

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
--	---	--

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families.

Applicability. Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both of the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, or at risk of being designated as troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceeds 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined, and is not PHAS or SEMAP troubled.

A. PHA Information.
<p>A.1 PHA Name: <u>Chattanooga Housing Authority</u> PHA Code: <u>TN004</u> PHA Type: <input checked="" type="checkbox"/> Standard PHA <input type="checkbox"/> Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2021</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>2,510</u> Number of Housing Choice Vouchers (HCVs) <u>3,758</u> Total Combined Units/Vouchers <u>6,268</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. PHAs must have the elements listed below in sections B and C readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>CHA 2021⁹ Plan may be examined by the public in Chattanooga, TN at:</p> <ol style="list-style-type: none"> 1. City of Chattanooga Mayor's Office 2. City of Chattanooga Community Development Office 3. Chattanooga Bicentennial Library 4. Villages at Alton Park Leasing Office 5. Oaks at Camden Leasing Office 6. Maple Hills Leasing Office 7. Emma Wheeler Homes Leasing Office 8. Cromwell Hills Leasing Office 9. Greenwood Terrace Leasing Office 10. East Lake Courts Leasing Office 11. College Hill Courts Leasing Office 12. <u>(Boynton Terrace off-line due to construction) Boynton Terrace Leasing Office</u> 13. Gateway Towers Leasing Office 14. Mary Walker Towers Leasing Office

- 15. Dogwood Manor Leasing Office
- 16. CHA Central Office
- 17. www.chahousing.org

In addition to the above, the following Resident Councils have been provided access to this plan:

Boynton Terrace
 Greenwood/Scattered Sites
 Mary Walker Towers
 Gateway Tower
 Resident Advisory Board

PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

B. Annual Plan Elements

B.1 Revision of PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA?

- Y N
- Statement of Housing Needs and Strategy for Addressing Housing Needs
 - Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
 - Financial Resources.
 - Rent Determination.
 - Operation and Management.
 - Grievance Procedures.
 - Homeownership Programs.
 - Community Service and Self-Sufficiency Programs.
 - Safety and Crime Prevention.
 - Pet Policy.
 - Asset Management.
 - Substantial Deviation.
 - Significant Amendment/Modification

(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):

Other Policies that Govern Eligibility, Selection and Admission:

The CHA plans to renovate the Cromwell Hills Apartments, using 4% Low Income Housing Tax Credits, Tennessee Housing Trust Fund monies, Community Development Block Grant funds and Housing Choice Voucher Project Based Vouchers. At the completion of the renovations the

property will no longer be public housing, but rather will operate in a voucher environment. Due to these various funding sources, policies that govern eligibility, selection and admission will change. The CHA has developed a Management Plan that delineates the policies for selection of applicants and for the ongoing management of the property; see Section 10.

The CHA plans to renovate 111 units at scattered sites (Glenwood East and North, Woodside, and Missionary Heights) pursuant to HUD's Rental Assistance Demonstration Program (RAD), using 4% Low Income Housing Tax Credits, National Housing Trust Fund monies, City of Chattanooga funding (pending) and Project Based Rental Assistance. At the completion of the renovations the property will no longer be public housing, but rather will operate in a voucher environment. Due to the RAD regulations and various funding sources, policies that govern eligibility, selection and admission will change. The CHA is in the process of developing a Management Plan that delineates the policies for selection of applicants and for the ongoing management of the property; which will be published for a 30 day comment period separately from the Annual Plan and Five Year Plan public comment period.

The CHA intends to close on Rental Assistance Demonstration (RAD) projects at Dogwood Manor and Mary Walker Towers, after which these sites will not longer be public housing,- but rather will operate under the Project Based Rental Assistance (PBRA) program.

Admission: The bar against re-application after a denial for unfavorable background check is set at 12 months.

Statement of Financial Resources for YE 2019

for HUD-50075 (24 CFR 903.7)

<u>Category</u>	<u>Description</u>	<u>Amount</u>
Public Housing		
	Subsidy and Rental	16,322,728
	Capital Fund grants	6,003,000
	ROSS grants	133,000
		<u>22,488,728</u>
Housing Choice Voucher		
	HCVP - Voucher	22,763,000
	HCVP - Admin	3,277,000
		<u>26,040,000</u>
Other		
	Property Mgmt	106,000
	Other Income	37,200
		<u>143,200</u>
		<u>48,671,928</u>
Total Estimated Financial Resources		<u>48,671,928</u>

Financial Resources

Of the Other Income, approximately 17% will be used to support Central Office Cost Center operations, and the remaining 83% to support public housing operations.

