

Overall goals for the preservation and production of affordable housing continue to fall short in some areas. Like many other cities nation-wide, the City is challenged with finding solutions to incentivize the production of affordable housing. Rising construction costs, a shortage of contractors, market-rate competitors, and lasting effects of the pandemic are major contributors to the challenge. The City is exploring many avenues through which to address these challenges. The City continues to explore ways and opportunities to increase and grow partnerships. As a result, the Mayor pledged \$100 million towards affordable housing across the city, which includes \$33 million in general funds and \$66 million in community leverage. The Housing Division also procured an assessment of affordable housing tools available to the City and a housing strategy and market analysis that will drive all future affordable housing activities.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Table 13 – Number of Households Served

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	2370	1
Low-income	54	4
Moderate-income	0	0
Total	2424	5

Narrative Information

The data above and in the following table provide details on families served through CDBG, HOME, ESG, and City-funded programs. Of the families served, 100% of those assisted were low-income to moderate-income, with 99% being extremely low income. The City and partner entities use HUD published guidelines in providing services and documenting eligibility.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The Chattanooga Regional Homeless Coalition (CRHC) is the lead strategic planning agency for the Continuum of Care (CoC) and collaborative application for the Chattanooga area and manages the Coordinated Entry System (CES) for the CoC. The ultimate objective of the planning process for the CoC is to produce programs that lead to solutions and permanent housing for persons who are experiencing homelessness. In general, those who remain chronically homeless are people with complex issues that overlap several systems of care, including health care, mental health care, substance abuse services, and often services for those with 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.

CRHC is responsible for ensuring that all programs in the collaborative application are consistent with the City of Chattanooga's Consolidated Plan and meets the goals of the Chattanooga area plan to end homelessness, including coordination with Emergency Solutions Grant (ESG) projects/programs. The CoC's Governance Council oversees all CoC-related activities, facilitating policy and planning to prevent and end homelessness through engaged members and committees addressing housing, health, coordinated entry, Homeless Management Information System (HMIS), rapid re-housing collaboration, and employment/income. In addition, the CES uses a standardized assessment tool which includes the Vulnerability Index — Service Prioritization Decision Assistance Tool (VI-SPDAT). Case conferencing is also used to help ensure that the most vulnerable are housed in a timely manner, considering vulnerability on a case-by-case basis where the assessment tool did not accurately reflect a homeless person's true vulnerability.

Furthermore, the City provides CDBG and ESG funding to agencies for outreach, centralized intake, rapid-housing, stabilization, and shelter operation. The Family Promise of Greater Chattanooga (FPGC) has a centralized intake/coordinated assessment program where homeless and near homeless individuals and families can start the intake/assessment process, identify housing barriers, get securely linked to case management, receive rapid re-housing assistance as well as supportive follow-up to ensure housing stability.

Since CRHC is the lead agency for the Chattanooga area CoC, it is responsible for conducting the annual Point-in-Time (PIT) count which is required by HUD for communities receiving federal funds from the McKinney-Vento Homeless Assistance Grants program. The most recent PIT count for the Chattanooga area was held on January 23, 2023. The count was 785 persons, which was which is lower than the count from February 2022 of 1,144 persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City's Homeless Services Division played an integral part in the efforts to end veteran homelessness. In October 2019, Chattanooga reached a milestone in becoming the 11th community in the country to reach "functional zero" for veteran homelessness. The Homeless Services Division later expanded efforts to include assistance to all individuals and families experiencing homelessness. Due to the growing demand for housing services, for FY 2022-2023, the division received \$150,000 in THDA ESG 2022 funds — in addition to City general funds. One thousand two hundred six (1,206) clients received rent and utility assistance in FY 2022-2023 with the use of CDBG-CV, ESG-CV and City General funds.

Like many communities, Chattanooga continues to struggle with homelessness due to an existing shortage of affordable housing options. Emergency shelters do exist locally, but many enact restrictions that limit entry by certain people or are limited by capacity and resources. Historically, there are more shelter options for women and children than there are for men. The City and other community partners have been brainstorming ways to create a temporary shelter that has fewer barriers to entry than others. Ideally, it is anticipated that the facility could be split evenly between men and women. It would also include access to supportive services to help clients become more self-sufficient.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

A network of partners, including City departments and other local agencies, work closely together to provide a wide range of services to the most vulnerable populations who are likely to become homeless, especially those with extremely low-income and those being discharged from publicly funded institutions or systems of care.

For example, the local Salvation Army offers programs that meet a variety of needs for this population. Its Residential Reentry Center serves as a place to help former federal inmates rebuild their ties to the community and reduce the likelihood of recidivism. The program focuses on five areas: Accountability, Employment Assistance, Housing Assistance, Substance Abuse Treatment, and Health Care (Medical and Mental). The Salvation Army also provides after-school programs at recreation centers in the East Lake and Brainerd areas. Through these programs, children in low-income households can go to a safe place after school and participate in a wide array of educational and recreational activities.

Other agencies like the Chattanooga-Hamilton County Family Justice Center (FJC) and the Partnership for Children, Families, and Adults (PFCA) provide life-saving services to low-income individuals and families at risk of becoming homeless due to serious health and safety issues such as human trafficking, sexual assault, domestic violence, etc.

The Hamilton County Department of Social Services, Hamilton County Sheriff's Department, Volunteer Behavioral Health Care System, local hospitals, and other agencies coordinate to assist individuals with

transitioning to stable housing after release. Discharge planning begins at admission and continues throughout hospitalization. Continuity of care is maintained by an active liaison from agencies offering case management and other supportive services.

