



building
COMMUNITIES

creating

OPPORTUNITIES

inspiring

FAMILIES



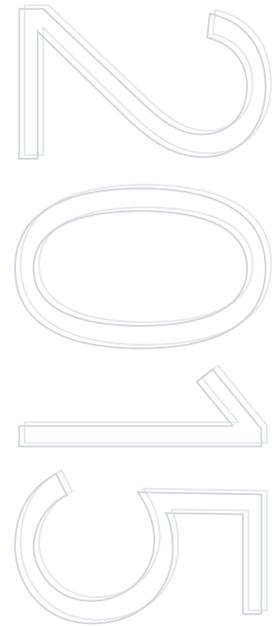
Chattanooga Housing Authority

2015 ANNUAL REPORT

building
COMMUNITIES

creating
OPPORTUNITIES

inspiring
FAMILIES



our mission

to create strong, sustainable inclusive communities and quality affordable homes for all; to strengthen the housing market to bolster the economy and protect consumers; to meet the need for quality affordable rental homes; to utilize housing as a platform for improving quality of life, and to build inclusive and sustainable communities free from discrimination.

hello

FROM OUR BOARD



BOTTOM L-R: Betty Robinson, Eddie Holmes (Chairman), Edna Varner TOP L-R: Wilbert Roberts, Jim Sattler (Vice Chairman), Jim Levine, Jim Steffes

WE ARE PLEASED TO PRESENT the Chattanooga Housing Authority's Annual Report for 2015 that reflects our continuing efforts to provide affordable housing options for over 6,000 families in the Chattanooga area.

We have been entrusted with creating policies that balance the pressing needs of low income families with fiscal realities. On a monthly basis, our deliberations incorporate the sensibilities and recommendations of the residents, neighbors, property owners, CHA staff, and the public at large. These vibrant conversations lead to policies that are fully vetted and reflect the best interests of the collective community.

CHALLENGES ABOUND. An aging public housing portfolio, diminished federal funding, and demand for increased affordable housing in the popular Chattanooga rental market partially define our work. Beyond these basic responsibilities, we grapple with how best to stimulate people to believe in themselves

and seize every available opportunity to offer their families bright futures.

INNOVATION TRIUMPHS. The staff combines their expertise and determination to develop creative ways to conduct the business of CHA. They are on the watch for new and increased funding streams, technologies that reduce administrative burdens, and best practices to create pathways to economic self-sufficiency for the residents.

It is going to take the combined energy and skills of our long standing colleagues and friends at the Department of Housing and Urban Development, City of Chattanooga, Chattanooga Police Department, Hamilton County, Tennessee Housing Development Agency, local businesses, foundations, property owners, the resident council leadership team, and the non-profit service providers to respond meaningfully to the future needs of the families whom we serve.

We look forward to working with you to make Chattanooga a place where all families can flourish.

hello

FROM OUR EXECUTIVE DIRECTOR



EACH AND EVERY DAY I am amazed by the commitment from the CHA's Board of Commissioners, 140 staff members, residents, and the greater Chattanooga community to ensure that families of low income have access to safe and affordable homes. Because the "bricks and mortar" aspects of our work are so visible in the community, many believe that it's the sum total of our contribution to Chattanooga. I hope that you'll see through this Annual Report that the CHA has a much richer story to tell.

If I had to describe the CHA's work in one word, it would be "people."

Sure, we calculate rents; we maintain property; we administer cumbersome regulations. But the essence of our work cannot be captured on a spread sheet.

Simply put, we are in the residents' lives and they are very much in ours. Sometimes we are the support when a parent doesn't attend a teen's graduation and at other times the residents validate a difficult work day with a simple "thank you." It's a complex dynamic that requires a balance of accountability, fairness, and compassion.

We are grateful for your support and will work toward continued success for people in 2016.

Betsy McRight

"We view our work as far more than a job. It requires a personal commitment to a spirit of excellence. Excellence in the physical design of new communities; excellence in the quality of our programming; and excellence in our dedication to inspire people to thrive."



what we do

RESPONDING TO THE NEEDS OF OVER 6,000 FAMILIES IS SOMETHING WE CONSIDER A PRIVILEGE.

THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FUNDS THE CHA'S TWO MAJOR PROGRAMS.



2

LIPH

Low-Income Public Housing Program

THE LIPH consists of 2,352 apartments that the CHA owns, manages and maintains. Additionally, the CHA provides regulatory oversight to three mixed-use communities consisting of 380 apartments. HUD provides over \$12 million in subsidies to support LIPH homes. LIPH residents contribute approximately \$5 million per year in rent payments based on 30% of their adjusted incomes.

HUD provides approximately \$3.1 million annually through the Capital Fund Program to address the capital needs of the LIPH portfolio.

