HOUSING STUDY FOCUS GROUPS PERSPECTIVES

Neighborhood Associations

Improve and increase housing stock for lower income renters

- The City is losing more and more low-income rental units, what happens to the residents?
- Require rental properties be inspected, both inside and outside, every time utilities are changed to a new renter. Become proactive instead of only reacting to 311 complaints.
- Increase standards for rental property and enforce them.
- Enforce existing codes and increase fines/consequences for owners of substandard properties.
- Find best practices from cities who have dealt successfully with keeping privately owned rental properties well maintained.
- Relax some of the building codes for rental property renovation to reduce costs to upgrade.

Make renters more vested in the neighborhoods.

- Provide training on being a good neighbor to public housing residents receiving vouchers, e.g. keeping yard mowed and free of litter and junk.
- Offer training in simple maintenance tasks.

Increase the number of mixed use/mixed income neighborhoods

- Rezone more of the city to allow for a variety of housing options, e.g. zero lot line, mother-in-law cottages, communal living, mixed-use.
- Reconsider the zoning of most residential property as R-1. R-1 zoning inhibits mixed neighborhoods by forbidding commerce and an array of housing choices.
- Government must be partners with homebuilders to make it easier for developers to build
- Spread out the number of lower income apartment units throughout the city so that all communities/neighborhoods have mixed income. Rezone more property to R-3.
- Apartments currently being built are only for higher income households.

Is there an adequate choice of housing in the Chattanooga area?

Someone asked if everyone here was a homeowner. Everyone except the 2 people representing the South Broad Street Development Corp. raised their hands.

An East Brainerd representative said:

- There were high end condos in that area, no low end have been built recently. There are some condos on Standifer Gap that have been there for a while that are probably more affordable.
- He has lived 47 years in a neighborhood near Hamilton Place Mall. The older residents are dying out and sometimes the heirs rent the houses out. The renters don’t take care of their yards like the homeowner (occupied) housing do.
- In another rental place, it looks like several families live in the house. There are six to eight cars in the driveway. At least they are now keeping the drainage ditch clean.

South Broad was defined as I-24 to split, St. Elmo to river, to Williams St or all the way to Market.

- There is not much low-income housing in the neighborhood.
There is very little land zoned R-1, a lot of the vacant land is zoned M-1 where anything is allowed.

The South Broad Street Development Corp. is a 504. There are a few residents represented, mostly consists businesses and landowners.

East Lake

- Has some owner occupied housing and some are rentals.
- There are some rentals that have eight cars in the driveway and on the road
- One member of the focus group bought a foreclosure and wanted to renovate. He went through a lot of aggravation with renovating the property and bringing it up to code. It doesn't make sense that a landlord can have substandard property but if he keeps renting it, the City doesn't bother him.
- Some places are being rented in East Lake are in very bad condition, yet they are getting $600-$800 per month for them.

East Chattanooga

- You can go by three nicely maintained houses and then the fourth one is a dump.
- Some former public housing residents have rented houses in the area, but they don't know how to take care of them.

Jefferson Park

- The association has gone to court on some properties.
- New renters can move in before the neighbors know a property was vacated by previous tenant.
- They don't want more nursing homes in neighborhood.

How can we encourage more low-income housing?

- Revisit zoning laws regarding townhouses.
- Some cities require that rental property be inspected every time the utilities are changed to a new renter. Chattanooga should implement this.
  - Currently the city responds only when a complaint is made.

In defining low-income housing we must consider property that is livable. What would that housing be?

- The Fortwood Neighborhood responded that it is a small area and there isn't any space for a new low-income development, but low-income borders the neighborhood.
- St. Elmo Historic District said that in being a historic district they think the property is perceived to be of higher value. Perhaps more areas of town should be declared historic districts. Neighborhoods that aren't historic districts don't have any standards that must be complied with.
- The area off Main Street was cited as an area that previously had poor housing, but some people got together and decided on a plan. They got it right. There are new houses, renovated houses, condos and commercial all together. There are group play areas. One man said he almost bought a house on Mitchell Avenue five years ago for $8,500; that house just sold for $290,000. Someone pointed out that there was quite a bit of foundation money invested in that community.
- The North Shore seems more neighborhood friendly. But there are a lot of short time renters.
The city needs higher and uniform standards for rental property.