The Chattanooga Regional Homeless Coalition (CRHC) is responsible for overseeing the strategy to reduce First-Time Homelessness. The CoC has prevention funds stemming from several units of local government and the Supportive Services for Veterans Families (SSVF), as well as private funding from various sources. Coordinated Entry training includes diversion to these programs and resources available through the 2-1-1 system. There are two 2-1-1 systems operated by the local United Way within the CoC area. Furthermore, the CRHC disseminates information to other local social service providers about Department of Children's Services (DCS) programs and identifies program specialists from the Office of Independent and Transitional Living. These specialists assist youth aging out of foster care (or youth formerly in the system), up to age 21, and routinely coordinate with local providers and community resources for qualifying homeless youth.

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

The Chattanooga area's Continuum of Care community includes social services agencies and housing organizations that work collaboratively to provide homeless persons:

- Expanded client-focused paths to, and opportunities for, permanent housing,
- Development of affordable housing units for rental or homeownership,
- Increase in access to case management and supportive services,
- Prevention of homelessness through rent and utility assistance,
- Increase in employment training and employment opportunities, and
- Linkage to resources and services to assist with full community reintegration and stability

Figure 3: 2023 Point in Time Count

2023 Unsheltered Point in Time Count January 23, 2023

All Households

	Total	Bledsoe	Bradley	Franklin	Grundy	Hamilton	Marion	McMinn	Meigs	Polk	Rhea	Sequitah
Total Number of Households	1266	148	74	22	13	571	57	109	59	42	60	111
Total Number of Persons (Adults and Children)	1467	185	81	32	13	607	98	125	94	56	61	115

Age

Number of Children (Under Age 18)	4	0	0	0	0	4	0	0	0	0	0	0
Number of Young Adults (Age 18-24)	188	28	12	6	2	51	15	23	16	9	9	17
Number of Adults (Age 25-34)	221	30	12	5	3	80	16	22	15	10	10	19
Number of Adults (Age 35-44)	339	42	20	7	3	143	23	27	21	13	14	27
Number of Adults (Age 45-54)	329	41	16	7	3	147	22	24	19	12	13	25
Number of Adults (Age 55-64)	289	37	17	6	2	121	19	25	18	10	12	22
Number of Adults (Age 65 or older)	98	8	4	2	0	61	4	4	5	2	3	5

Gender (adults and children)

Female	444	55	22	10	5	182	28	44	29	18	18	34
Male	987	123	54	20	8	421	66	80	61	36	40	77
Transgender	18	4	1	1	0	2	2	1	2	1	1	3
A gender other than singularly female or male (e.g., non-binary, genderfluid, agender, culturally specific gender)	14	2	4	1	0	1	1	0	1	1	1	1
Questioning	5	1	0	0	0	1	0	0	1	0	0	0

Ethnicity (adults and children)

Non-Hispanic/Non-Latino(a)(o)(x)	21	2	1	0	0	10	1	2	1	1	1	1
Hispanic/Latino(a)(o)(x)	1446	183	80	32	13	597	97	123	93	55	60	114

Race (adults and children)

White	1111	145	66	25	11	412	81	114	74	44	48	91
Black, African American, or African American	305	33	10	6	2	172	14	10	16	10	11	20
Asian or Asian American	7	1	0	0	0	4	0	0	0	0	0	0
American Indian, Alaska Native, or Indigenous	11	1	1	0	0	5	1	0	1	0	0	1
Native Hawaiian or Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0
Multiple Races	33	4	4	1	0	14	2	1	2	1	1	3

Chronically Homeless People

Count of Youth Heads of Household	39	4	3	1	0	19	2	3	2	1	1	2
Count of Veterans	107	15	6	2	1	41	8	9	8	4	4	10
Count of Clients with Serious Mental Illness (Adults Only)	205	33	12	5	2	67	17	20	12	10	8	20
Count of Clients with HIV or AIDS (Adults Only)	106	9	4	1	1	66	5	6	3	3	2	6
Count of Clients with Substance Use Disorders (Adults Only)	196	28	9	5	2	81	15	15	10	8	7	17
Count Survivors of Domestic Violence (Adults Only)	142	21	7	4	1	52	11	13	8	6	5	13

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Chattanooga Housing Authority (CHA) has served the greater Chattanooga area since 1938, with the responsibility of carrying out public housing and urban development programs. Its mission is to provide safe, decent, and affordable housing, while promoting community service programs that encourage the education, personal development, and wealth-building capabilities of residents and participants served. CHA's 5-Year Plan outlined the agency's goals and objectives for the period beginning January 2021. Annually, CHA reports on progress made towards addressing the needs identified in the 5-Year Plan. All plans are available for review on the organization's website - www.chahousing.org.

The following are highlights from the most recent report (2023 Annual PHA Plan):

Expand the Supply of Assisted Housing

- The CHA has made strides to reduce vacancies in its portfolio in the post-COVID environment. Vacancy rates currently range from 3% to 13%, down from an average vacancy rate of 10.7% at the start of 2022. Vacancy headwinds included difficulty in attracting maintenance personnel, supply chain challenges, and need to realign team structures to maximize productivity.
- The CHA has partnered with 4 developers to create new affordable housing in the community, which includes: Bluestone Terrace (80 family units), Espero Project (60 units of supportive housing), Shallowford Pointe (96 family units), St. Alban's Episcopal Church (66 units for seniors) and Tucker Baptist Development Corporation (63 units for seniors). Bluestone Terrace, the Espero Project and Shallowford Pointe have received LIHTC awards. St. Alban's Episcopal Church and Tucker Baptist are awaiting a decision on LIHTC awards. CHA has earmarked project-based vouchers for these developments and pending receipt of LIHTC and gap financing, construction should be underway as early as 2024.
- The CHA converted the Cromwell Hills Apartments from a 200-unit LIPH property to a 200-unit PBV property and completed a \$38M renovation using a 4% LIHTC award.
- The CHA converted its scattered sites to "Emerald Villages" from 111 LIPH property to a 111 PBRA property and completed a \$21M conversion using a 4% LIHTC award.
- The CHA has begun implementation of its Westside Evolves Plan, which includes the planned demolition of 629 units of obsolete public housing and creation of up to 1,783 new mixed income housing units. The CHA plans to apply for a HUD Choice Neighborhoods Implementation Grant and may be approved to receive TIF proceeds to support the project. In conjunction with the project's master developer, Columbia Residential, the CHA will work to assemble other funding streams to support this ambitious project.

