



# Eviction Prevention Initiative

JUNE 2022 / QUARTER 3

# Eviction Prevention Initiative

## ✧ Partner Organizations



### City of Chattanooga

Mayor Kelly's One Chattanooga strategic plan for the City of Chattanooga includes an overarching goal to ensure accessible housing choices for all Chattanoogaans. As a priority within this goal, the Kelly Administration will seek to support both tenants and housing providers with housing security and eviction prevention resources. As the first actionable step towards this key priority, the City of Chattanooga partnered with nonprofit agencies and allocated a portion of American Rescue Plan funding for the prevention of evictions and reduction of homelessness in Chattanooga.



### Community Foundation of Greater Chattanooga

The Community Foundation of Greater Chattanooga (CFGCC) is a nonprofit organization committed to the vision of a vibrant community where everyone has the resources, opportunities, and relationships needed to achieve their full potential and thrive regardless of place, race or identity. Together with community and partners, CFGCC transforms generosity into lasting change toward a prosperous and just Chattanooga where all can thrive and achieve their full potential. In 2021, CFGCC developed a cross-collaborative partnership with local nonprofits, the City of Chattanooga, and private consultants designed to prevent evictions and support housing stability in Chattanooga..



### Habitat for Humanity of Greater Chattanooga Area

Habitat for Humanity of Greater Chattanooga Area, Inc. is an ecumenical Christian nonprofit housing organization working in partnership with God's people in need to build simple, decent, and affordable homes. Recently, the organization added a full-time social worker focused on promoting housing stability for local households.



### Legal Aid of East Tennessee

LAET provides high-quality legal services free of charge for qualifying individuals needing assistance with civil legal matters, such as housing access and stability. LAET currently has two full-time attorneys dedicated to preventing evictions and promoting housing stability in Hamilton County.



### Cosette Consulting, LLC

Cosette Consulting, LLC is a Chattanooga-based company dedicated to system-level problem solving, outcomes-based programming, local leadership, and equity.

INDEX .....	3
BACKGROUND .....	4
HOUSING, EVICTIONS, AND COURT SNAPSHOTS.....	5-7
EPI PROJECT MILESTONES .....	8
EPI PROGRESS, OUTCOMES, & IMPACT.....	9-10
HOUSING AND POLICY TRACKER .....	11-13
CITATIONS.....	14-15

# Background

In March 2021, *The American Rescue Plan (ARP)* was signed into law by President Biden. The \$1.9 trillion economic stimulus bill intends to bring relief to Americans, protect the American economy, and combat the pandemic.<sup>1</sup> The ARP provides funds directly to state and local governments, with \$39 million allocated directly to the City of Chattanooga.<sup>2</sup>

In September 2021, the Chattanooga City Council approved the city budget for FY 2021-22, which included a \$500,000 allocation to the *Community Foundation of Greater Chattanooga (CFGC)* “for the prevention of evictions and to reduce homelessness in our community resulting from the pandemic.”<sup>3</sup>

Through this allocation, CFGC expanded its *Eviction Prevention Initiative (EPI)* pilot program. The EPI is a cross-collaborative partnership between the City of Chattanooga, CFGC, Habitat for Humanity of Greater Chattanooga, Legal Aid of East Tennessee, and private consultants.

Renter households are an essential component of our local economy, and Hamilton County families are currently facing growing housing affordability challenges.<sup>4</sup> Our city’s continuous recovery from the pandemic, its growing popularity, and its new mayor all present a window of opportunity for our residents and policymakers to act strategically on the housing issues impacting our neighborhoods.

Through continuous improvement strategies and rigorous data collection and analysis, the EPI program will expand our understanding of Hamilton County’s housing needs and elevate system-level change opportunities.



## THE GOALS OF THE EVICTION PREVENTION INITIATIVE ARE:



*Increase housing stability* through legal representation, case management, and access to flexible and coordinated funding.