Operation and Management

The CHA has made several minor changes to its public housing Admissions and Continued Occupancy Plan (ACOP) for 2020. The Policy is amended to clarify that late fees will no longer be charged for families whose primary source of income is from designated Federal Government sources. Minor clarifications were made regarding the applicability of administrative transfers to 3rd-party managed public housing sites and the provision for residents to pay their security deposit in four monthly installments. Language in the ACOP and Lease has been changed to increment the security deposit to \$200, up from \$160, and to clarify that the availability of four monthly installments to pay the security deposit at move-in is at the discretion of staff. Bedroom-sizing guidelines for the Public Housing program have been changed to match those in the CHA's Housing Choice Voucher Program as closely as feasible.

Asset Management

In 2020 the CHA will manage Emerald Villages in a model that incorporates LIHTC, RAD and Project Based Rental Assistance. In 2020 the CHA will manage Cromwell Hills Apartments in a model that incorporates LIHTC and HCVF project-based vouchers.

CHA has received a CHAP to convert the 4 elderly high rises from public housing to RAD. See "New Activities".

(c) The PHA must submit its Deconcentration Policy for Field Office review.

CHA's deconcentration policy for low-income public housing is set out in Section 3.3.3(c) of the Admissions and Continued Occupancy Policy:

In accordance with the Congressional mandate in the "Quality Housing and Work Responsibility Act of 1998", the CHA has adopted the federally required policies to provide for de-concentration of poverty and to encourage income mixing in all family developments. Although the CHA will affirmatively market its housing programs to all eligible income groups, the CHA will take appropriate actions to de-concentrate poverty and encourage income mixing in developments by offering units in developments with higher average income levels to families with lower incomes, and by offering units in developments with lower average income levels to families with higher incomes.

To this end, the site-based management office may skip over families on the waiting list to reach other families with lower/higher incomes in order to comply with de-concentration requirements.

In conjunction with the submission of the Annual Plan, the CHA will analyze the income levels of families residing in each development. Based on this analysis, the CHA will determine necessary marketing strategies to comply with de-concentration requirements.

The CHA may offer one or more incentives to encourage applicant families whose income classification would help to meet the de-concentration goals of a particular development. Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and nondiscriminatory manner.

Formatted: Indent: Left: 1"

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?

- Y N
- Hope VI or Choice Neighborhoods.
 - Mixed Finance Modernization or Development.
 - Demolition and/or Disposition.
 - Designated Housing for Elderly and/or Disabled Families.
 - Conversion of Public Housing to Tenant-Based Assistance.
 - Conversion of Public Housing to Project-Based Assistance under RAD
 - Occupancy by Over-Income Families.
 - Occupancy by Police Officers.
 - Non-Smoking Policies.

Formatted: Font color: Auto

- Project-Based Vouchers.
- Units with Approved Vacancies for Modernization.
- Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project based units and general locations, and describe how project basing would be consistent with the PHA Plan.

Demolition and/or Disposition

Chattanooga Housing Authority (CHA) currently operates 2,510 units of Public Housing. In Fiscal Year 2021⁹, CHA anticipates submitting an application to dispose and demolish 497 units in College Hill Courts (TN00400001). At this time, CHA is proposing to dispose of the entire site and remove the units from the Annual Contributions Contract (ACC). In addition, CHA is considering demolishing some or all of the units, depending on the results of a Master Planning process currently being undertaken by CHA. CHA proposes to convey the property to an instrumentality of the CHA, which will use the property and either rehabilitate and/or develop new affordable housing units pursuant to the Master Plan. CHA expects to submit the Disposition Application no later than ~~year~~ ~~end 2021~~ ~~August 2020~~ and anticipates commencing disposition of these units no later than December 2022.