When the city inspected a brick duplex that the neighborhood said was in bad shape, the response from the city inspector was, “As long as the bricks are in good condition, the house is considered livable.” Codes seem to be based solely on the outside of the property. They should care about the inside living conditions.

Some thought that the city only looks at the outside of property when they inspect. The inside of some properties are deplorable.

A neighborhood association has tried for years to get something done about a property at the corner of Central and McCallie. They make complaints to the city but nothing gets done. The owners have had it tied up in courts for years.

When there is an organized effort with a plan to take back a community, it works. Hit and miss strategies don’t seem to work. You can have a mixed community; it just needs to be planned.

Landlord should take photos of the property before the tenant moves in and share photos with the tenant. State that it is expected that when the tenant moves out that the property should be in the same condition as when he moved in.

We need to get rid of the slum lords. South Broad stayed on one slum lord for five years until he finally caved in.

Find best practices from cities who have dealt successfully with keeping privately owned rental properties well maintained.

Need a balance in any new codes so that landlords don’t freak out because repairs are way too costly.

Need to have CHA, Section 8 owners and renters participate.

Need to draft a list of recommendations and implement a transitional plan.

What are the standards for low-income and affordable?

- Staff said they haven’t really been able to come up with a number

- Suggestions included:
  - There must be national standards that could be adjusted for local market
  - Start by looking at the city’s median income
  - Use same parameters a bank would use for determining loan ability
  - Differences in what interest rates a person qualifies for can make the same property affordable to someone qualifying for a low interest rate but unaffordable to someone who qualifies for a high interest loan.

Mixed-use

- We need more conversations around mixed-use communities.

- The realtors and home builders need to be informed on changes going on nationally with regard to workability, accessibility to services, etc. If you zone property only for R-1, you don’t allow for mom and pop stores that could provide services or goods for the community residents. The M.L. King neighborhood is lucky in that they have land available in an already commercially zoned corridor.

How do you fill the gaps?

- Must be a partnership between government and the homeowners. If government makes it easier for developers to build, the marketplace will fill in the gaps.

- Mitchell Avenue still has low-income rentals; they weren’t squeezed out by gentrification.
Nonprofit Housing

Discussion Highlights

- Look at what housing is substandard, boarded up
- Look at townhouse sales by area
- Look at MLS sales absorption rates by area
- See whether urban poor have moved to the suburbs
- Look at demographics around school footprints to see what differences exist
- Much of the increase in prices in the rental prices is the fact that many out-of-towners working at new companies are currently renting. One of the reasons is that they cannot sell their homes where they used to live.
- Young singles are paying more for rent than they can afford.
- UTC students are living in the rental market too and that is increasing demand and raising prices.
- They all agreed that there is not an adequate supply of housing for those with low-income.
- Many people are not credit worthy to purchase a house.
- CNE has 122 clients wanting to buy a house; it will take about 7.5 months to rectify their issues. Habitat has 13 clients willing to put in their sweat equity for home ownership.
- There still exists the belief that home ownership leads to more stability in a family and the community.
- Single-family affordable housing is not profitable for the developer.
- Retrofitting older housing stock can be more expensive than building new.
- The Housing Authority has had a very tough time proposing low-income housing in higher income neighborhoods. And no organization has supported CHA when it stands before the City Council. Most nonprofits get City funding. Perhaps this coalition of nonprofit housing organizations could voice its support.
- Inclusionary zoning should be adopted whereby a developer needs to include a certain percentage of units to those with low incomes. Donald Danes is an expert in this field.
- We need to use other words than “low-income” and “affordable” housing.
- Many people would be surprised to find that their incomes qualify as “low-income.”
- The financial deal struck for 700 Market Street was a good package if only it had been successfully executed.
Subsidized Renters Focus Group

HOUSING CHOICE VOUCHER (SECTION 8) CONCERNS

Rents are too high/the voucher amounts are too low.
- Rents are usually $50 to $100 above the voucher allowance. (Staff stated that the amounts are determined by HUD and local agency has no control.)
- Frustrated with not being allowed to pay out of pocket a small amount above what the voucher allowed in order to rent in the neighborhood / house she preferred (staff pointed out that would be against the rules of the voucher program.)
- It's very hard to find anything affordable in East Brainerd and Hixson.
- The vouchers don't pay enough at any bedroom "size."
- Downtown, Jefferson Heights and Main Street areas used to be affordable, but now it is very expensive
- Concern that there isn’t affordable housing near job centers
- Concern about the lack of affordable elderly housing

Frustration with the public assistance system
- Others won’t rent to former public housing residents. They ask where the applicant lived before.