Improve the Quality of Assisted Housing

- The CHA expanded the responsibilities of the HCVP contract inspector in order to expedite

inspection services in the HCVP.

- The CHA plans to file Section 18 applications with HUD for the demolition/disposition of College Hill Courts and Gateway Tower pursuant to the Westside Evolves Plan and will seek replacement vouchers. The CHA will develop replacement housing for the 629 units on the Westside footprint.
- The CHA has used project-based vouchers to support affordable housing development and preservation at Cromwell Hills Apartments and through collaboration with private developers as noted above.
- The CHA has converted and recapitalized LIPH units through HUD's RAD Boynton Terrace (250 units), Dogwood Manor (136 units), Mary Walker Towers (153 units), Fairmount Apartments (18 Units), Emerald Villages (formerly scattered sites) (111 units), and Greenwood Terrace (98 units).
- The CHA has partnered with Columbia Residential, a master developer firm, to lead residential development of mixed income units in conjunction with the Westside Evolves Plan.

Increase Assisted Housing Choices

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

Improve Community Quality of Life and Economic Vitality

- The CHA has enhanced efforts to discourage and eliminate crime and security issues in the CHA communities through improved digital recording equipment, collaboration with the Chattanooga Police Department, and addition of a police officer on the CHA staff.

Promote Self-Sufficiency and Asset Development of Families

- The CHA has provided supportive services to residents to enhance employability and increase financial independence through its Family Self-Sufficiency, Upward Mobility, and ROSS Programs. The CHA has partnered with organizations that can provide these types of services to

CHA residents including Chattanooga State Community College, Tennessee College of Applied Technology, American Jobs Center, Operation Hope, Chattanooga Neighborhood Enterprises, Mental Health Cooperative, and Orange Grove Center.

- The CHA has provided supportive services to elderly and disabled residents that allow for independence, ability to age in place, and high quality of life. The Resident Engagement Department organized a Senior June Jam for 518 Senior households. Organizations from across the community participated including, Council for Alcohol and Drug Abuse Services, the AIM Center, Humana Health Insurance for Medicare participants, CHI Memorial Hospital, Erlanger Hospital (fall prevention), Better Fi (predatory lending counseling), Boynton Terrace and Gateway Tower Resident Councils and others. In addition to these educational offerings, food trucks provided lunch to the sound of a saxophonist; tai chi lessons, karaoke, board games, and farm produce giveaways were featured.
- The CHA has partnered with the Alexian Brothers to provide a bus to transport seniors and disabled families to local grocery stores, Walmart, and Dollar General. The bus makes two trips daily, Monday through Friday. CHA's Resident Commissioner, Jeff McClendon is the esteemed driver of the bus.

Ensure Equal Opportunity and Affirmatively Further Fair Housing

- The CHA provides quarterly reports to HUD on all things relating to Section 504, including reasonable accommodation logs from each housing site.
- The CHA offers access to Tennessee Relay System for hearing-impaired individuals by posting phone number (711) at all sites.
- The CHA promptly responds to requests for reasonable accommodations in its programs.

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

CHA encourages public housing residents to become more involved in management and participate in homeownership opportunities through a variety of programs. For example, the Homeownership Voucher Option is available to residents who desire to own a home. The basis of the program is to assist qualified individuals with vouchers that can be used for monthly mortgage payments instead of rent payments. A homebuyer education course helps residents gain a solid understanding of the home buying process and assess their level of preparation, financially and emotionally. CHA staff work with participants by reviewing their credit ratings, work history, and overall financial picture. They also help develop personal homeownership plans for the participants.

Furthermore, CHA was able to secure continued funding for a Family Self-Sufficiency Program (FSS) Coordinator and has updated the FSS Action Plan to reflect new HUD regulations. The FSS Program is a special opportunity offered to Public Housing residents and Housing Choice Voucher Program (Section 8) participants by the Chattanooga Housing Authority. FSS Program clients work with CHA staff in obtaining both public and private resources that are needed to become free of Temporary Assistance for Needy Families (TANF) and other types of governmental assistance. When a resident successfully completes the FSS Program, they may use the money in the escrow account, established while participating in FSS

Program, for anything that will assist them in remaining self-sufficient. Examples of escrow usages include tuition for college, a new car, or the down payment on a home.

In late 2022, Upward Mobility Coaches resumed the implementation of Upward Mobility Programs at Fairmount Apartments, Greenwood Terrace, Emerald Villages and Maple Hills. This program requires residents to work, volunteer, or attend school at least 30 hours a week. Services were stalled in 2020 and 2021 due to COVID-19 concerns.

In addition, CHA has resident engagement activities focused on helping participants maintain their housing. ROSS Grant Service Coordinators will continue to provide services at the following locations: College Hill, East Lake, and Emma Wheeler Homes. These individuals are responsible for helping to connect residents with various service providers.

For elderly residents, CHA continues to operate the Elderly Service Coordinator Program in-house, thereby providing services for seniors residing in public housing and senior-focused PBRA sites. Several community agencies have also partnered with staff to enhance these on-site services.

Actions taken to provide assistance to troubled PHAs

By HUD definition, the Chattanooga Housing Authority is not considered a “Troubled PHA.” Therefore, this section does not apply.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City holds affordable housing as a high priority and works diligently to identify innovative ideas/programs to address those needs. When feasible, policies, laws, or ordinances that could adversely affect affordable housing development and preservation are reviewed/amended. In addition, there are multiple efforts being made to increase the availability of affordable housing throughout the city. These efforts involve developing and maintaining partnerships across the board to include contractors, realtors, developers, housing agencies, and citizens in the creation of a variety of housing opportunities. Ongoing discussions and planning help increase awareness and empathy for a wide variety of citizens facing difficult housing situations.