Formatted: Not Highlight

2021⁹ Units proposed:

Address of Property:
 College Hill Courts
 1300 Grove Street Court
 Chattanooga, TN 37402

Unit Count: 495 dwelling units in 53 buildings; 2 non-residential units & 1 admin/maint building

Unit Mix:

APARTMENT UNIT TYPES AND MIX		
QUANTITY	TYPE	FLOOR AREA
36	1 Bedroom/ 1 Bathroom	650 SF
178	1 Bedroom/ 1 Bathroom	550 SF
171	2 Bedroom/ 1 Bathroom	700 SF
78	2 Bedroom/ 1 Bathroom	725 SF
34	3 Bedroom/ 1 Bathroom	850 SF
497	TOTAL	

CHA plans to work with the City of Chattanooga to develop a plan for the demolition/disposition of College Hill Courts in phases over the next few years. This work is expected to be accomplished in conjunction with the redevelopment of the West Side. The process will involve resident input at all stages and include a relocation plan for residents in all phases to ensure that appropriate off site housing or vouchers are available before relocation and/or demolition. CHA plans to engage consultants to facilitate resident communication, stake holder involvement and involvement of urban

planners and real estate developers at some stage to develop an over-all plan in preparation for new construction. The current plan is to submit a completed application to HUD in 2020 which will require extensive resident participation; property physical needs assessment, environmental review and appraisal.

CHA had some units with significant water leaks requiring us to get them off line. CHA hired a consultant to perform a Structural Analysis to determine what is the possible cause and the possible fix. The Analysis model indicated twisting and uplifting of the building elements which were attributed to possible sources of water leaks. The solutions presented are not cost effective and may necessitate applying for a Sec 18 demo/dispo in 2021. This work will be performed as part of the City and CHA development plan for Westside, which includes College Hill and Gateway. Concurrently, CHA will continue to exercise the option of converting the site to RAD PBRA, should a cost effective solution become available to stop the leaks, in 2021.

Address of Property:
Gateway Towers
1100 Gateway Ave.
Chattanooga, TN 37402

Unit Count : 132 units in 1 building
2 0-br units; 128 1-br units; 2 2-br units

Designated Housing

Dogwood Manor and Mmary Walker Towers, previously covered by CHA's Designated Housing Plan are anticipated to transition to Project Based Rental Assistance properties. Upon conversion, the units will no longer be a part of the Low-Income Public Housing Designated Housing Program, however, CHA intends to implement a similar preference for these two properties under the PBRAZ program.

Conversion of Public Housing to Project-Based Assistance under RAD

CHA will apply to renew ~~its~~ Commitment to Enter into Housing Assistance Payments (CHAP) for the use of the Rental Assistance Demonstration (RAD) conversion program for high rises Boynton Terrace and Gateway Towers. The conversion will be to Project Based Rental Assistance (PBRA) and upon conversion CHA will adopt the resident rights, waiting list and grievance procedures listed in Section 1.7 of PIH Notice 2012-32, Rev-2 and Joint Housing PIH Notice H-2014-09/PIH-2014-17. These Notices ~~can be found at www.HUD.gov are attached as Appendix XXX~~. The conversion process, begun in 2019, will be completed during 2021 and is expected to be "no debt" or "minimal debt" conversion, depending on Capital Fund appropriations for 2020. These four sites are high rises designated for the elderly. Boynton Terrace has 150 0-bedroom units, 98 1-bedroom units and 2 2-bedroom units. Gateway has 132 1-bedroom units. --There will be no change in the number of units or the number of bedrooms. There will be no change in policy on who can live in the units and there will be no transfer of assistance for any of these units. Please be aware that when the conversion is completed, the Capital Fund and the Operating Fund will be reduced by the pro-rata share of funding awarded, and will ~~be~~ replaced by funding from Project Based Rental Assistance for the operation of the new sites. The estimated annual funding reduction based on 2019 awards is:

Boynton – CFP, \$432,599; OpFund, \$780,727
Gateway – CFP, \$250,230; OpFund, \$333,499

