

Chattanooga Housing Authority



City Council
Informational Meeting
March 13, 2012

Background

- λ CHA created in 1938 by Tennessee Statute
- λ Mission: To provide decent, safe, affordable housing to low income families, the elderly and the disabled in greater Chattanooga area

Governance

- λ 7 member Board of Commissioners
- λ Appointed by Mayor of Chattanooga, with approval by City Council, for 5 year terms
- λ Current Board: Eddie Holmes, Molly Cooper, Connie O'Neal, Wilbert Roberts, Betty Robinson, Jim Sattler & Jim Steffes

Operations Snapshot

- λ 142 employees in 18 locations in City
- λ \$39,000,000 Annual Operating Budget (HUD)
- λ Late 2011 – Removed from HUD’s “Troubled List”
- λ Major Programs
 - Housing Choice Voucher Program
 - Low Income Public Housing & Capital Fund



Housing Choice Voucher Program

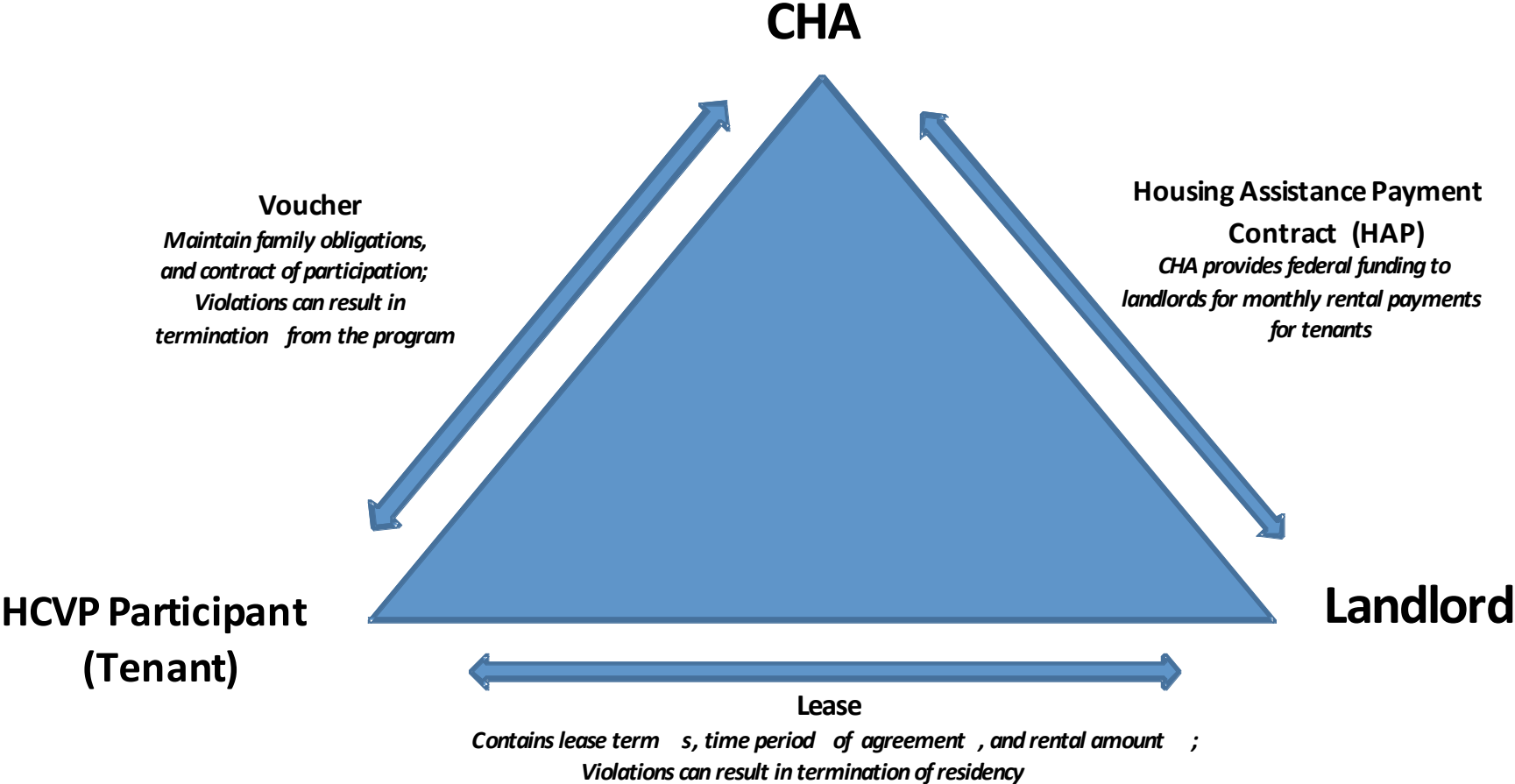
Housing Choice Voucher Program

- λ Vouchers provide financial assistance for rental costs in market rate houses and apartments in Hamilton County:
 - 3,288 vouchers (230 additional expected in 2012)
 - λ Includes tenant based and project based vouchers
 - 35 VASH vouchers for veterans
 - 26 Shelter Plus Care (homeless disabled)
 - 18 SRO vouchers (single women/dom. violence)

HCV Expenses 2011

- λ Housing Assistance Payments (“HAP”)
 - \$18,299,408
- λ Administrative Fees