Bad condition of some rental housing
- HCVP staff stated that 38% of the housing unit applied to be Section 8 units does not pass on the first inspection.
- Some of the affordable housing might not be in the right location
- Need affordable and livable housing

What would help?
- Higher HCVP voucher payments for all sized rental unit
- Transportation didn’t seem to be a big problem or concern when looking for housing
- Assistance for child care
- Priority to those who work
- Section 8 should conduct background checks on the landlords, for example, some landlords are in foreclosure and still renting to new tenants.

Neighborhood choice
- Reluctance to move out of the neighborhood they have lived in and away from friends and family - a support system. There is crime all over the city, not just in low-income areas.
- They don’t feel like they have any problem with the neighbors or to fit in the neighborhood.

Resistance from some landlords
- Some will not rent to HCVP voucher holders or former public housing residents.
• One-story rentals for elderly. So many affordable places are apartments that have stairs.
• Continued support after moving into market rate rental property
• A thorough orientation to potential Section 8 residents, going beyond how to use the voucher. Courses should cover topics like
  ° deposits are required for utilities
  ° how the utility allowance is computed; the amount seldom pays for the cost of the utilities
  ° the utility companies will let prospective renters know what the previous tenant’s utility charges were
  ° check out the insulation and look for gaps that increase utilities
  ° costs that former public housing residents or new renters may not have considered
  ° some basic house maintenance
  ° what is expected of people renting houses, like keeping the lawn mowed
  ° budgeting
• Be more lenient on people with some criminal background. There were people from Harriet Tubman denied HCVP vouchers because of a background check. “Everyone has something they aren’t proud of.”

PUBLIC HOUSING CONCERNS
Utilities- Residents of East Lake complained that:
• The heating and air system installed doesn’t work properly. The excess utility bills are very high
• One said she turns off the heat in the winter and uses her stove/oven for heat and she isn’t charged for going over the utility allowance.
• Maintenance should inspect the attics (one participant said her utility bill was very high until a maintenance person checked her attic and replaced insulation that had a big hole in it.)
Homebuilders Focus Group

Survey Results

- Homebuilders may have indicated that buyers want smaller units because smaller units are more affordable.

Problems with Building Codes

- Some codes conflict with energy efficiency standards, e.g. crawl spaces
- Some codes conflict with other local documents, e.g. the Subdivision Handbook
- Micro storm water solutions versus retention ponds, etc. should be applied to the development as a whole, not each house site.
- Need to streamline the process and officials need to be more collaborative and flexible.
- Some officials are arbitrary, with a “Because I said so,” attitude.
- Local officials don’t understand Mixed Use zoning and make it very complex for builders to comply
- Train local officials on newer zoning regulations
- It is very, very complicated to work when two local governments are involved on the same development, e.g. Cambridge Square

WWTA

- The agency is very inflexible
- Should look at the end result. Georgia allows builders to install grinder pumps. Here, rock is the driver and WWTA, by law, must pay for the grinder pump installation so few are permitted.

Fire Marshall

- There is contention between what the Fire Marshall and the Builders feel are adequate street widths; cul-de-sacs are another issue
- Fire trucks don’t have to go down every street in a subdivision
- Research what other cities are doing in regards to street width

Green/Energy Standards

- The City of Chattanooga has adopted the 2009 Green Built standards
- There are some methods that are better and less costly than those in Green Built
- Nobody has really gone through the standards to determine whether they are viable

Role of Elected Officials

- Offer infrastructure improvements and other inducements to encourage building in some less desirable neighborhoods where land is available
- Establish special utility tax districts whereby home buyers pay a surcharge on their property taxes to fund infrastructure improvements made for the development. This would make housing more affordable because the price of the lot would go down.
- Special utility tax districts also help the developer get financing
- When the economy is good, the homebuilding industry employs a lot of people
Focus Group Discussion