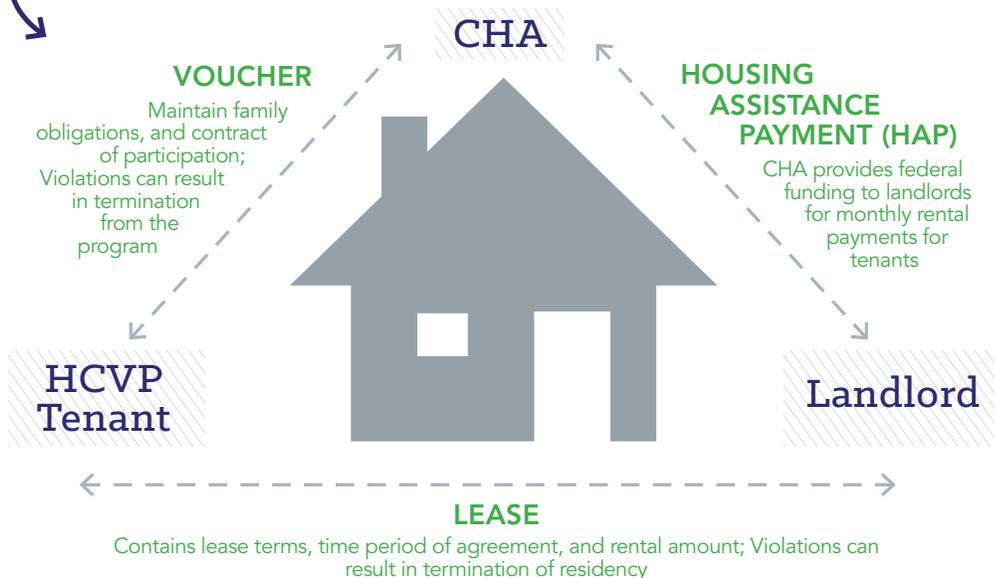
Through HUD Resident Opportunity and Self-Sufficiency Grants, the CHA oversees a variety of initiatives for elders, disabled individuals, adults and children that focus on education, financial readiness, and economic self-sufficiency.

1

HCVP

Housing Choice Voucher Program

THE HCVP provides 3,593 vouchers to income eligible families who can identify quality housing anywhere in Hamilton County with the assurance that they will pay no more than 30% of their adjusted income towards rent and utilities. The CHA paid \$17 million in housing assistance payments directly to landlords who participated in the program in 2015.



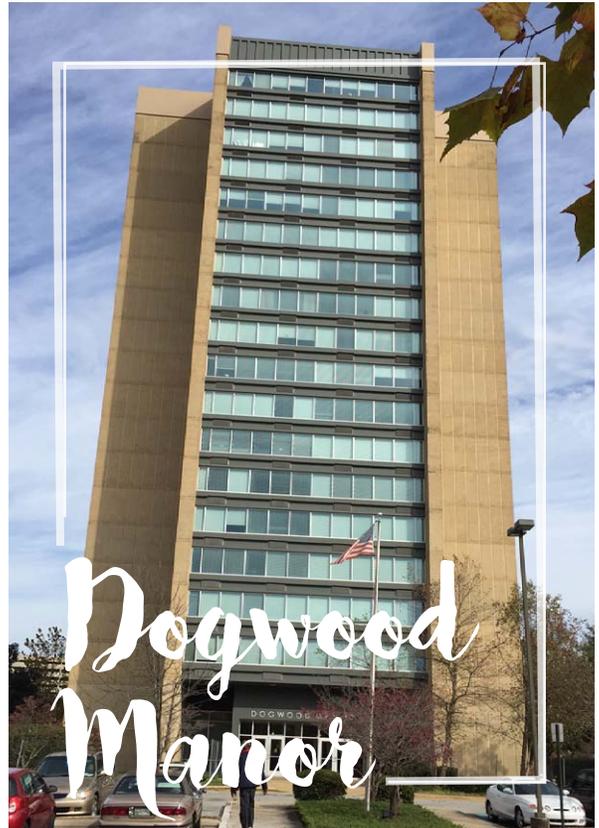
building COMMUNITIES

JUST AS ONE PUBLIC HOUSING REVITALIZATION PROJECT

nears completion, the CHA Development Team is ready with the next project, in its quest to preserve and continue to build a vibrant public housing portfolio. In 2015, the cycle of updates and improvements included a top-to-bottom facelift for 18-story Dogwood Manor at a cost of \$5 million and the rehabilitation of 300 homes at Emma Wheeler Homes at a cost of \$16.7 million, including infrastructure upgrades and energy efficient improvements. Resident relocation efforts were off to a strong start at Boynton Terrace Apartments, with an aggressive strategy to bring a brand new look to one of the three towers, a project estimated at \$5 million that will begin in 2016.