*Collect and share data* to inform the scope of the current eviction crisis and inform policy solutions.



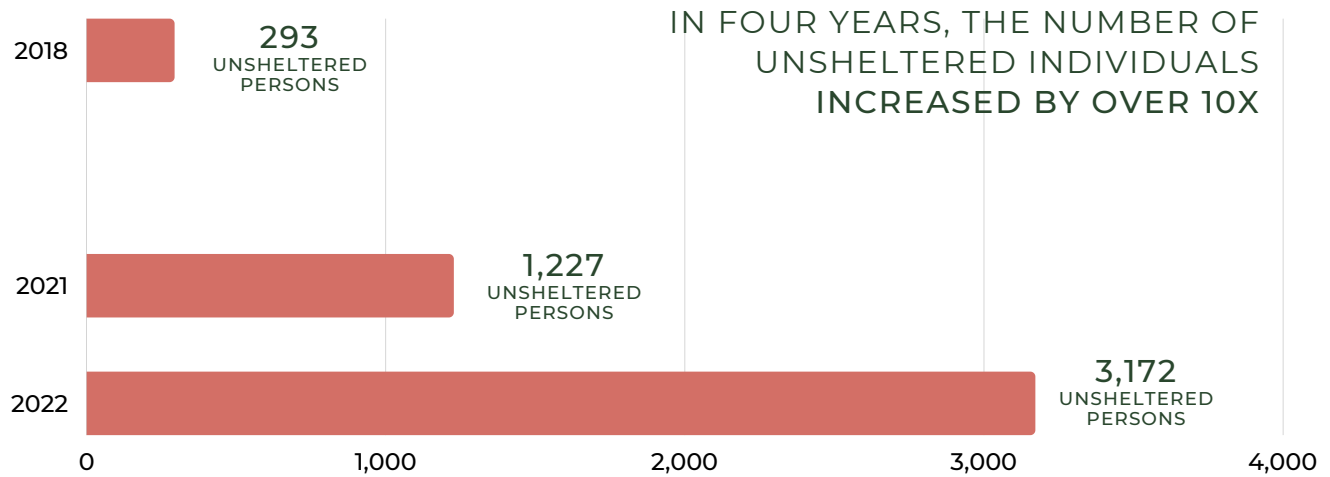
*Increase community education and awareness* around housing issues and affordability in our community.



# Housing and Evictions Snapshot

## HOUSING SNAPSHOT

Chattanooga Regional Homeless Coalition point-in-time count of those experiencing homelessness across an 11-county region, encompassing Franklin, Grundy, Marion Sequatchie, Hamilton, Bledsoe, Rhea, Meigs, McMinn, Bradley, and Polk. <sup>5</sup>



## RENTAL HOUSING TRENDS <sup>6</sup>

The events of the past two years have intensified the longstanding challenges that many renter households face. Trends show that more strategic action is needed on rent relief and distribution. Additionally, long-term efforts must be undertaken to "build more affordable [rental housing to] alleviate some of the pressures on lower-income households [and] to ensure equal opportunity to those long underserved by the housing market.

Single-person households are more likely to face housing cost burdens.

The cost-burdened share of renters earning under \$30,000 has held above 75% since 2001.

In late 2021, rental vacancy rate dropped to 5.8%, the lowest since the mid-1980s.

36% of all renter households make less than \$30,000 a year. This income bracket includes:

- 50% of Black renter households
- 34% of Hispanic renter households
- 33% of White renter households
- 28% of Asian renter households

In 2019, renter households:

- ... earning \$75,000 or higher had \$7,400 to spend each month after paying for rent and utilities.
- ... earning between \$45,000 and \$75,000 had \$3,550 left over after rent/utilities.
- ... earning between \$30,000 and \$45,000 had \$2,000 left over after rent/utilities.
- ... earning less than \$30,000 in income had \$490 left over after rent/utilities.