Along with leveraging federal funds to increase the supply of affordable units, planning and discussion has resulted in the following:

1. An increase of funding for the Affordable Housing Fund.
2. Changes in City's zoning codes in select areas with a form-based code which, in part, allows a wider variety of real property uses.
3. Examining further changes to the Payment in Lieu of Taxes (PILOT) incentive program to make mid-sized developments more accessible to area developers.
4. Changes in zoning to allow the development of accessory dwelling units (ADUs) in certain areas of the community – increasing inventory and housing options in high-density area.
5. An update to the Analysis of Impediments to Fair Housing Choice; identification of strategies to address the five impediments identified; improved efforts in Fair Housing (establishing and meeting goals in compliance, education, etc.); continued hosting, sponsoring, and attendance of Fair Housing community events.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

To the greatest extent feasible, the City leverages Entitlement Funds with local investments to serve low-to-moderate income citizens through housing and social services. 100% of HOME, ESG, and CDBG funding is expended for households with incomes at or below 80% of the Area Median Income (AMI). Ninety-five percent (95%) of citizens served through programs/activities in 2021 - 2022 had very low income, with household incomes 0-30% of AMI.

In 2019, the City hired Griffin and Strong to conduct a disparity study centered around the City's procurement policies and prior contracts. The report indicated that there was "statistically significant under-utilization of Minority and Female owned firms as prime contractors in all five work categories that were analyzed." As a result, the City decided to focus on the following five of the thirteen recommendations given:

1. Formal MWOBE Initiative Legislation

2. Enhance existing Reciprocal Certification Process
3. Enhance Coordinated Vendor Outreach
4. Contract Forecasting
5. Prompt Payment Policy Ordinance for Prime Contractors

In addition, in response to the Section 3 regulation changes, the City is working to integrate Section 3 certification and inclusion in the MWOBE registry and lists, which is available to the public. A Section 3 plan is also being developed by Community Development that will mirror the MWOBE plan. Efforts are also being established to outreach to potential Section 3 businesses and residents that are not included in the MWOBE outreach.

The City uses CDBG funds in support of a Section 108 Loan Guarantee utilized to establish a revolving loan fund for business development and the creation/retention of jobs for low- to moderate-income persons. Utilizing General Funds, the City provides resources and information that small, minority, and women-owned businesses need to compete for business opportunities with the City of Chattanooga. Startup CHA offers local government and city infrastructure as a platform for startups to pilot their new products and ideas.

CDBG and HOME funds are used in leveraging private and other government funds in the production and preservation of affordable rental and homeowner housing. Housing is the stabilizing force to move many from poverty to stability. It can also serve as an instrument in creating/maintaining wealth through appreciating values in homes. Home repair and renovation programs assist low-income households in preserving/improving the value of their homes. HOME funds are also utilized in providing down payment assistance programs - providing households access to homeownership.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City will continue to implement the HUD regulations for the elimination of lead-based paint hazards. All pre-1978 built houses, which are identified through the environmental review process are required to receive a lead hazard screen/lead-based paint testing to determine if a lead hazard exists. If a lead hazard is identified, a Risk Assessment is prepared to define the hazard(s) and to define the remediation necessary to eliminate hazard(s). The actual remediation work is accomplished as a part of the rehab work. All of the affordable housing providers using federal funds comply with HUD's Lead-Safe Housing Regulations and lead hazard evaluation. Some programs provide the funds required to mitigate lead in the form of a grant to the homeowner. However, in the past couple of years, the City's HUD funds are not stretching as far as they used to. Due to the higher materials costs, scarcity of materials, and excessive lead remediation costs, fewer homes are able to be served with the same funds. In some cases, we have had to abandon assisting projects due to the excessive cost.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of Chattanooga allocates over \$2.9 million to local agencies to address local needs from housing

to social service, education, economic development, childcare, and speech therapy. Table 4 outlines the City's allocations to poverty programs.

Agency	RFP	Awarded Amount
Chatt Regional Homeless Coalition	Homeless Support Services	\$ 820,000
Signal Centers Inc	Social Services	\$ 535,000
Chambliss Center for Children	Early Learning Partnerships	\$ 205,000
Project Return	Economic & Workforce Development	\$ 200,000
Montessori Elementary at Highland Park	Early Learning Partnerships	\$ 150,000
AIM Center Inc	Social Services	\$ 110,000
Chattanooga Cares Inc	Social Services	\$ 105,000
Signal Centers Inc	Early Learning Partnerships	\$ 100,000
Launch Inc	Economic & Workforce Development	\$ 100,000
CO LAB	Economic & Workforce Development	\$ 100,000
La Paz De Dios	Social Services	\$ 100,000
Chatt Area Food Bank	Social Services	\$ 80,000
Partnership for Families Children & Adults	Social Services	\$ 80,000
CADAS, Inc	Social Services	\$ 80,000
The Speech and Hearing Center	Social Services	\$ 55,000
Helen Ross McNabb Center, Inc	Social Services	\$ 50,000
Girls Incorporated of Chattanooga	Early Learning Partnerships	\$ 45,000
Chatt Room In the Inn Inc	Social Services	\$ 25,000
Total		\$ 2,940,000

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Office of Housing and Community Investment (HCI) operates under the City's Department of Economic Development. The HCI Office is responsible for managing all aspects and requirements related to the Consolidated Plan, Action Plan, CAPER, and related federal compliance. The HCI Office works closely with other offices in the department, other City departments, local non-profits, and communities to comprehensively access and address community needs, particularly those of low- and moderate-income citizens.