<table>
<thead>
<tr>
<th>Codes</th>
<th>Nonprofit Housing</th>
<th>Homebuilders</th>
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<tbody>
<tr>
<td>Relax some building codes for rental property renovation to reduce costs to upgrade</td>
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<td>Review codes for conflicts with energy efficiency standards and stormwater, e.g. crawl space, micro storm water solutions vs. retention ponds</td>
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<td>Require rental property be inspected whenever the utilities change name</td>
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<td>Streamline the permitting process, eliminate conflicting policies in local codes and regulations</td>
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<td>Increase standards for rental property and enforce</td>
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<td>Establish common protocols for handling permits</td>
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<td>Increase fines for owners of substandard housing property</td>
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<td>Eliminate arbitrary interpretation of requirements; be consistent</td>
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<td>Encourage flexibility and collaboration, especially for multiple jurisdictions, WWTA, rules on street widths</td>
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<td>Review Green Built standards to determine whether there are better and less costly alternatives</td>
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<td>Education</td>
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<td>Train housing voucher recipients on being good neighbors, e.g. mowing lawn, keeping yard neat and free of clutter</td>
<td>Educate the City and public on the issues of affordable housing</td>
<td>Provide training to officials on various residential zoning options</td>
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<td>Define “low-income”</td>
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<td>Advocate for low-income housing sites</td>
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<td>Substitute other words for “low-income” and affordable housing”</td>
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<tr>
<td>Neighborhoods</td>
<td>Nonprofit Housing</td>
<td>Homebuilders</td>
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<tr>
<td><strong>Policy</strong></td>
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<td>Establish Special Utility districts whereby home buyers pay a surcharge on property tax to fund infrastructure improvements made for the development.</td>
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<td><strong>Zoning</strong></td>
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<td>Offer infrastructure improvements and other inducements to encourage development in urban neighborhoods</td>
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<td>Rezone a portion of vacant residential land from R-1 to allow for a variety of housing options, e.g., zero lot line, R-3, mixed use, mother-in-law cottages, communal living</td>
<td>Adopt Inclusionary Zoning whereby a developer needs to include a certain percentage of affordable units</td>
<td>Train officials on newer zoning regulations and ways of doing the same thing to eliminate confusion and costly delays</td>
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<td>Rezone land to R-3 in multiple areas of the City so all neighborhoods have mixed-income households and no one neighborhood is heavily impacted</td>
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Housing for All Panel Discussion

DATE:
Monday, November 19, 2012, 6:00 to 8:00 p.m.

LOCATION:
Battle Academy, 1601 Market Street

MAIN OBJECTIVES OF THE MEETING:
- Review the findings and recommendations of a Housing Study prepared by the Regional Planning Agency
- Developers, realtors, residents, bankers, architects, planners, public officials and non-profit housing providers will share their perspectives

AGENDA:
- Welcome & Introduction: Councilwoman Sally Robinson
- Panel discussion
  - Study Findings - changing demographics and housing market trends
  - Panel discussion/Audience Q & A
  - Study Recommendations
  - Panel discussion/Audience Q & A
- Wrap-up

PANEL:
Moderator: John Bridger

Panel members include representatives from the following:
- Neighborhood: James Moreland & Philip Sallee
- Neighborhood Services: Donna Thomas
- Chattanooga Housing Authority: Betsy McCright
- Affordable housing representative: Michael Gilliland
- Developers: Don Moon, Charles Adamson, Eugene “Buck” Schimpf
- Land Development Office: Gary Hilbert
- Realtors: Mark Hite
- Banker: Steve Marsh
- City Council: Pam Ladd
- Non-Profit Housing: Abby Garrison
- Architecture Community: Eric Myers
## Housing for All