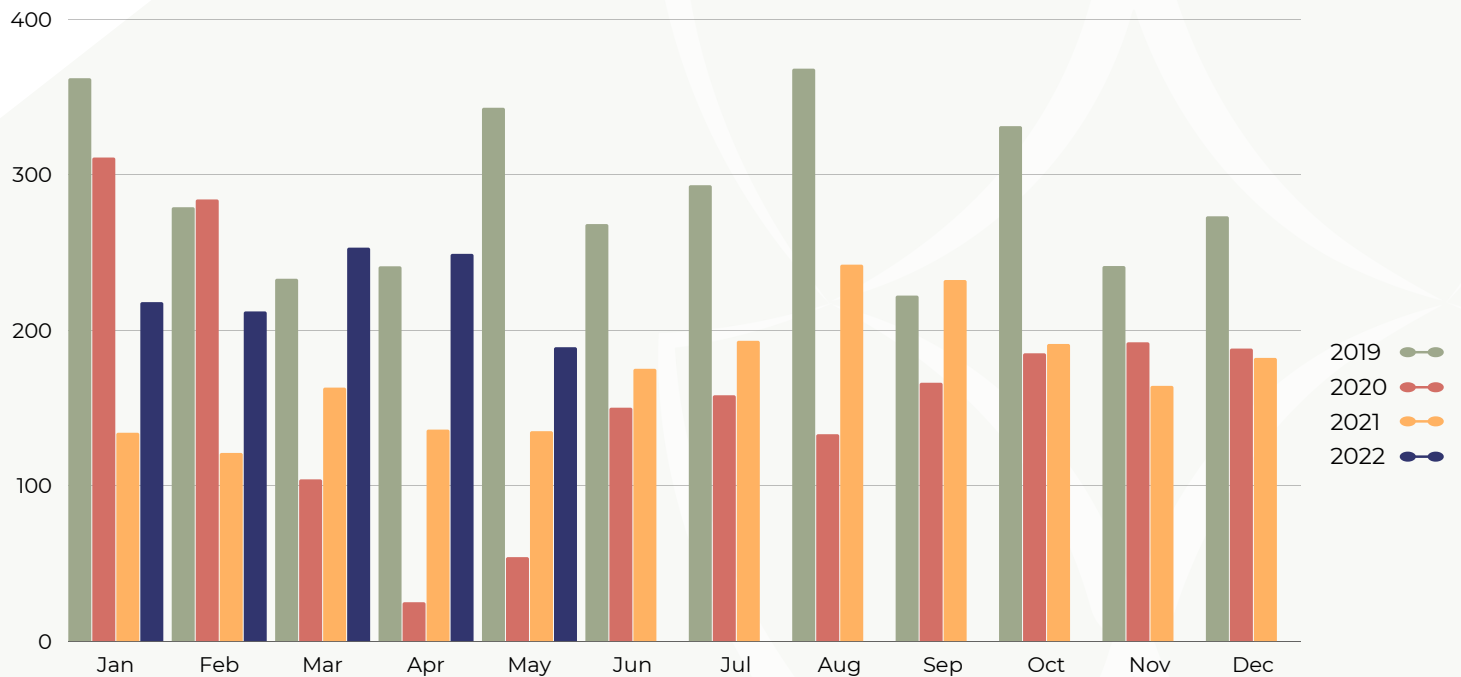
By late 2021, investor purchases hit their highest level in two decades, with 74% being single-family homes; ownership of rental properties continues to shift to business entities.

In 2019, the median income for all renter households was \$42,000 and median net wealth was \$6,300. Conversely, the median income for homeowner households was \$81,000 and median non-housing wealth of \$98,500.