 - Approximately \$2,000,000
 - Reflects 95% Proration

Relationship Model



HCVP Waiting List Status

- λ In Fall 2010, 5,600 people applied to lottery
- λ 200 names drawn in lottery
- λ Currently 5,400 remain in lottery pool

CHA'S Screening

- λ Income limits (Very Low and Extremely Low)
- λ Eligible Immigration Status
- λ Criminal Background Checks

(If denied, applicant may appeal)

Landlord Screening

- λ CHA encourages due diligence!
 - Credit Checks
 - Landlord History
 - Criminal Background
 - Home Visits
 - Letters of Referral

Rent Reasonableness Analysis

CHA maintains data base of market rate units to ensure that requested rent is reasonable for the geographic location, housing type, and available amenities.



Payment Standards – 100% FMR

Bedroom Size	2012 Payment Standards For New Participants & Those Who Move in 2012	2011 Payment Standards & For Participants Remaining in Place in 2012
0	\$ 504	\$ 577
1	\$ 533	\$ 610
2	\$ 628	\$ 718
3	\$ 773	\$ 884
4	\$ 909	\$1,039
5	\$1,045	\$1,195
6	\$1,182	\$1,351

Portability

- λ CHA Jurisdiction: Hamilton County
- λ Generally, must reside for one year in Hamilton County before “porting” out elsewhere
- λ Exception: Special Admission Program

HCV Self-Sufficiency Opportunities

- λ Family Self-Sufficiency Program
~ 132 Participants currently enrolled
- λ Homeownership Program
~ 43 Homeowners since 2004