Immediately following his inauguration, Mayor Kelly reorganized the departments and saved taxpayer dollars through identified redundancies and waste. Since the reorganization, the Administration has relentlessly focused on making Chattanooga a safe and prosperous place for everyone to work and live. 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 CD staff continues to manage HUD Entitlement funds. The staff attends training, as required, to maintain competency in areas of responsibility, including Title VI, Fair Housing, and EEO.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Addressing community needs effectively, efficiently, and in an impactful manner, requires coordinated efforts. Annually, the Community Development Office prepares the Five-Year Consolidated Plan and the One-Year Action Plan on behalf of the City of Chattanooga. During the development processes for these plans, the CD Office coordinates with a variety of nonprofit organizations, including Chattanooga Housing Authority, CoC organizations, other affordable housing organizations (public and private), social service providers, health, and social service agencies. These coordinated efforts are critical in leveraging limited CD resources. Partners, projects, and programs are identified through a competitive application process. Prior to undertaking projects/programs/activities funded with CPD funds, each is evaluated to ensure collaboration, coordination, and effectiveness.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City, in partnership with Chattanooga Housing Authority, completely revamped its Analysis of Impediments to Fair Housing Choice in adherence with new regulations. The 2020-2024 Analysis of Impediments to Fair Housing Choice identified five major impediments, described below.

In July 2022, the City adopted Mayor Tim Kelly’s One Chattanooga Relief and Recovery Plan, which unlocked \$30 million in American Rescue Plan Act funds for 36 local initiatives that will address deep-rooted issues that create social and economic inequalities in the city, including lack of access to opportunity, housing, mental healthcare, and quality education. The City, in partnership with the Urban League and Chattanooga Area Chamber of Commerce, created the Chattanooga Equitable Recovery Commission to ensure Chattanooga’s fund allocation process was administered with integrity and accountability. Because Chattanooga’s Black and Hispanic communities were most detrimentally impacted by the negative outcomes of the pandemic, the commission chose to recommend strategic investment areas that will be most beneficial to communities of color. Many of these initiatives directly address impediments to fair housing and represent a significant new investment in closing gaps faced by minority and historically disadvantaged communities in Chattanooga.

Impediment 1: Minorities are more likely to be economically disadvantaged and live in areas where they have less access to economic opportunities.

As part of the One Chattanooga Relief and Recovery Plan, the City invested \$5.9 million in new workforce development initiatives to help provide direct pathways to stable careers for some of Chattanooga’s most vulnerable residents. This includes \$2.9 million to advance a partnership with Hamilton County Schools on a new skill-building and workforce readiness initiative and \$1.5 million for the Enterprise Center to expand low/no-cost broadband connectivity to low-income households across the city, opening their access to enrollment in reskilling programs. The Urban League of Chattanooga received \$1.5 million to help low wage or non-credentialed workers of color gain credentials in high growth industries, such as healthcare and information technology.

The City also allocated \$2.9 million to five new initiatives to help expand access to resources for local entrepreneurs of color and help close long-standing opportunity gaps. This includes \$1.4 million for the development of a City-led Minority Business Resource Center to provide technical assistance and access to capital for minority entrepreneurs. The Net Resource Foundation received \$250,000 to help revitalize the long-neglected Alton Park business district, and \$450,000 was allocated to nonprofits to accelerate minority-owned startups in the culinary arts industry through development of a teaching kitchen and kitchen incubator.

The City, Chattanooga State, The Enterprise Center, and the American Job Center partnered to sponsor four Empact cohorts for unemployed and underemployed individuals, providing Google IT certification training, 12 credits hours with Chattanooga State, a paid stipend during the 6-9 week program, and assistance with finding employment. The City also partnered and worked with the New Life Job fair, hosted through the Office of Community Health, and helped 46 justice involved persons secure employment with a January fair and then helped train and prepare 55 more for a fair that was in partnership with the TN Office of Reentry.

From April 2022 through March 2023, the City of Chattanooga hosted a cohort of the Reinventing Our Communities (ROC) program, a place-based economic inclusion program designed to increase equity in the workforce development system in Chattanooga, Tennessee. Through applied trainings, workshops, peer learning, and technical support, the program helped public- and private-sector community partners across Chattanooga work toward improved community-led collaboration around racial equity and workforce development, increased organizational capacity to identify challenges and solutions to advance equity in the workforce system, and greater understanding of actionable strategies to create sustainable systems-level change across their regional economies.

In May 2023, Chattanooga was selected for the Good Jobs, Great Cities Academy, which includes 16 cities working throughout 2023 and 2024 to develop innovative and scalable city-supported solutions that upskill and reskill workers into quality, high-demand jobs in infrastructure, clean energy, and advanced manufacturing jobs. Solutions will focus on supporting residents from historically underserved and underrepresented communities to address key shortcomings in their education and workforce ecosystem.

Impediment 2: Minority children and children with English language barriers live in areas that limit access to a quality education.

Through the One Chattanooga Relief and Recovery Plan, the City is investing \$3.7 million in 9 public safety and youth engagement initiatives to empower young people and build a safer future for Chattanooga. This includes \$1 million to design an evidence-based violence interruption initiative in coordination with the City, which will reach the people who are at highest-risk of being involved in gun violence; \$900,000 went to small, community-rooted organizations for youth engagement initiatives in every city district; \$500,000 to create a new multi-organization mentorship network with local churches and other nonprofit organizations; \$875,000 to provide wraparound services for vulnerable youth and their families, including counseling, mentoring, internship, and skill-building opportunities; \$350,000 to programs that help young people build skills in music production and chess while forming positive, pro-social relationships; and \$45,000 to the Chattanooga School of Language to help local workers whose first language is not English develop language and cultural skills needed to advance their careers.

The City also provided funding for the creation and preservation of early learning centers that will provide more than 210 new early learning seats for low-income families. The new One Chattanooga Institute for Early Care and Learning is a Future Ready Institute that allows students to graduate with a high school diploma and child development associate's certification, so they can find employment at an early learning center with a livable wage directly out of high school.