**November 19, 2019 Audience Input**

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Agree (Stars or Orange Dots)</th>
<th>Disagree (Red Dots)</th>
<th>Comments</th>
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<tbody>
<tr>
<td><strong>Principles</strong></td>
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<tr>
<td>1  Strategy needs to be place-based (considering an urban vs. suburban context) and informed by anticipated changing lifestyle needs in those places.</td>
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<td>2  Strategies should reflect the connection between housing, schools, transportation, employment, public health, and recreation that shape our quality of life.</td>
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<td>3  Strategies should address the needs of the entire housing spectrum (incomes and housing types).</td>
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<td>4  Strategies should take into consideration the entire housing delivery system in meeting those needs.</td>
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<td><strong>We need a holistic approach to housing that stresses all aspects of community living.</strong></td>
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<td>5  Strategies should target private, public and public-private opportunities to achieve housing objectives.</td>
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<td>6  Benchmarks should be established to track progress in meeting housing strategy objectives.</td>
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<td><strong>Benchmarks and Accountability measures should be established....</strong></td>
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<td>7  <strong>No kickbacks</strong> to contractors</td>
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<tr>
<td>Suburban Strategy</td>
<td>Agree</td>
<td>Disagree</td>
<td>Comments</td>
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<tr>
<td>1. Make appropriate changes to the zoning/building codes to accommodate multi-generational housing and/or single “live in” apartment units.</td>
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<td>2. Identify areas to promote small lot homes, townhouses and apartments that are in close proximity to major activity centers and connected to existing transit service.</td>
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<td>3. Create a guide for developing moderate density projects (small lots/townhouses/2-3 unit dwellings) in established suburban neighborhoods. The guide should offer key elements in the site planning and architectural design of homes that are compatible with the established character of existing neighborhoods.</td>
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</table>
| 4. Develop an appropriate public review process for moderate density infill rezoning requests within established neighborhoods that requires early meetings with residents prior to formal application, site maps to show how the proposed development incorporates the existing site features and surrounding development, and elevation drawings to show how the project complements the existing architectural character of the area. | 2     | 2        | 1. Early meetings with residents haven’t worked. What will this change if not mandated?  
2. Homeowner Association managed Design Reviews are predominantly exclusionary. |
### Suburban Strategy

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<thead>
<tr>
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<th>Agree</th>
<th>Disagree</th>
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<tr>
<td>5</td>
<td>Consider establishing a land bank for blighted/vacant commercial centers, particularly along transit corridors, with the objective of preparing them for re-development into mixed use/live-work spaces. Develop an appropriate basket of density bonuses, tax incentives, development fee reductions, and public infrastructure improvements to encourage redevelopment of these sites.</td>
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<td>Figure out a way to extend PILOT program and be able to cut it off at a certain point to protect city coffers.</td>
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### Urban Strategy