CHA will apply for new CHAPs for the conversion of Fairmount Apartments and Greenwood Terrace Apartments. The conversion will be to Project Based Rental Assistance (PBRA) and upon conversion CHA will adopt the resident rights, waiting list and grievance procedures listed in Section 1.7 of PIH Notice 2012-32, Rev-2 and Joint Housing PIH Notice H-2014-09/PIH-2014-17. These Notices ~~can be found at www.HUD.gov are attached as Appendix XXX~~. The conversion process, will begin in 2021, will be completed during 2022. It is expected to be "no debt" or "some 3rd party debt" conversion, depending on Capital Fund appropriations for 2021. Fairmount Apartments has 9 2br and 9 3br units. Greenwood Apartments has 58 2br units, 32 3br units, 6 4br

Formatted: Font: (Default) Times New Roman, 10 pt

Formatted: Font: (Default) Times New Roman, 10 pt

Formatted: Font: (Default) Times New Roman, 10 pt

Formatted: Font: 10 pt

Formatted: Font color: Auto, Pattern: Clear

Formatted: Indent: Left: 0.5"

Formatted: Indent: Left: 1"

units and 2 5br units. There will be no change in the number of units or the number of bedrooms. There will be no change in policy on who can live in the units and there will be no transfer of assistance for any of these units. Please be aware that when the conversion is completed, the Capital Fund and the Operating Fund will be reduced by the pro-rata share of funding awarded, and will be replaced by funding from Project Based Rental Assistance for the operation of the new sites. The estimated annual funding reduction based on 2020 awards is:
Fairmount – CFP, \$30,745; Op Fund – \$58,840
Greenwood – CFP, \$165,449; Op Fund, \$437,593

Note: Dogwood Manor and Mary Walker Towers are expected to close in the last quarter of 2020.

The CHA has debt under an Energy Performance Contract (EPC) and will be working with our EPC provider to address this debt before conversion

Mixed Finance Development

CHA plans to develop the 3-acre tract of land at Highway 58 and the undeveloped 22-acre tract at Cromwell to build new affordable housing using a combination of Tax Credits, PBVs and other 3rd party debt sources.

Acquisition of Property

In addition, CHA plans to investigate the possible acquisition of parcels of land within the city for development of additional affordable housing units.

The Future of Tax Credit Properties

For the last 15 years, CHA has entered into several low income housing tax credit (LIHTC) deals. These are structured so that at the end of the tax credit period, the benefits have been exhausted for the investors. Typically, they desire to sell their portion of the ownership. As the "housing authority member," CHA has a minor ownership interest, but the right of first refusal (ROFR) We will start to analyze and potentially exercise our purchase options for the developments with ROFR periods in 2021 and beyond. ~~The Villages at Alton Park, Maple Hills Apartments, and the Oaks at Camden may be under consideration as part of this analysis.~~

Project-Based Vouchers

CHA will actively conduct feasibility investigations on new construction or renovation development possibilities involving the use of its allocation of project-based vouchers to facilitate the transition of the CHA's older public housing sites into affordable housing developments which better meet the requirements of today's marketplace and the available affordable housing resources. The CHA is currently rehabilitating the 200 units at Cromwell Hills Apartments using 4% Low Income Housing Tax Credits, funds from the TN Housing Trust Fund, Community Development Block Grant funds and 200 Project-Based Vouchers.

~~In 2018, the CHA awarded 87 Project-Based Vouchers (PBVs) to the Elmginton Capital Group for the development of Chestnut Flats. It is expected that 100% of these units will be under a Project-Based Voucher Housing Assistance Payments (HAP) Contract by the end of 2019.~~

~~The CHA awarded 64 Project-Based Vouchers (PBVs) to Trent Development for the development of units at the Flats at 58. It is expected that these units will go under a Project-Based Voucher Housing Assistance Payments Contract by the end of 2019.~~

Formatted: Indent: Left: 0.38"

Formatted: Indent: Left: 0", Hanging: 1"

Formatted: Indent: Hanging: 1"

Formatted: Indent: Left: 0", Hanging: 1"