As part of the Westside Evolves Project, the Chattanooga Housing Authority (CHA) will receive \$3 million (\$2 million from American Rescue Plan funds, \$1 million from the City's affordable housing fund) to renovate the historic James A. Henry school into a Westside neighborhood hub that will include 100 additional early learning seats for young children and jumpstart CHA's transformative affordable housing initiative.

Impediment 3: Low-income persons with disabilities, minorities, and people with English language barriers have disproportionately fewer housing choices.

The City used American Rescue Plan funds to increase the availability of affordable homes, investing in initiatives that will create more than 230 new affordable rental units, including 15 reserved specifically for residents who are chronically homeless and have a mental health diagnosis.

In September 2022, Chattanooga hired a Chief Housing Officer to drive Mayor Kelly's \$100 million affordable housing initiative and unlock new housing options for residents who have been squeezed by rising prices and stagnant wages. The City conducted a Housing Needs Assessment to better understand changing conditions in the housing market and is working to develop an Affordable Housing Action Plan that will be released in fall 2023.

In June 2023, the City launched a First-Time Homebuyer Grant and Loan Program which offers 0% interest loans and small grants to help Chattanooga residents earning at or below 100% AMI buy a home. First-time home buyers earning 80% AMI or below are eligible for a one-time grant up to \$10,000 in closing cost assistance. The City hosted two Affordable Housing Resource Fairs to share information about the new down payment assistance program and other housing resources.

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.

In November, the Chattanooga City Council adopted the Westside Evolves Plan, a ten-year strategy to revitalize the city's oldest public housing community. The plan was developed over a two-year period with the participation of more than 82% of the area's 4500 residents. Westside Evolves is a collaborative neighborhood planning initiative between the City, the Chattanooga Housing Authority, and the Chattanooga Design Studio. In addition to the renovation of the James A. Henry school (described above) the plan will include a one-for-one replacement of housing for the 629 families living in the Westside as well as the addition of workforce and market rate housing with the goal of building a healthy and sustainable community that provides long-term physical, social, and economic benefits for all residents.

In August, the City of Chattanooga was announced as one of six cities to be selected for the Trust for Public Land's 10-Minute Walk Park Equity Accelerator, a new initiative designed to expand residents'

access to parks. Through this program, the city will develop and field-test innovative ideas to tackle inequitable park access, from gaps in safe routes and green space connections to finding ways to better engage residents in park planning. The results will help the Parks and Outdoors team implement the most effective policies and strategies to advance local park access and quality in Chattanooga as they develop a new Parks and Outdoors Plan, which will be finalized in 2023.

In July, Mayor Kelly released its Roadmap to End Gun Violence in Chattanooga, designed to both stop the current cycle of gun violence and prevent it from returning in the long-term. The plan includes a series of community engagement sessions to review the roadmap, gather input, and coordinate collective action across the city through proven prevention and intervention strategies.

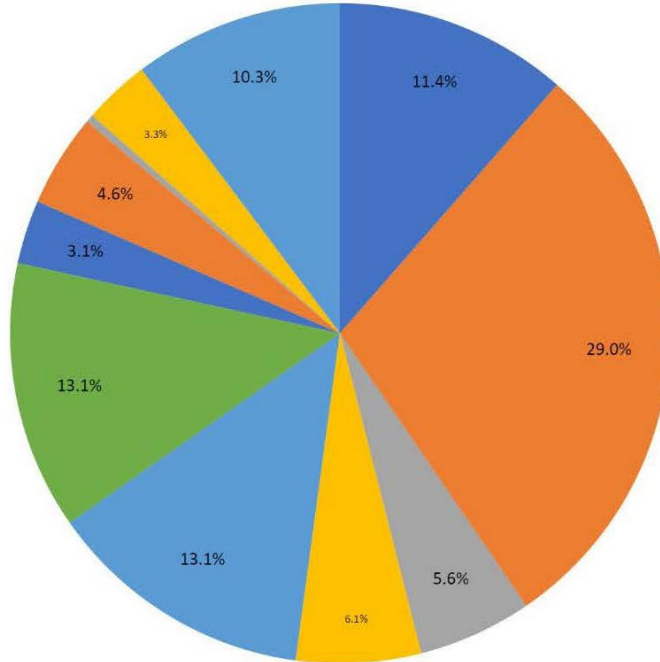
Impediment 5: Fair housing education and advocacy are not widespread

HCI presented fair housing information to community members at two Affordable Housing Resource Fairs. HCI also requires every participant in our programs to provide every tenant with a Tenant Rights booklet before receiving reimbursement of funds.

The City is currently working to redesign and update its fair housing program and outreach strategies. The development of a strong, comprehensive fair housing program will be a major priority for FY 2023-2024.

Figure 4: Fair Housing Related Inquiries/Complaints for FY 2022-2023

July 2022 to June 2023 Data



● Americans with Disabilities Act (ADA)
 ● Assistance
 ● Tennessee Human Rights Commission (THRC)
 ● Equal Employment Opportunity Commission (EEOC)
 ● Limited English Proficiency (LEP)
 ● Landlord/Tenant (L/T)
 ● (HUD) Fair Housing
 ● Legal Aid (LA)
 ● Chattanooga Housing Authority
 ● 311
 ● Other Agencies

Name	2022/2023	Percentage
Americans with Disabilities Act (ADA)	88	11.4%
Assistance	223	29.0%
Tennessee Human Rights Commission (THRC)	43	5.6%
Equal Employment Opportunity Commission (EEOC)	47	6.1%
Limited English Proficiency (LEP)	101	13.1%
Landlord/Tenant (L/T)	101	13.1%
(HUD) Fair Housing	24	3.1%
Legal Aid (LA)	35	4.6%
Chattanooga Housing Authority	3	0.4%
311	25	3.3%
Other Agencies	79	10.3%
Total	769	100.0%

CR-40 - Monitoring 91.220 and 91.230

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

The Community Development Office has created written policies and procedures relative to operating CPD programs, including monitoring. Funded subrecipients/partners are provided information, training, and technical assistance, as necessary based on the size and complexity of the project/program/activity. Subrecipients/partners receive training on cross-cutting federal requirements prior to signing a contract. All contracts contain language relative to compliance with funding requirements. Additional restrictions/security liens are placed on assisted properties to ensure long-term compliance. HOME- and CDBG-assisted properties are monitored to confirm that residents meet qualifications for residing in the units.