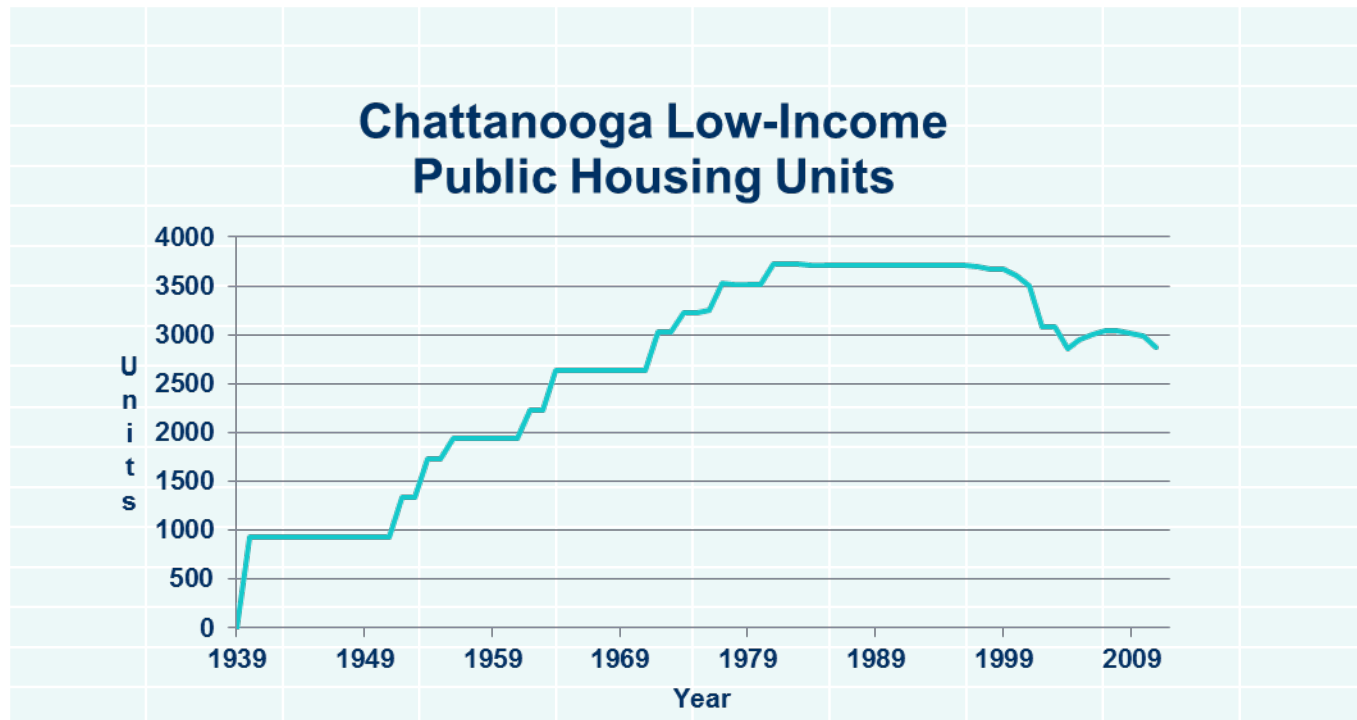


Low Income Public Housing Program

Low Income Public Housing

- λ 3,036 apartments **city wide** for families, elderly & disabled
- λ Owned, managed & maintained by CHA staff
- λ Families are of low income and pay 30% of adjusted gross income for rent to CHA (Landlord)

Patterns – LIPH Units vs. Time



2000 – 2005 Trending

- λ McCallie Homes (590) → Villages (275)
- λ Poss Homes (188) (Demolition)
- λ Harriet Tubman (60) (Selective Demolition)
- λ Reverend Johnson (31) → Oaks (57)
- λ Gurley St. Apts. (24) (Sold in 2009)
- λ Fairmount Apts. (28) → Fairmount TH (18)
- λ Edward Steiner (50) → Maple Hills (48)

The Developments

λ Family

College Hill Courts	(497)
Cromwell Hills	(200)
East Lake Courts	(417)
Emma Wheeler	(340)
Fairmount Townhomes	(18)
Greenwood Terrace	(98)
Harriet Tubman	(440)
Maple Hills	(48)
Oaks at Camden	(57)
Villages at Alton Park	(275)
Scattered Sites	(111)

TOTAL UNITS: 2,501

λ Elderly/Disabled

- Boynton Terrace	(250)
- Gateway Tower	(132)
- Mary Walker Tower	(153)
- Dogwood Manor	(134)
λ City Owned/CHA Managed	

TOTAL UNITS : 669

Other Real Estate

- λ Poss Homes Land (20 acres)
- λ Grove Street Lot (< 1 acre)
- λ Holtzclaw Central Office (30,000 square feet)

- λ Recent Sale: Alton Park (11 acres for LIHTC Development)

LIPH Income in 2011

λ HUD Subsidy:	\$11,129,680
~ 2011	No Proration
λ HUD Capital Fund:	\$ 5,246,861
λ Tenant Rent:	\$ 5,053,666

Waiting List Status

- λ **Family Developments:** Closed, with exception of College Hill Courts
- λ **Elderly/Disabled Developments:** Boynton Closed; All Others Open
- λ **Total on LIPH Waiting Lists:** 1,355 Family
94 Elderly

(Note: Administrative Transfers take precedence)