BUILDING COMMUNITIES TAKES ON A WHOLE NEW MEANING

in the Housing Choice Voucher Program. The HCVP leasing process can be daunting for some, with available homes spread across Hamilton County, over 1,000 landlords in the program, and confusing calculations to determine rent affordability. Enter the CHA's Housing Navigator whose primary focus is to make those special connections between families and their new homes in communities across the region. This new position was made possible by funding from the Maclellan Foundation.



safety is an essential ingredient in building strong communities.



THE CHA'S PUBLIC SAFETY TEAM,

consisting of five full-time and 20 part-time police officers, combines state-of-the-art technology with the simple knack of getting to know the neighbors. New digital recording equipment and body cameras are the main tools used to monitor and protect the communities. On a daily basis, the CHA's officers are out and about in the developments in an effort to engage residents and build trust. Special thanks to the Chattanooga Police Department and other law enforcement agencies for their ongoing support of the CHA.



WHEN CHA BUILDS a new community, it's not just about the physical structures. Along with the attractive apartments comes the responsibility of the families to commit to the Upward Mobility Program (UMP). UMP requires residents to stay focused on achieving self-sufficiency through actively engaging in work, job training and/or post-secondary education for 30 hours per week.

“Change is not always easy. My family had to adjust to our new community in North Chattanooga. But now my younger daughter is thriving at Normal Park School. I am happy to live in a safe neighborhood. I love my place.”

—SETERIA LEWIS

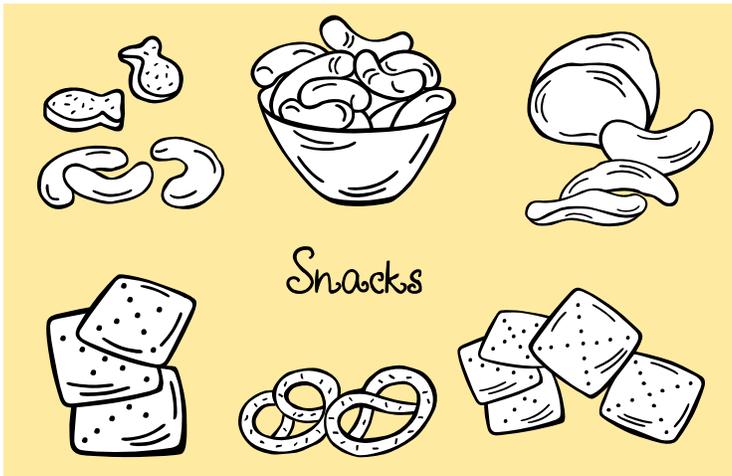


creating OPPORTUNITIES

Promise Packs

HUNGER DOESN'T TAKE WEEKENDS OFF.

Friday afternoons are special at Greenwood Terrace as children gather to collect their backpacks brimming with nutritious food, thanks to the Promise Packs Initiative. Founded in 2013 by ambitious and creative local members of the Sisters of Charity of Nazareth Association, Promise Packs has responded to the threat of poor weekend nutrition that can hinder a child's academic performance and success in the classroom.



“This has been a good program from its inception. It's designed to fill a void on weekends when our kids may not have anything to eat.”

—BONITA JOHNSON, VP OF THE RESIDENT COUNCIL AT GREENWOOD TERRACE



Summer Camp at East Lake Courts

It's all about the children at Miss Jessie's Summer Camp at East Lake Courts. Resident Leader Jessie Lawrence has what it takes to create the perfect mix of summer fun and education for the kids. Despite her boundless energy, she can't do it alone. Enter good neighbors Lee-Smith, Lesco, and Brainerd Baptist Church. Add in professional photographer John Creel and an army of adult volunteers.

Voilà - a neighborhood collaboration at its very best!

Housing Opportunities for Our Veterans

"I've been through some rough times and desperately needed housing. I filled out an application, received a voucher, and then found my home. I've been through a lot, but now you'll have to perform surgery to get this smile off my face."

—AIR FORCE VETERAN JOSEPH HARDAWAY



Housing Choices

Homes come in many shapes, sizes and places, especially in the Housing Choice Voucher Program, where it's all about choice. Families handpick the homes that fit their needs, in any community in Hamilton County. It takes three willing partners to make it work: the rent-paying family, the private landlord who provides market rate housing, and the CHA that makes the tenancy affordable through federal subsidy. Hazel Husband, a 73 year old retiree is thrilled to live independently after a recent stroke. Her landlord, Dena Smith, "...likes the HCVP because it's a way to supplement the fixed income of an incredible person like Hazel, who deserves a quality place to call home."