Generally, the CD staff conduct on-site annual monitorings of all subrecipients and programs. This is in addition to desk monitoring. Monitoring visits assist in determining if the subrecipient is carrying out its program and activities within the timeline denoted in the contract and ensures that the required records are maintained to demonstrate compliance with applicable regulations. All subrecipients are required to submit quarterly status reports to the CD Office for review. Adequate documentation is required for all funding reimbursement requests. A CD staff member is present at all pre-construction meetings to ensure adherence to requirements involving Davis Bacon and minority business outreach.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City's Citizen Participation Plan provides the framework and process by which citizens receive a reasonable notice and an opportunity to comment on performance reports. The City posts notices of all meetings, available plans, and HUD funding allocations on the City's website, department newsletter, and the local newspaper. In 2020, it was amended to accommodate the COVID-19 waivers for abbreviated comment periods and virtual meetings. Comment periods were temporarily reduced to 5 days for the substantial amendments to incorporate the CARES Act funding and public meetings were conducted virtually through Zoom. This year, we are operating by the regular requirements for publication and public meetings, however we did retain a hybrid meeting style in order to accommodate more citizens.

During the comment period, copies of the Action Plan and CAPER are made available online, as all other usual outlets were closed to the public. All reports are available online and at the HCI Office. The City had the CAPER public meeting on September 12, 2023. There were xxxxx

comments received. The public involvement process for the entire 2022-2023 program year can be reviewed in the attachments.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City has not changed its program objectives.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City conducted forty-six (46) property inspections for HOME funded projects during FY 22-23. The inspections are outlined in Table 5.

Table 5: HOME Inspections Conducted for FY 2022-2023

Address	Agency	Type	Date Inspected	Status
712 S Willow St Unit 101	CNE	Rental	5/18/2023	Pass
1717 Union Ave Unit 101	CNE	Rental	1/20/2023	Pass
1717 Union Ave Unit 105	CNE	Rental	1/20/2023	Pass
1717 Union Ave Unit 201	CNE	Rental	1/20/2023	Pass
1717 Union Ave Unit 205	CNE	Rental	1/20/2023	Pass
1728 Bailey Ave Unit 111	CNE	Rental	5/18/2023	Pass
1728 Bailey Ave Unit 212	CNE	Rental	5/18/2023	Pass
1728 Bailey Ave Unit 312	CNE	Rental	5/18/2023	Pass
1731 Union Ave Unit 105	CNE	Rental	1/20/2023	Pass
1731 Union Ave Unit 101	CNE	Rental	1/20/2023	Pass
1731 Union Ave Unit 201	CNE	Rental	1/20/2023	Pass
1731 Union Ave Unit 205	CNE	Rental	1/20/2023	Pass
1747 Union Ave Unit 101	CNE	Rental	1/20/2023	Pass
1747 Union Ave Unit 105	CNE	Rental	1/20/2023	Pass
1747 Union Ave Unit 201	CNE	Rental	1/20/2023	Pass
1747 Union Ave Unit 205	CNE	Rental	1/20/2023	Pass

2110 Union Ave Unit 203	CNE	Rental	5/18/2023	Pass
1763 Union Ave Unit 101	CNE	Rental	5/19/2023	Pass
1763 Union Ave Unit 105	CNE	Rental	5/19/2023	Pass
1763 Union Ave Unit 201	CNE	Rental	5/19/2023	Pass
1763 Union Ave Unit 205	CNE	Rental	5/19/2023	Pass
1779 Union Ave Unit 101	CNE	Rental	5/19/2023	Pass
1779 Union Ave Unit 105	CNE	Rental	5/18/2023	Pass
1779 Union Ave Unit 201	CNE	Rental	5/19/2023	Pass
1779 Union Ave Unit 205	CNE	Rental	5/19/2023	Pass
310 E 37th St	CNE	Rental	5/18/2023	Fail
227 Canary Cir	Habitat	Homeowner	5/19/2023	Pass
278 W 36th St	Habitat	Homeowner	6/26/2023	Fail
1408 Bailey Ave	Helen Ross McNabb	Rental	6/6/2023	Fail
1508 Old Ringgold Rd	Helen Ross McNabb	Rental	6/1/2023	Pass
1510 Old Ringgold Rd	Helen Ross McNabb	Rental	6/1/2023	Pass
3427 Chandler Ave	Orange Grove	Rental	6/8/2023	Fail
3454 Chandler Ave	Orange Grove	Rental	6/8/2023	Fail
5345 Mountain Creek Rd	Orange Grove	Rental	6/8/2023	Pass
5407 Brown Chapel Ln	Orange Grove	Rental	6/8/2023	Pass
7331 Edgefield Dr	Orange Grove	Rental	6/13/2023	Pass
7445 Pinewood Dr	Orange Grove	Rental	6/8/2023	Pass
7447 Pinewood Dr	Orange Grove	Rental	6/8/2023	Pass
1604 S Beech St	Tower	Rental	6/6/2023	Fail
2303 Union Ave	Tower	Rental	6/6/2023	Pass
2306 Union Ave	Tower	Rental	6/6/2023	Fail
2426 Chamberlain Ave	Tower	Rental	6/6/2023	Pass

2430 Chamberlain Ave	Tower	Rental	6/6/2023	Pass
2434 Chamberlain Ave	Tower	Rental	6/6/2023	Fail
2438 Chamberlain Ave	Tower	Rental	6/6/2023	Pass
2442 Chamberlain Ave	Tower	Rental	6/6/2023	Pass

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The city of Chattanooga ensures that project partners make HOME-assisted units available to all qualified individuals regardless of race, color, religion, sex, familial status, disability, national origin, sexual orientation, and gender identity. Guidance is provided to partners in advertising and selecting potential tenants. Monitoring visits are performed on HOME-funded rental projects, including checking records of advertising and outreach activities.