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<tr>
<td>1</td>
<td>Establish a policy for urban neighborhoods that defines the desired mix of housing types as a guide to inform future housing development. This would help identify appropriate housing strategies for each neighborhood.</td>
<td></td>
<td>Another word for “Revitalization” is “Gentrification. This has been responsible for pricing elderly and low-income community members out of their communities. We need to look to non-market solutions to community development that improves communities as a “place to live” not just for the benefit of investors.</td>
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<td>2</td>
<td>Implement a targeted neighborhood revitalization strategy that engages public, private and philanthropic sectors to establish healthy markets in neighborhoods that are close to the tipping point. This strategy should build on the framework provided by the Community Impact Program and the Vacant Property/Strategy Study prepared for the Neighborhood Services Department. Each neighborhood project should seek an appropriate mix of market rate and affordable rental and home owner units.</td>
<td></td>
<td>Tonight, the Development Community stated that “housing is built to the market.” HOUSING NEEDS TO BE BUILT TO PEOPLE’S NEEDS. AFFORDABLE HOUSING IS A RIGHT NOT A PRIVILEGE.</td>
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<tr>
<td><strong>Urban Strategy</strong></td>
<td><strong>Agree</strong></td>
<td><strong>Disagree</strong></td>
<td><strong>Comments</strong></td>
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<td>3</td>
<td>Partner with the real estate community to develop a marketing/communications tool for first-time homebuyers to increase awareness of entry home-buying opportunities in targeted neighborhoods.</td>
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<td>4</td>
<td>Develop a portfolio of moderate density housing types that complement the architectural character of urban neighborhoods. Offer the portfolio as a resource for developers in building moderate density projects (small lots/townhouses/2-3 unit dwellings) in established urban neighborhoods.</td>
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| 5 | Develop an appropriate public review process for developing moderate density infill sites within established urban neighborhoods that requires early meetings with residents prior to formal application, site maps to show how the proposed development incorporates the existing site features and surrounding development, and elevation drawings to show how the project complements the existing architectural character of the area. | 2 | 1 | 1. Early meetings with residents haven’t worked. What will this change if not mandated?  
2. Homeowner Association managed Design Reviews are predominantly exclusionary. |
| 6 | Reduce number of highly visible blighted structures. Allocate more resources to increase the capacity of Neighborhood Services to remove structures that have a destabilizing influence on neighborhoods. | 3 | 3 | Yes to reducing blight but it should not be administered by Neighborhood Services.  
Define “destabilizing.” |
<p>| 7 | Formalize an urban land banking and redevelopment program that assembles distressed properties and incorporates financial incentives for their redevelopment. | 5 | | |</p>
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<tr>
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<tr>
<td>Target locations for higher density, mixed income housing along established key public transit corridors and in close proximity to downtown. Within these areas, offer density bonuses and appropriate financial incentives such as tax increment financing/PILOT/and public infrastructure improvements for projects that incorporate affordable housing and other desired public objectives (parks, transit facilities, etc.).</td>
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<td>5</td>
<td>City as Master developer: (a) Reconfigure lot sizes, (b) Land value tax in specific areas, (c) Building to public transport</td>
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<td>Continue to support efforts to improve safety via the City’s Gang Task force initiative.</td>
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<td>2</td>
<td>Work with Hamilton County schools to build urban schools rather than 50 acre one story mega compounds. School zoning needs to be inclusive of an appropriate radius around the school and not be allowed to include some neighborhoods and streets while excluding neighborhoods one mile away. Urban revitalization will need to address suburban society expectations as pertains to community schools. Yes to urban schools. No to more magnets or charters.</td>
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<td>Seek an opportunity to partner with Hamilton County Schools to create more targeted urban school improvement projects similar to Battle Academy, Brown Academy and Normal Park Museum Magnet.</td>
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<td>Recruit major urban employers to provide incentives for their employees to live/rent in nearby neighborhoods, as a leveraging tool to support neighborhood revitalization efforts.</td>
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<td>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.</td>
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<td>Propose a definition of “affordable and livable housing” for low and moderate income households.</td>
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<td>Need more meeting low and mixed income housing.</td>
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<td>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.</td>
<td>2</td>
<td>1</td>
<td>1. City as Master developer: (a) Reconfigure lot sizes, (b) Land value tax in specific areas, (c) Building to public transport 2. Change sprinkler code so that small mixed-use developments and live-work spaces do not have to (be) sprinkled.</td>
</tr>
<tr>
<td>Utilize land banking to assemble properties that can be conveyed to public, private, or non-profit housing providers at a discount in return for incorporating affordable housing into their projects.</td>
<td>14</td>
<td></td>
<td>Land Trust is a fabulous idea! The market has never produced affordable housing on its own; we MUST find interventions that are accountable, responsive and progressively oriented toward specific goals.</td>
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<tr>
<td>Establish a home rehab fund to incentivize first time homebuyers to purchase and renovate homes in targeted communities.</td>
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<td>2</td>
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<td>Consider amending City codes to allow single apartments within houses in targeted R-1 zoned areas as a way to reduce homeownership costs.</td>
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<tr>
<td>Affordable Housing</td>
<td>Agree</td>
<td>Disagree</td>
<td>Comments</td>
</tr>
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<td>-----------------------------------------------------------------------------------</td>
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</tbody>
</table>
| Introduce a portfolio of incentives such as fee reductions and density bonuses for housing developments that include affordable units. Projects over a certain size that do not incorporate affordable housing would pay a fee into a housing trust fund that would support affordable housing efforts. | 6     | 12       | 1. Do Not penalize developers for offering their own financial investment to further growth in the Chattanooga Community!!  
2. Incentives and bonuses should be added on top of baseline affordability requirements (10% per WCA’s ordinance) to provide “Deep Affordability” (<50% AMI)  
3. We need a housing trust that forces affordable housing to be a necessary incorporated aspect of every development! |
<p>| Develop local public and non-profit capacity to build and manage affordable rental housing. | 5     | 2        |                                                                                                                                           |
| Establish an Affordable Housing Trust to provide financing assistance to public, private, or non-profit housing providers at a discount in return for incorporating affordable housing into their projects. | 8     | 1        | I like but would want to see multiple reserved seats on the Affordable board for developers, realtors, and community representatives.     |</p>
<table>
<thead>
<tr>
<th>Regulatory Barriers</th>
<th>Agree</th>
<th>Disagree</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Offer reduced fees, streamlined review, and density bonuses for projects that</td>
<td>2</td>
<td>1</td>
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<td>incorporate affordable housing in targeted areas.</td>
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<td>2. Review subdivision code and street standards to eliminate site engineering</td>
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<td>requirements that unnecessarily impact cost of housing and the “footprint” of</td>
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<td>disturbed site area (street widths, turn-around design, grading, minimum lot size,</td>
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<td>swales vs. curb).</td>
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<tr>
<td>3. Update zoning codes to allow more diversity in range of housing types and lot</td>
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<tr>
<td>sizes.</td>
<td></td>
<td></td>
<td>Strategies 2, 3, 4 and 5 were not on the Regulatory page for the 11/19/12</td>
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<tr>
<td>4. Set up a vacant lot “clearing house” database to connect developers with sites</td>
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<td>and provide a menu of incentives available.</td>
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<tr>
<td>5. Develop an infill development loan fund/public capital institution to provide</td>
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<td>construction loan capital to developers for projects incorporating affordable</td>
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<td>housing when private capital is not available.</td>
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COMPREHENSIVE PLAN 2030 – HOUSING GOALS