# Housing and Evictions Snapshot

## EVICTIONS SNAPSHOT

### EVICTION FILINGS OVER TIME 2019 - 2022



### EVICTION FILINGS: AVERAGE\* AND MEDIAN\*\* JAN-MAY 2022

	Total	Average	Median
2019	3454	288	276
2020	1950	163	162
2021	2068	172	170
2022	1121	224	218

In July 2021, the Sixth Circuit Court of Appeals ruled against the Centers for Disease Control and Prevention's moratorium on evictions.<sup>7</sup> As a result, judges in Tennessee, Kentucky, Ohio, and Michigan weren't bound by the moratorium. In Hamilton County, the moratorium did not protect qualifying renter families beginning in August 2021.<sup>8</sup>

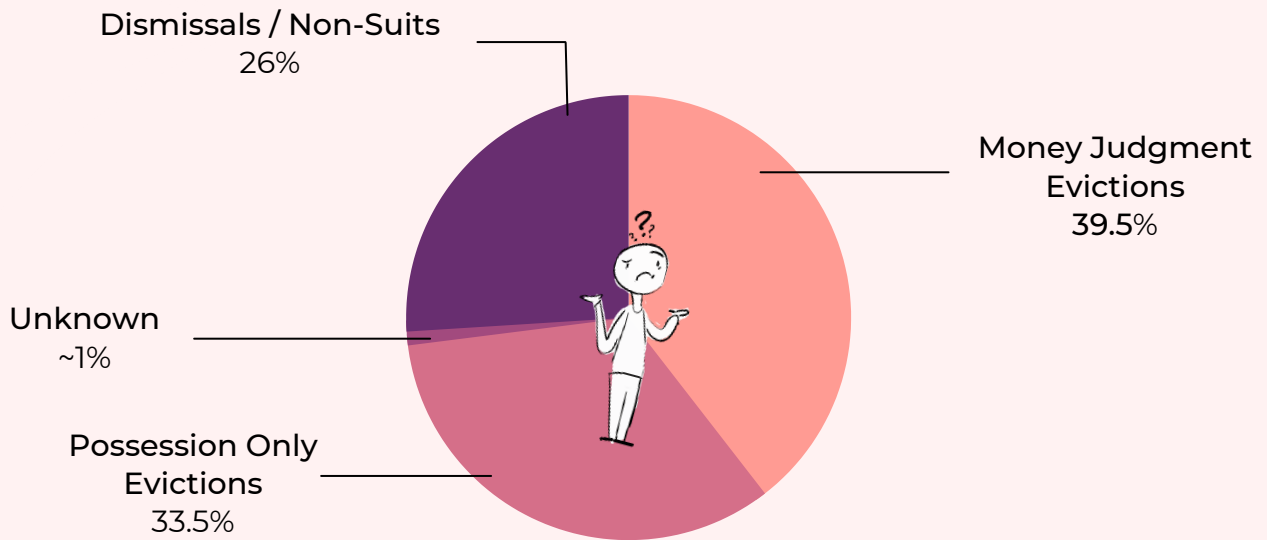
\* All numbers in a set added and divided by the amount of numbers.