The City of Chattanooga in compliance with the Federal regulations published as the Final Rule on September 16, 1996, for the HOME Investment Partnerships Act at Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended, (42 U.S.C. 12701 et seq.) maintains affirmative marketing procedures and requirements for rental and homebuyer projects containing five or more HOME-assisted units. Persons or organizations that enter into a contractual agreement with the City to develop projects consisting of five or more HOME-assisted units will take steps to provide information and otherwise attract eligible persons 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.) The affirmative marketing requirements and procedures require at minimum, but are not limited to, the following:

1. Developers of eligible HOME-assisted projects must adopt methods for informing the public, owners, and potential tenants about Federal Fair Housing Laws and the City’s Affirmative Marketing Policy (e.g., the use of the Equal Housing Opportunity logotype or slogan in press releases and solicitations for owners, written communication to fair housing and other groups.
2. Developers of eligible HOME-assisted projects must use the Equal Housing Opportunity logotype or slogan in any advertisement purchased from commercial media.
3. Developers of eligible HOME-assisted projects must display the Fair Housing poster in view of any potential tenant, owner, and the public.
4. To the extent practicable, the developer of eligible HOME-assisted units must use community contacts for marketing such units and reach out to inform and solicit applications from persons who would not likely apply without special outreach (e.g., neighborhood associations, community development corporations, places of worship, employment centers, fair housing groups, or housing counseling agencies).

5. Developers of eligible HOME-assisted units will maintain records that describe the actions taken to affirmatively market units and to assess the results of these actions.

6. As a part of the HOME Program requirements, the City will monitor the compliance with these affirmative marketing procedures and requirements. The City will seek expeditious correction of any infractions and make referrals to proper enforcement agencies as appropriate and applicable.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The City received \$418,161.26 in HOME program income during the year. The program income was generated from principal and interest payments on homeowner rehab and homebuyer assistance loans. Program income was used to assist in the development of affordable rental units, units for homebuyer assistance, and provided down payment assistance. Owner and tenant characteristics are detailed under Table 13 and narrative at CR20. IDIS Report PR36, with attachments, details the program income received.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City conducted an affordable housing study and market analysis to develop a comprehensive approach to addressing the City's affordable housing needs through introducing/enhancing incentives for partnerships with private developers to leverage federal resources in producing and preserving affordable housing. These include the City's PILOT Program, partnering with developers in LIHTC projects, amassing critical properties through the Land Bank Authority, and utilizing THDA's Blight Elimination Program to clear abandoned properties for re-use. Additionally, the City has or proposes to:

1. Establish a baseline and set specific targets (two-year or five-year) for the number of affordable housing units within the City for moderate-income and low-income households. Include transportation costs.
2. Propose a definition of "affordable and livable housing" for low and moderate-income households.
3. Adopt a policy that supports affordable housing throughout the City and endorses a mixed-income approach that promotes a variety of housing products for new development receiving local public assistance.
4. Establish a home rehab fund to incentivize first-time homebuyers to purchase and renovate homes in targeted communities.
5. Consider amending City codes to allow single apartments within houses in targeted R-1 zoned areas as a way to reduce homeownership costs.
6. The City of Chattanooga Mayor's Office released plans to launch a \$100 million affordable housing initiative to create and preserve affordable housing over the next five years. This is the largest effort of its kind in the city's history. Mayor Tim Kelly has committed to contributing \$33 million in the fiscal year 2023 budget to kick off the transformative project, with the remaining \$66 million to come from a combination of partners across the nonprofit, philanthropic, and private sectors. His plan includes leveraging private sector investments to ensure taxpayer dollars go further by unlocking capital that is currently flowing into other investment vehicles benefitting out-of-town institutions and projects. By opening the door to partners to invest in creating and preserving local homes that Chattanoogaans can

afford, the city is ensuring its dollars are multiplied as it closes the housing gap. The \$33 million commitment will draw on several funding sources, including city general funds, federal resources from the Bipartisan Infrastructure Legislation (BIL), and the American Rescue Plan Act made possible by the Biden administration.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	N/A	N/A	N/A	N/A	N/A
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 11 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.	852*				
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	96*				
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.	10**				
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 12 – Qualitative Efforts - Number of Activities by Program

Narrative

The City did not have any projects that triggered Section 3 for FY 2022-2023, therefore no reporting is required. The City is working with the Housing Authority and the City Office of Workforce development to increase coordination that will assist Section 3 workers, as well as Section 3 and MBE/WBE businesses, get access to the resources, jobs, and labor they need.

The City is ramping up education on Section 3 and is working diligently to provide resources to Project developers to assist them in meeting their Section 3 goals by creating a list of certified Section 3 Business Concerns and Section 3 Workers. In addition, the participants in the lists will be notified of bidding opportunities, training and education opportunities, and apprenticeships that arise both within the City and with outside entities.

*All of this was done using City general funds. The Office of Workforce Development assisted 73 businesses through educational programming and 96 low-income people were referred to career and educational programs to increase employable skills. The Office of Supplier Diversity held Minority Roundtables that educated DBEs on how to become qualified to be a City supplier and to sign up as a City supplier. 852 businesses attended these meetings. A Minority Builders Roundtable is scheduled for September 2023 to provide minority builders with open City bids, Section 3 Business Concern certification information, and information on open HUD funded projects. We are in the process of certifying these businesses to see how many of these businesses qualify as Section 3.

** This program did not receive HUD funds. Empact Program that provided ten people with Google IT Certification Training Certificates. We are in the process of finding out how many of these individuals qualify as Section 3.