GOAL: UPGRADE OR ELIMINATE EXISTING DETERIORATED HOUSING.

Policy: Inventories of substandard housing should be maintained

Action: Recommend the creation and maintenance of a database of areas containing concentrated pockets of substandard housing.

Policy: Encourage public and private rehabilitation of substandard housing.

Action: Provide incentives for the redevelopment or rehabilitation of deteriorated housing.

Policy: Increase the effectiveness of the county and municipal codes enforcement staff.

Action: Recommend the consideration of adding staff inspectors to codes enforcement staff as warranted.

Action: Recommend quick enforcement of condemnation orders.

Action: Support new initiatives that will ensure property owners upgrade their properties so that they meet minimum standards for health and safety.

GOAL: PROVIDE NEW HOUSING OPPORTUNITIES FOR RESIDENTS AT ALL INCOME LEVELS.

Policy: Encourage construction of new housing in appropriate areas.

Action: Identify those areas of the county appropriate for new housing development.

Policy: Support infill development.

Action: Target key locations appropriate for residential infill.

Action: Identify flexible zoning techniques to ease the infill process in terms of permitting, zoning, and impact on existing neighborhoods.

Policy: Locate high-density residential development in appropriate areas within Hamilton County.

Action: Identify areas appropriate for high-density residential development.

GOAL: PROVIDE FOR CONSISTENT AND COMPATIBLE DEVELOPMENT TO PRESERVE THE CHARACTER OF EXISTING NEIGHBORHOODS.

Policy: Protect existing residential areas from incompatible land uses.

Action: Examine the zoning ordinance for shortcomings that may all incompatible uses in residential areas.
Policy: Discourage the creation of small flag lots.

Action: Recommend an increase in the minimum lot size needed for flag lot creation in the unincorporated county.

Policy: The WWTA should create and maintain a master sewer expansion plan to better inform the public, elected officials and other government agencies of potential growth areas.

Action: Coordinate with WWTA and Hamilton County officials to create a master sewer expansion plan for the unincorporated areas of Hamilton County.

GOAL: MAINTAIN A DIVERSE HOUSING STOCK WHICH IS VITAL IN MEETING THE WIDE RANGE OF CONSUMER PREFERENCES AND NEEDS.

Policy: Support preservation of existing viable housing stock.

Action: Initiate the study of an urban infill zone that will allow context-sensitive housing development.

Policy: Preserve open space in Transitional and Rural areas.

Action: Formulate new zoning tools that will allow higher density or small lot developments in exchange for the preservation of substantial areas of open space.

Action: Conduct a detailed study of housing supply and demand within Hamilton County.

Policy: Preserve rural communities as a future rural residential choice for Hamilton county residents as well as opportunities for choices in farming and/or agricultural practices to continue in Hamilton County.

Action: Encourage education of the public for the compatibility of uses.

Action: Strengthen coordination with other agencies involved in farmland preservation, farming and agricultural practices, and rural residential development.

Action: Provide rural development options that cluster density while preserving the open nature of the rural environment and important features such as woodlands, hillsides, prime farmland and view-sheds.

Policy: Area elected officials should ensure that Hamilton County’s housing base continues to meet the needs and expectations of current and prospective residents.