B.3	<p>Civil Rights Certification.</p> <p>Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
B.4	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
B.5	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.</p> <p>Expand the supply of Assisted Housing</p> <ul style="list-style-type: none"> The CHA has applied for new Mainstream Vouchers and new VASH vouchers as they have become available and will continue to pursue all opportunities to increase the number of vouchers in CHA's allocation applied for new allocations of HCVP vouchers as they became available in 2019. The CHA received an award of 40 Mainstream Vouchers and 70 Family Unification Vouchers. The CHA received notice from HUD in July 2019 that additional Veterans Affairs Supportive Housing (VASH) Vouchers are available. The CHA plans to apply for the maximum number of VASH vouchers for which it is eligible. The CHA will also apply for additional Mainstream Vouchers. Continued strong focus on The LIPH program will work to vacancy reduce vacancies reduction which have accumulated during the pandemic, utilizing site staff, temporary staff and outside contracting of unit turns. We have begun efforts to conduct extra screening of residents to reduce unsuccessful tenancies. In 2020, both the Chestnut Flats Development and the Flats at 58 opened for occupancy. The CHA had awarded 87 PBVs to Chestnut Flats and 64 PBVs to Flats at 58. In exchange for the award of vouchers to the Flats at 58, the CHA received a portion of the development fee and a 3-acre portion of the current site graded for future development by the CHA. The CHA continues to work with the developer to ensure proper grading pursuant to the agreement. As renovated units come back on line at Cromwell Hills Apartments, the CHA is working to ensure that ten homeless veterans and ten ex-offenders with the FUSE Program are housed in accordance with the requirements of the TN Housing Trust Fund \$500,000 grant award. As renovated units come back on line at Emerald Villages, the CHA is working to ensure that ten families of extremely low income are housed in accordance with the requirements of the National Housing Trust Fund \$900,000 grant award. The CHA awarded 87 Project-Based Vouchers (PBV) to the Elmington Capital Group for the Chestnut Flats Development, which will consist of 199 rental units. The project has been under construction since January 2019, will be partially ready for occupancy in August 2019. The CHA partnered with Flats at 58, L.P., developers of an apartment complex of 64 units financed partly by 9% Low Income Housing Tax Credits. The CHA awarded 64 Project-Based Vouchers to this

Formatted Table

Formatted: Normal, Indent: Left: 0.75", No bullets or numbering

Formatted: Font: 12 pt

Formatted: Normal, Indent: Left: 0"

Formatted: Font: 10 pt

Formatted: Indent: Left: 0.5", No bullets or numbering

Formatted: Font: 10 pt

Formatted: Indent: Left: 0.5", No bullets or numbering

Formatted: Font: 10 pt

Formatted: Indent: Left: 0.5", No bullets or numbering

Formatted: Font: 10 pt

Formatted: Normal, Indent: Left: 0.75", No bullets or numbering

developer. In exchange, CHA received a portion of the development fee and a 3-acre portion of the current site graded for future development by CHA. In addition, CHA has the right of first refusal to acquire the complex after 15 years and the right to manage it if the 3-acre parcel is developed sooner.

- CHA applied for, and was awarded, a grant from the Tennessee Housing Trust Fund for \$500,000 for Cromwell Hills Apartments' renovation. The development is being converted to Project-Based Vouchers. Ten units are being reserved for homeless veterans and ten units are being reserved for ex-offenders with the FUSE Program serving as the primary referral source.

- CHA also applied for, and was awarded, a grant from the National Housing Trust Fund for \$900,000 to house ten extremely-low-income families at Missionary Heights, one of the sites in the Emerald Villages Rental Assistance Demonstration Project-Based Rental Assistance conversion.

- The Tennessee Housing Development Agency (THDA) awarded 4% Low Income Housing Tax Credits for use in the renovations of the Cromwell Hills Apartments and Emerald Villages. Both renovations are well underway. The Cromwell project closed December 5, 2019 and Emerald closed December 27, 2019.

- The City of Chattanooga awarded the CHA a \$200,000 Community Development Block Grant for infrastructure at Cromwell Hills Apartments and is currently being used for the construction.

- The CHA received a \$400,000 grant from the City of Chattanooga that is being used for the renovation of Emerald Villages.

Improve the quality of assisted housing

- The renovation of two of the three towers at Boynton Terrace has been completed. The renovation of the third tower and the is complete and renovation of the administration building and community center will be complete by the end of 2020.

- Increased choices for participants in HCVP through continuation of Small Area Fair Market Rent Program, which provides voucher payment standards by zip codes throughout Hamilton County.