Occupancy Rates

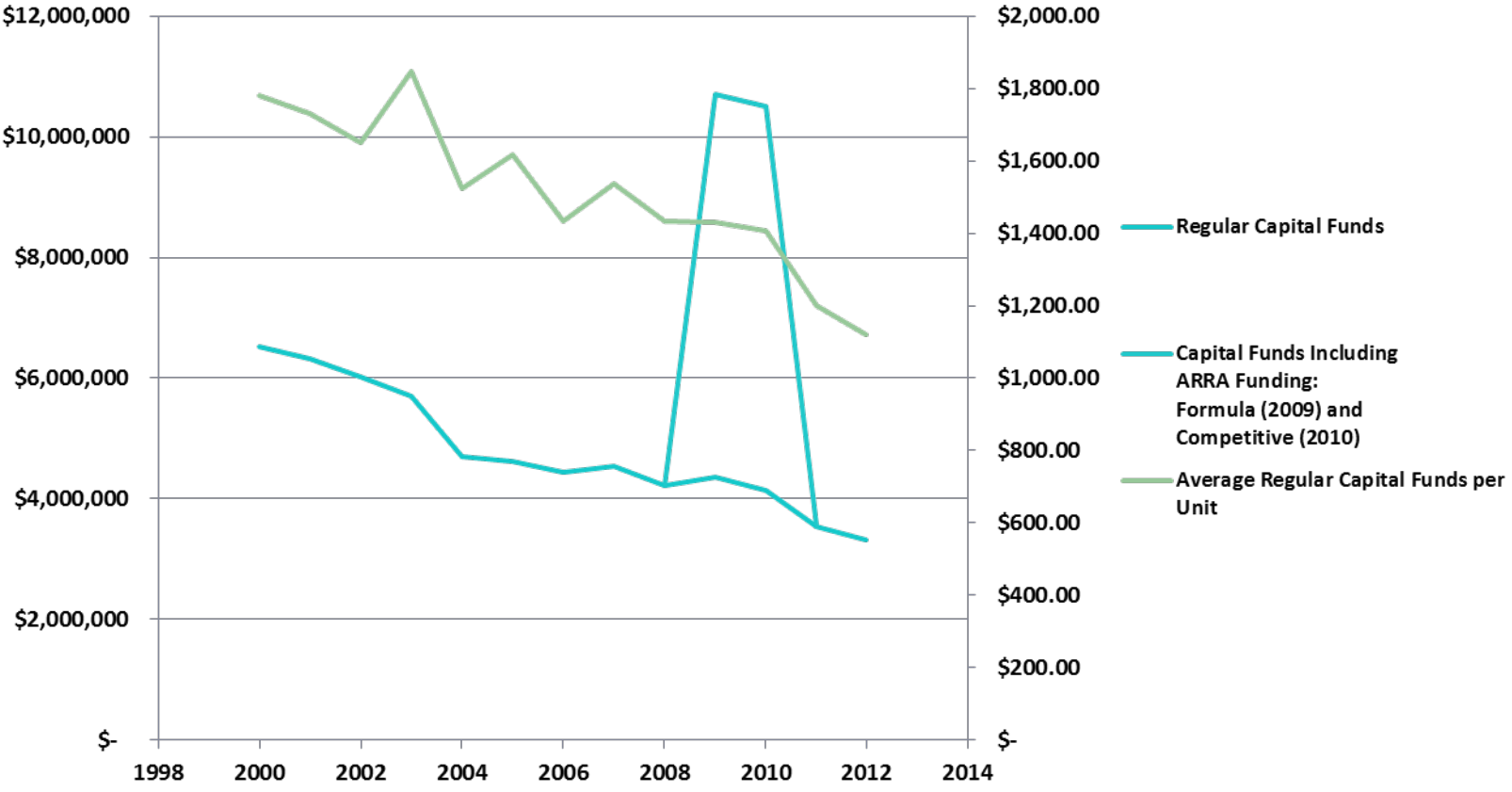
Weekly Unit Status Report

Site	Name	Total Units						Public Housing Current Vacant Units					
		Physical	Non ACC	ACC	Non Dwelling	Employee Dwelling	Police Dwelling	Make Ready	Ready	Casualty	MOD	Approved Demo Dispo	Total
1	College Hill	497	0	497	1	0	0	75	3	0	0	0	78
2	East Lake	417	2	415	6	1	0	7	10	0	0	0	17
3	Tubman	440	0	440	30	0	0	0	0	0	0	234	234
7	Walker	153	0	153	2	1	1	2	3	0	0	0	5
8	Wheeler	340	0	340	3	1	0	0	0	0	37	0	37
10	Boynton	250	0	250	3	0	0	7	0	0	0	0	7
12	Scattered	111	0	111	2	1	0	5	0	0	0	0	5
21	Cromwell	200	0	200	0	0	0	6	1	0	0	0	7
22	Gateway	132	0	132	3	0	1	1	1	0	0	0	2
29	Villages	275	75	200	0	0	0	0	13	0	0	0	13
32	Oaks	57	20	37	0	0	0	0	1	0	0	0	1
33	Greenwood	98	0	98	0	0	0	3	0	0	0	0	3
	Total	2970	97	2873	50	4	2	106	32	0	37	234	409
n/a	Dogwood	136						0	4	0	0	0	4

Capital Fund

- λ Annual funding for capital improvements in public housing portfolio & other expenses related to administration of LIPH
- λ For 2012, \$3,308,705
 - (7% decrease from 2011; 14% decrease from 2010)

Capital Fund Trends



CHA's Response

- λ Strategic planning for existing, aging portfolio
- λ Seek innovative financing opportunities
 - 9%/4% Low Income Housing Tax Credits
 - ARRA Competitive Grants
 - Replacement Housing Factor Funds
 - Energy Performance Contracts
 - Other Funding Alternatives (Choice, RAD, Purpose Built)

Harriet Tubman Disposition/Relocation Update

Disposition of 440 Units Approved in December 2011

- λ 254 - Occupied Units in January 2012
- λ 39 - Relocated to other LIPH Units
- λ 30 - Accepted Voucher & Leased Housing
- λ 12 – Other (abandonment, deceased, 3 evictions)
- λ 173 - Yet to be relocated

Emma Wheeler Homes

- λ \$1.9 Million in Capital Funds dedicated to improve the site
 - Sewers (Done)
 - Roofs (Done)
 - 300 unit rehabilitation est. \$7.5-\$9.5 Million