\*\* The middle number from a set of numerically ordered numbers

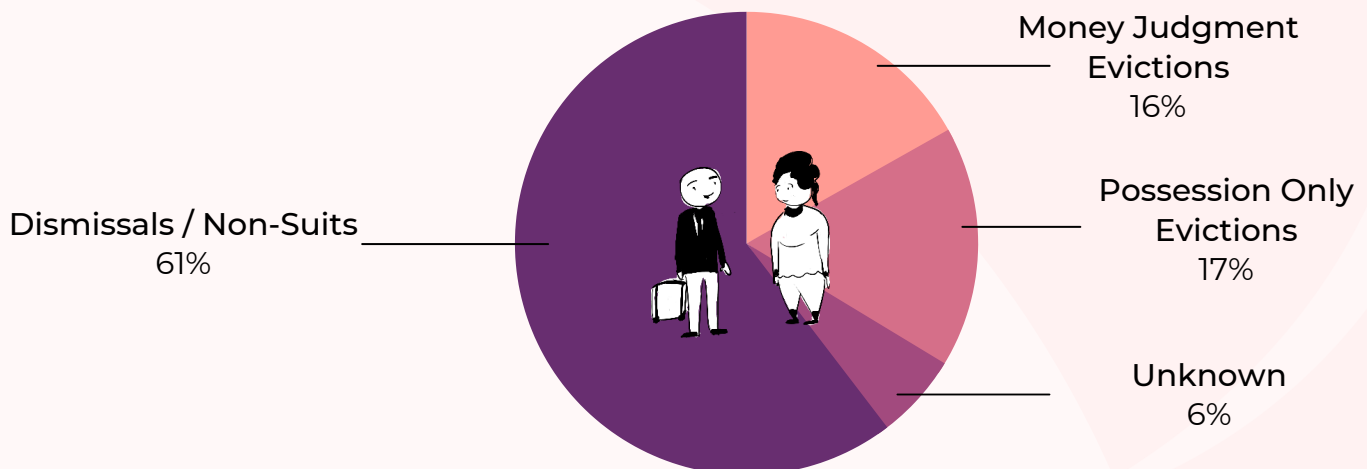
# Housing and Evictions Snapshot

## EVICTIONS SNAPSHOT

### CASE OUTCOMES FOR TENANTS WHO WERE NOT REPRESENTED BY AN ATTORNEY 2021 - JAN 2022



### CASE OUTCOMES FOR TENANTS WHO WERE REPRESENTED BY AN ATTORNEY 2021 - JAN 2022



# EPI Project Milestones

Since January 2022, the EPI has achieved the following key milestones.

- EPI project partners began **transitioning case and client history** into the program's selected database.
- EPI staff and CFGC launched the **Eviction Prevention Initiative website rent423.com**.
- EPI staff hosted two **Tenant Advisory Council meetings** with EPI clients and are moving toward completing four client stories that will be shared with local stakeholders to elevate housing issues Chattanooga's face.
- The EPI team co-hosted their **first tenant outreach and education session**, with **150 attendees**, at Emma Wheeler Homes in partnership with Chattanooga Housing Authority and Partnership for Families, Children, and Adults.
- EPI's social worker, Elizabeth Riley, worked with a local private school to **recruit summer student tutors** for Emma Wheeler resident families.
- EPI staffed a table at the **City of Chattanooga's Community Connections Resource Fair** that reached over 300 community members.
- EPI staff and CFGC hosted their first **System Advisory Meeting**, titled "Improving the Eviction Process: Diversion, Access to Counsel, Case Management, and Rent Relief."
- The National Center for State Courts announced that the Hamilton County General Sessions Court **received a national grant to strengthen eviction diversion efforts and improve housing stability across Hamilton County**. The initiative will include a new Housing Stability Facilitator who will be housed at the City of Chattanooga and work directly with Hamilton County General Sessions judges to assist landlords and tenants before eviction cases are adjudicated in court.<sup>9</sup>
- CFGC and EPI staff hosted Memphis-based **Neighborhood Preservation Inc.** staff and 15 local community representatives to discuss challenges and opportunities with Emergency Rental Assistance distribution.
- EPI staff participated in conversations with **community partners at Erlanger** to discuss challenges in housing vulnerability and homelessness.
- EPI staff attended the **Faith and Housing Summit** at the Brainerd BX.
- The EPI program secured funding for a second full-time social worker.