- Meeting with new landlords were suspended due to COVID-19, however the HCVP Department developed packages that detailed the program and emailed them to interest landlords.

- The CHA Public Housing Program will work to normalize maintenance operations, work order and preventive maintenance backlogs and pest control operations which have been negatively affected by the work restrictions during the pandemic.

- The CHA Public Housing Program has started to utilize additional information capturing processes and technologies to utilize pest control inspections to identify apartments with housekeeping or pest problems and track progress.

Increase Assisted Housing Choices

- The CHA successfully applied for a grant from the Maclellan Foundation to fund the position of Housing Navigator. The work of the Housing Navigator was suspended in mid-March due to COVID-19, that funded the salary and benefits for two CHA employees: a Spiritual Wellness And Trauma (SWAT) Coach and a Housing Navigator. These staff members help homeless individuals and families who have limited housing options to secure affordable, quality housing. This is the fourth year that Maclellan has funded the Housing Navigator position and the first year that it has funded the SWAT Coach position. Upon a request from the CHA, the Maclellan Foundation permitted the CHA to reallocate remaining funds to the Westside Visioning Process.

Formatted: Normal, Space After: 0 pt, Add space between paragraphs of the same style, Line spacing: single, No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Indent: Left: 0.5", Space After: 0 pt, Add space between paragraphs of the same style, Line spacing: single, No bullets or numbering

Formatted: Strikethrough

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Font: +Body (Calibri)

Formatted: Font: 10 pt

Formatted: Indent: Left: 0.5", No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Font: +Body (Calibri)

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Space After: 10 pt, Don't add space between paragraphs of the same style, Line spacing: Multiple 1.15 li

Formatted: Bulleted + Level: 1 + Aligned at: 0.75" + Indent at: 1"

Formatted: Font: 10 pt

Formatted: Normal, Indent: Left: 0.75", No bullets or numbering

- The HCVP Department continues to promote its SAFMR Program, that allows for higher voucher payment standards in more desirable neighborhoods and communities within Hamilton County.
- The CHA continued to apply for new vouchers (Mainstream/VASH) that were made available.
- The HCVP Department applied for funding for an FSS Coordinator, who offers homeownership opportunities to interested families.
- The HCVP Department held 3 landlord fairs, to connect voucher holders with landlords who had available units.
- The CHA applied for 100 Mainstream Vouchers to assist non-elderly families with disabilities and received 40 Mainstream Vouchers.
- The CHA applied for 95 Family Unification Vouchers, which will target three populations: 1) youths aging out of foster care, 2) reunification of parents with children who are in DCS custody, and 3) keeping families intact who are at risk of losing their children to DCS custody for lack of affordable permanent housing. The CHA received 70 Vouchers.
- The CHA has decreased the error rate in its waiting list administration will be making software improvements to fully support online housing applications.
 - The CHA will apply for additional Mainstream Vouchers by September 5, 2019.

Improve Community Quality of Life and Economic Vitality

- Partnered with existing agencies to provide educational, recreational and social opportunities on site in public housing developments including, but not limited to, Chattanooga YMCA; Partnership for Families Children & Adults; The Center for Adult Education; Chattanooga Early Childhood Development (Head Start Program); CITH of Chattanooga Youth & Family Development; READ 20; Memorial Healthcare Systems – Mary Ellen Locher Breast Cancer Center; Urban League of Greater Chattanooga; Consumer Credit Counselling Services Accountability Measures; First Things First; Regions Bank; Sun Trust Bank; United Way; Parents are First Teachers; Chattanooga Arts & Education Council; Chattanooga Neighborhood Enterprises; and Catholic Charities of East Tennessee.
- The CHA upgraded digital recording equipment at Mary Walker Towers, Gateway Tower, Dogwood Manor, Boynton Terrace, East Lake Courts, College Hill Courts, Maple Hills Apartments, Oaks at Camden, and Emma Wheeler received \$250,000 from HUD's Safety and Security Grant pool to replace and enhance digital recording equipment at the CHA's public housing sites in an effort to provide greater security.
- The CHA partnered with CHI Memorial to build a health clinic at the Boynton Terrace Apartments to serve the physical, mental, and other health needs of the elderly populations at Boynton Terrace Apartments, Dogwood Manor, and Gateway Tower.
 - The CHA assigned a full-time case manager to College Hill Courts to address the needs of over 200 elderly residents.
 - The CHA applied for and received a ROSS Service Coordinator grant for two full-time employees who will work with families at Emma Wheeler Homes, College Hill Courts, and East Lake Courts, each of the elderly high rises and a full-time case manager to serve the needs of elderly residents living in family public housing sites.