— HAZEL HUSBAND, HCVP PARTICIPANT

inspiring FAMILIES



in loving memory

Connie O'Neal Scholarship Provides Educational Pathway

CONNIE O'NEAL inspired CHA residents to seize educational opportunities during her tenure on the CHA Board of Commissioners. The CHA created the Connie O'Neal Scholarship Fund in her memory to honor her passion for educational excellence.



IN 2015, YASMIN was a recipient of the Connie O'Neal scholarship. Yasmin is a freshman at UTC majoring in Biophysics Engineering. She graduated as Valedictorian from Ivy Academy in Chattanooga, is an accomplished tennis player, and was recognized as the "Most Outstanding Participant" in a CHA youth and development pilot program in the summer of 2014.

Yasmin Foster has always had determination to excel both in and out of the classroom and it has paid off!



"Being awarded this scholarship has been very important to me. It's opened doors both educationally and financially. It came at a time when I really needed it."

— YASMIN FOSTER, 2015 RECIPIENT



THE Y.O.U. PROGRAM was developed as a result of the success of a CHA youth and development pilot program in 2014. The Y.O.U. Program is for motivated high school students, who are residents of the CHA, who wanted to use their summer vacations to learn valuable skills to prepare for their futures.

In 2015, the CHA received more than double the number of applications based on the success of the pilot program. Thirteen participants graduated from the program after seven weeks of educational activities that challenged and motivated them. The participants had the opportunity to travel outside of Chattanooga to Birmingham, Nashville, and Washington D.C. through fundraising efforts and the generous support of SunTrust Bank, Kandy Kastle transportation, and ArtsBuild. With an emphasis on governmental learning, participants had the opportunity to visit with leaders at the local, state, and federal level.

THE 5 C'S



2015

BY THE NUMBERS*

\$43 million

OPERATING BUDGET.....
INFUSED INTO LOCAL
ECONOMY

7,545

CHILDREN
(AGES 0-17)

1

HCVP
HOUSING CHOICE
VOUCHER PROGRAM

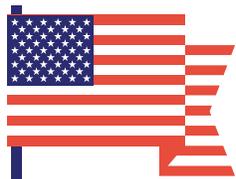
23 *home owners*

TO DATE IN THE CHA HOME OWNERSHIP PROGRAM

1,086
local landlords
participated in
the HCVP

649
new families
joined the
program

3,593 VOUCHERS IN PORTFOLIO



78

VETERANS
HOUSED
THROUGH
THE
VASH
PROGRAM

6,553
PEOPLE
APPLIED
FOR 1,000
AVAILABLE
WAITING
LIST
POSITIONS

\$17 million
in the pockets of
local landlords in
rent payments

\$247.22
average rent
paid by HCVP
participants

35,633 miles driven in 2015



BY INSPECTORS TO ENSURE THAT PARTICIPANTS ARE LIVING IN STRUCTURALLY SOUND AND SAFE HOMES

*UNAUDITED



7,080

ADULTS
(AGES 18-61)



1,412

ELDERLY
(AGES 62+)



16,037

lives touched!

2

LIPH
LOW-INCOME PUBLIC HOUSING PROGRAM



\$8,884 median income of families living in public housing



2,352
AFFORDABLE APARTMENTS

671 
ELDERLY UNITS

\$181.49
average rent paid by LIPH tenants

1,681
family units 

CHA GOES GREEN!

\$13 million
USED FOR ENERGY EFFICIENT IMPROVEMENTS

380
MIXED USE UNITS

74 LIPH residents were employed through the Ready2WorkIt Program

\$200,000
dedicated to safety enhancement equipment in CHA communities



436

UNITS RENOVATED at Emma Wheeler Homes and Dogwood Manor



2014

financials

STATEMENT OF OPERATING ACTIVITIES

For the year ended December 31, 2014

Tenant Revenue	\$5,705,295
Grant Funding	35,493,153.00
Interest Income	94,630
Other Income	1,598,951
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TOTAL REVENUE	\$42,892,029
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Administration	\$6,376,633
Tenant Services	423,744
Utilities	4,312,573
Protective Services	539,966
Insurance Expense	537,774
Maintenance	4,562,898
General & nonoperating Expenses	1,130,246
Housing Assistance Payments	18,654,137
Depreciation and amortization	4,601,177
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TOTAL EXPENSES	\$41,139,148
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Changes in Net Position	\$1,752,881
Beginning Net Position	\$89,310,497
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ENDING NET POSITION	\$91,063,378
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*thank
you*

TO ALL WHO
SUPPORTED THE
CHATTANOOGA
HOUSING AUTHORITY
IN 2015. WE COULDN'T
DO THIS WORK
WITHOUT YOU.



Chattanooga Housing Authority

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WWW.CHAHOUSING.ORG