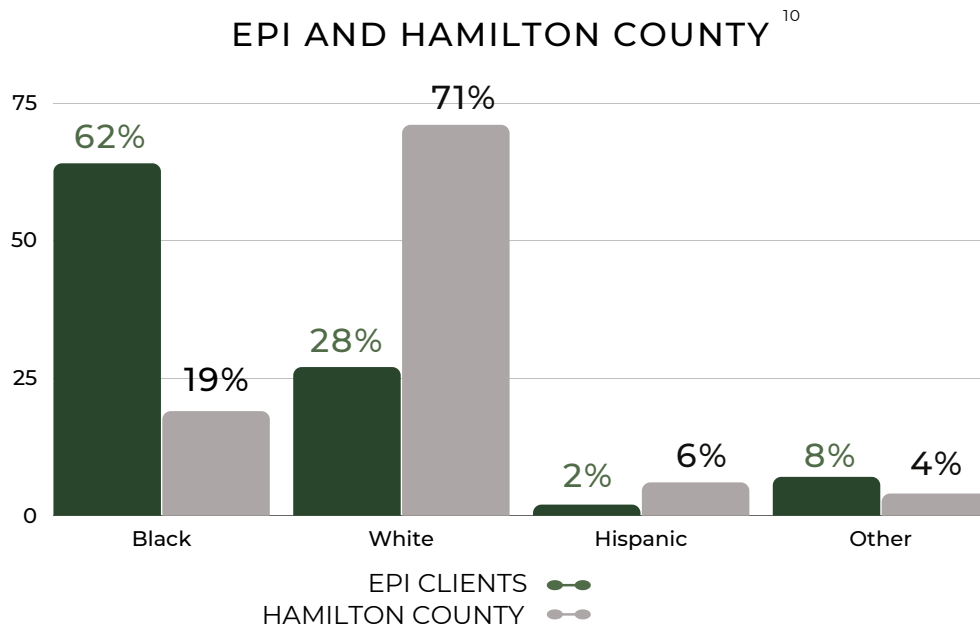




# EPI Progress and Outcomes

## EPI HOUSEHOLD INFORMATION

The following two pages include descriptive and analytic data for residents who have faced formal evictions, engaged with EPI between June 2020 and June 2022, and currently have closed cases.



### COVID-19 Impact

- 71% of clients had their income **negatively impacted by COVID-19**

### Housing Burden

- 64% of EPI clients were **housing cost-burdened** before their income loss
- 34% of EPI clients were **severely housing cost-burdened** before their income loss

### Household

- 81% of EPI households are headed by a **single, divorced, or widowed adult**
- 58% of EPI households have **children in the home**

### Rent Relief Funds

- 39% of EPI clients who received advice or representation from EPI attorneys have **accessed rent relief funds for their cases**

### Flex Funds

- 151 households received flex funding to prevent an eviction or support housing stability
- **\$291,000** was spent in flex funding for an average of \$1,927 per household



# EPI Impact

Between June 2020 and June 2022, the EPI has achieved the following outcomes:



242 households, including 529 individuals and 287 children, have avoided eviction.

- This is an increase in 30 households over an approximately 3 month period



\$395,000 in THDA rent relief funds distributed directly to landlords since March 2021.

Social Worker Elizabeth Riley, full time since October 2021, has supported:



- 13 of her 18 clients that received wrap around services to remain stably housed or obtain stable housing.
- 4 of 7 clients that received light touch interventions to remain stably housed or obtain stable housing



39 households received an eviction with improved outcomes.

Between April - June 2022, EPI staff worked on the following:

- Attorneys have represented an average of 6 tenants per week in court
- Elizabeth Riley, the EPI social worker, actively worked with 12 clients.

## System Change and Areas for Growth

EPI staff's Q3 efforts focused on building a database system to more effectively track cases, undertaking tenant outreach and education, building robust advisory committees, learning best practices from other jurisdictions, and supporting a recently funded grant program.

Progress has been undertaken in the following system-level change areas:

### COVID Resilience and Recovery

- The transition to a more robust data collection and analysis platform is underway and EPI staff are preparing to pilot and implement the new system. New technical assistance capacity will aid in implementing longitudinal analysis for served households.

### Court System

- Hamilton County General Sessions Court has received a grant from the National Center for State Courts' (NCSC) Eviction Diversion Initiative to strengthen eviction diversion efforts and improve housing stability across Hamilton County. The initiative will include a new Housing Stability Facilitator who will be housed at the City of Chattanooga and work directly with Hamilton County General Sessions judges to assist landlords and tenants before eviction cases are adjudicated in court.