The CHA's mental health clinics on site at Dogwood Manor and East Lake Courts were closed due to COVID-19 concerns, issued an RFP for mental health services that will be provided on site to

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Font: 10 pt

Formatted: Indent: Left: 0.5", Space After: 0 pt, Add space between paragraphs of the same style, Line spacing: single, No bullets or numbering

Formatted: Font: 10 pt

Formatted: Indent: Left: 0.5", Space After: 0 pt, Add space between paragraphs of the same style, Line spacing: single, No bullets or numbering

Formatted: Font: 10 pt

Formatted: Normal, No bullets or numbering

Formatted: Normal, Space After: 0 pt, Add space between paragraphs of the same style, Line spacing: single, No bullets or numbering

Formatted: Font: 10 pt

Formatted: Normal, Indent: Left: 0.75", No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Font: 10 pt

Formatted: Indent: Left: 0.5", Space After: 0 pt, Add space between paragraphs of the same style, Line spacing: single, No bullets or numbering

Formatted: Normal, Indent: Left: 0.75", No bullets or numbering

Formatted: Normal, Space After: 0 pt, Add space between paragraphs of the same style, Line spacing: single, No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

~~residents of public housing residents:~~

- The CHA has begun a trial of 3rd party applicant suitability screening to test whether such screening will be able to identify applicants who may not be a good fit for the program.

Promote Self-Sufficiency and Asset Development of Families

- Upward Mobility Coach continues to implement Upward Mobility Programs at Fairmount Apartments, Greenwood Terrace, and Maple Hills.
 - ~~The CHA plans to expand the Program in its Cromwell Hills Apartment renovation and new development project that will result in an additional 200 families being part of self-sufficiency initiatives.~~
- A second Upward Mobility Coach has been hired to work with 111 families who reside at Emeralds Villages, with a focus on breaking the cycle of generational poverty. Emerald Villages is leasing up and the new program will be kicking off in 2021.

- ROSS Grant Service Coordinators will continue to provide services at the following locations: College Hill, East Lake, and Emma Wheeler Homes, ~~and Cromwell Hills. Three new part-time Coordinators were hired in 2019.~~ These individuals are responsible for helping to connect residents to various service providers. Resident services activities are focused on helping participants keep their housing. Also available to the residents for assistance with moving toward becoming self-sufficient is the Family Self-Sufficiency (FSS) Coordinator, who works with residents of the LIPH and HCVP Programs.

- HCVP secured continued funding for an FSS Coordinator.

- CHA continues to operate the Elderly Service Coordinator's Program in-house, thereby providing a ~~full-time~~ staff member in each of the 4 elderly high rise buildings and a full-time staff member who services elders residing in family public housing developments. The CHA staff members have partnered with several agencies in the community to enhance on-site services for the elderly residents.
- The CHA ~~held a drive through~~ ~~osted 5 several~~ job fair ~~due to COVID-19s~~ that linked prospective employers with interested LIPH residents and HCVP participants.
- The CHA hosts homeowners informational meetings and focus groups to discuss barriers and help them move past those barriers.

Ensure Equal Opportunity and Affirmatively Further Fair Housing

- All CHA staff have received training by HUD on the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, and Titles II and III of the Americans with Disabilities Act. ~~This training, scheduled for 2020, was suspended due to COVID-19, will be repeated 2020.~~
- The CHA continues to maintain a contract with the Partnership for Families Children and Adults that provides sign language services to hearing impaired members of CHA staff and residents on an as-needed basis. ~~The CHA made additional progress in refining our procedures for implementing unit transfers under the Violence Against Women Act, in order to make the process as streamlined, helpful and effective as possible for both residents and staff.~~
- ~~Conducted outreach to Latino community in Chattanooga through La Paz de Dios and other groups.~~
- Provide quarterly reports to HUD on all things relating to Section 504, including reasonable accommodation logs from each housing site.
- Offer access to Tennessee Relay System for hearing impaired by posting phone number (711) at all sites.