 - EPC Possibility?
 - Resident relocation has begun for unit work



Villages at Alton Park

275 Apartments

Hope VI	\$35,000,000
LIHTC	\$12,681,068
HO Sales	\$ 4,276,931
FHLB	\$ 1,360,000
City	\$11,500,000
Total	\$64,817,999



Oaks at Camden

57 Townhomes

LIHTC	\$5,576,000
RHF	\$2,433,434
HUD CF	\$ 943,144
Total	\$8,952,578



Greenwood Terrace – Dee Drive



98 Apartments

LIHTC	\$4,500,000
HUD CF	\$1,900,000
Total	\$6,400,000

American Recovery & Reinvestment Act funding in 2009



- λ **Total Grant \$6.2 million**
 - Mary Walker Towers**
 - Comprehensive rehabilitation of 100 units; elevators, plumbing
(Greenspaces – Green Roof)
 - **Emma Wheeler – Roofs**
 - **Unit Turns for Extraordinary Maintenance**

Opening Spring 2012 Fairmount Townhomes

18 Townhomes

ARRA	\$3,900,000
CHA	\$ 390,000
City	\$ 331,000
Total	\$4,621,000

**Anticipate Platinum
LEED Certification
Upward Mobility Site**



Opening Fall 2012 Maple Hills Apartments

48 Townhomes

Site Preparation:

City NSP \$250,000

HUD CF \$ 75,000

HUD RHF	\$5,814,053
LIHTC	\$2,679,872
HUD CF	\$ 162,842
Greenspaces	\$ 40,000
Total	\$8,696,767

Anticipate LEED Certification
Upward Mobility Site



Upward Mobility Site Demand

λ **600 Applicants**

λ **100 Drawn for Screening To Date**

On The Horizon- Cromwell Hills

46 Units Proposed for
Moderate Rehabilitation

Projected Budget

LIHTC	\$ 3,300,000
HUD CF	\$ 1,500,000
Total	\$ 4,800,000



Ongoing Challenges

- λ Obligation to residents and community to research and identify innovative financing opportunities to rehabilitate and improve aging housing portfolio
(e.g. HUD's Choice Neighborhood, RAD, Purpose Built)
- λ Creative ways to deliver resident programming despite shrinking funding sources

**Thank you for your time and interest
in the Chattanooga Housing Authority!**



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