### Affordable and Quality Housing

- EPI launched a System Advisory Council and a Tenant Advisory Council to better inform the program's response to housing challenges, as well as to identify areas of opportunity for affordable housing access and supply.

### Local Government Collaboration

- The Eviction Diversion Initiative (EDI) will be made possible through strategic collaboration between the Hamilton County government, the Hamilton County General Sessions Court, and the City of Chattanooga.

### Municipal Resource Use

- The EPI team has a 2023 goal to conduct a cost-benefit analysis of Access to Counsel programs in eviction cases. Currently, efforts to identify data needs, sources, and collections strategies are underway

# Policy and Housing Tracker

## Local

- Mayor Tim Kelly announced a \$100 million affordable housing initiative.<sup>11</sup>
- According to a recent analysis done by moveBuddha:<sup>12</sup>
  - Chattanooga has 300 households moving in for every 100 moving out
  - Tennessee was #8th in the country for increased popularity from 2020 to 2021
  - In 2022, Californians (22%) dominate inflow into Tennessee, followed by Florida (8%), Texas (5%), Illinois (5%), and Colorado (4%)
- Pinnacle Bank gave \$5 million to the small business lending nonprofit BrightBridge Capital to support more loans in economically underserved neighborhoods in the Chattanooga area.<sup>13</sup>
- A \$60 million affordable housing complex is being built in South Chattanooga.<sup>14</sup>
- Chattanooga's median home price topped \$300,000 in March for the first time; tight inventory of homes pushed up the typical home sale price by 18.5% compared to a year ago.<sup>15</sup>
- Zumper's National Index found that Chattanooga ranked as the 59th most expensive rental market in the nation last month and that the price of a two-bedroom apartment in Chattanooga is up 21.7 percent over last year, according to a national rent report.<sup>16</sup>
- Homelessness increased by 177% in Hamilton County and by 153% in the region since 2021.<sup>17</sup>
- Chattanooga City Council voted to approve an ordinance allowing homeowners living on single-family lots to build accessory dwelling units on their property under certain conditions.<sup>18</sup>
- Nearly 100 new "starter homes" are planned in Chattanooga near Chickamauga Creek; River Park Farms includes residences ranging from 1,350 - 2,000 square feet, could start around \$300,000, and offer a zero percent down payment.<sup>19</sup>
- About \$200 million in new housing — including single-family homes, apartments and senior living, along with a potential Hamilton County school — are included in a plan to develop an East Brainerd site.<sup>20</sup>
- The City Council voted to approve rezoning for an affordable housing project for seniors across from Brainerd Recreation Center. The \$12 million-\$15 million project is sponsored by Greater Tucker Missionary Baptist Church on an adjacent three acres on North Moore Road.<sup>21</sup>
- Mayor Tim Kelly presented the State of the City in May; the presentation included the "One Chattanooga" plan. There are 7 goals under the plan: Build a universal path to early learning, catalyze the resurgence of the Black Middle Class, ensure accessible housing choices for Chattanoogans, improve local infrastructure, build a competitive regional economy, close the gaps in public health, & provide responsive and effective local government.<sup>22</sup>
- Mill Town's builder Ethan Collier says he hopes to bring up to 700 new homes and apartment units to the Oak Grove area and reactivate the mill with offices, restaurants, entertainment venues and other storefronts over the next three years. Rents in the CNE affordable units, built on land donated by Collier, are expected to start around \$650 a month and max out at about \$950 a month.<sup>23</sup>