Formatted: Font: 10 pt

Formatted: Normal, Indent: Left: 0.75", No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Font: 10 pt

Formatted: Indent: Left: 0.5", No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

Formatted: Font: +Body (Calibri), 10 pt

Formatted: Indent: Left: 0.5", No bullets or numbering

Formatted: Indent: Left: 1", No bullets or numbering

- The CHA promptly responds to requests for reasonable accommodations in its programs.
- The CHA continues to expand its communications capability. ~~Currently CHA staff members speak the following languages: Russian, Ukrainian, Spanish, French, Arabic, and Urdu. The CHA maintains contracts with speakers of Swahili, Kiswahili and Spanish and American Sign Language.~~ The CHA has secured the services of Language Select, LLC dba United Language Group, which allows CHA access to over 200 languages.

Financial Highlights and Conclusions from the 2019 Audit:

- **Conversion Activities** – During December 2019, CHA embarked on conversion of two of its Public Housing family developments to Low-Income Housing Tax entities. The 200 units at Cromwell are undergoing a full rehabilitation using 4% Low-Income Housing Tax Credits and debt while the 120 units at the scattered sites are being transformed into Emerald Villages under HUD’s Rental Assistance Demonstration Program also utilizing 4% tax credits and debt. These developments and the related activities have had a dramatic effect on the agency’s financial position as \$22,670,368 of unexpended debt proceeds, \$18,357,356 of capital improvements and \$25,747,414 of debt was included on the Statement of Net Position- as of December 31, 2019.
- **Public Housing Program:** had a \$5,051,628 million excess of expenses over revenues for the year ended December 31, 2019. To place this number in proper context, it is important to note that this loss includes \$4,518,353 million of depreciation expense and a \$3,353,293 loss on disposition of Cromwell Hills and the Scattered sites. Exclusive of these non-cash items, the program had a net operating surplus of approximately \$2.8 million for Fiscal Year 2019.
- **Housing Choice Voucher Program:** recognized net income of \$893,144 due primarily to a \$186,170 excess of advances from HUD in relation to program expenditure levels of Housing Assistance Payments (HAP). As a result, the balance of HAP equity increased from \$83,371 to \$269,541, while the administrative portion of operations finished the year with a balance of \$81,708, an increase of \$26,808. Lease-up levels for the year were consistent with prior periods and the agency recognized \$70,031 of HAP program funding compared with FY2018.
- **Central Office Cost Center:** experienced an increase in Net Position of \$893,144 during Fiscal Year 2019. This was primarily due to \$386,352 of developer fees received for Cromwell and \$262,382 of developer fees received for Emerald Villages.
- **Federal Funding:** Federal funding received in 2019 was \$37,187,710 which represents an decrease of \$2,347,328 (a 5% decrease) from the \$39,535,038 recognized in 2018. This was due primarily to a \$2,897,910 decrease in Capital Fund Program funding offset somewhat by an increase of \$486,000 of operating subsidy for the Public Housing Program.
- **HAP Utilization:** Payments to landlords for the Housing Assistance Payments increased from \$21,402,590 in 2018 to \$21,157,557 which represents a \$245,033 (1%) decrease from the prior year.
- **Business Activities:** experienced an increase in net position of \$15,954,133 due to the activities discussed in the audit report related to the creation of Emerald Villages LLC and Cromwell Development I LLC to provide comprehensive rehabilitation of these sites.
- **Cash & Investments** position increased from \$13,553,575 at the end of 2018 to \$39,742,178 as of December 31, 2019. While this \$24,057,734 increase was due primarily to CHA having \$22,670,378 of unexpended debt proceeds for business activities, the cash position for CHA’s other programs increased \$1,387,366 which represents a 10% increase in the agency’s cash position in relation to 2018 levels.

B.6	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(c) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
B.7	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
B.8	<p>Troubled PHA.</p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</p> <p>Y N N/A <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
C.	<p>Statement of Capital Improvements. Required for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).</p>
C.1	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD.</p> <p>Please see form HUD-50075.2 approved by HUD and effective on 1/1/2019</p>