# Policy and Housing Tracker

## Local (cont.)

- In early June, the last homeless residents at the Norfolk Southern site on E. 11th were removed from the property and demolition of remaining structures began; 15 residents moved into the new sanctioned encampment down the road.<sup>24</sup>
- “The Hamilton County General Sessions Court has received a national grant to help residents avoid eviction and increase housing stability. The two-year grant for \$211,000 was provided by the National Center for State Courts, a Virginia-based nonprofit organization, through its Eviction Diversion Initiative.<sup>25</sup>
- The City of Chattanooga will join five other communities across the country in the inaugural Putting Assets to Work (PAW) Incubator, a selective new initiative that will revitalize and recirculate underutilized property and other assets to drive prosperity across the city.<sup>26</sup>

## State

- United Way’s ALICE report found that 55% of Tennessee children & 75% of children in south and central Chattanooga live in households struggling to meet the local costs of living. In Tennessee (2019), this represented 81% of Hispanic children, 71% of Black children, 46% of white children, & 45% of Asian children. The report notes that working parents does not necessarily mean that a household is financially stable.<sup>27</sup>
- The Tennessee Housing Development Agency has achieved the following for rent and utility relief in Hamilton County as of June 22, 2022:
  - Total Households Assisted: 3,286
  - Total Rental Dollars Distributed: \$16,636,519.86
  - Total Utility Dollars Distributed: \$211,355.04
  - Dollar Percentage Distributed to Landlord: 99.3%
  - Dollar Percentage Distributed to Tenant: 0.7%
  - Percentage of Applications Approved (Submitted): 58.16% (58.04% Disbursed)
  - Percentage of Applications Approved (Created): 37.95\* (37.83%\* Disbursed)
    - \*Note: only measures cases that completed the “County” field in Section B. of the application.





# Policy and Housing Tracker

## National

### Community Reinvestment Act

"In May, three federal agencies put forth a plan to change how banks can get credit for doing business with underserved populations under the Community Reinvestment Act. The new proposal would let banks get credit for activities in areas where they did business with people online and let banks get credit for loans and investments that helped poor communities deal with climate change. One focus of the changes involves asking the banks to prove that their lending and community investment work would actually benefit poor residents in a particular community rather than pushing them out by transforming it into a place with higher rents and pricier businesses."<sup>28</sup>

### Opportunity in Metro America

"Across the 100 most populous metropolitan areas, the number of zip codes where the median market rents are affordable to low-income households declined 50 percent between 2013 and 2019 (from 17 percent of zip codes to 8 percent). The trend of declining affordability was widespread: the number of neighborhoods with affordable median market rents shrunk in 81 metropolitan regions and increased in only three regions. In 2019, only 7 percent of zip codes in the top 100 metros had median market rents affordable to Black households at the median income for all Black households in the metro. For Latin households at the median income, just 16 percent of zip codes had affordable median market rents. The majority of neighborhoods affordable for Black, Latin, and low-income households are lower opportunity neighborhoods"<sup>29</sup>

### The White House

President Biden released a Housing Supply Action Plan which includes legislative and administrative actions that will help close America's housing supply shortfall in 5 years, starting with the creation and preservation of hundreds of thousands of affordable housing units in the next three years.<sup>30</sup>

### U.S. Department of Housing and Urban Development - Criminal Records

"The U.S. Department of Housing and Urban Development is working to make it easier for people with a criminal record to find housing – a move that could have widespread implications for nearly 1 in 3 Americans. In a memo sent out to staff in April HUD Secretary Marcia Fudge instructed the department to review programs and policies that may "pose barriers to housing for persons with criminal histories or their families." Staffers have six months to propose updates and amendments. Among the many things HUD staffers will be looking into are guidance documents, model leases and other agreements."<sup>31</sup>

### U.S. Department of Housing and Urban Development - Eviction Diversion and Prevention

"The U.S. Department of Housing and Urban Development (HUD) on Monday announced \$20 million in new grants for its Eviction Protection Grant Program, doubling the amount originally allocated for the launch of the Program in November 2021. Through HUD's Office of Policy Development and Research, these competitive grants were made available to legal service providers serving or expanding services in areas with high rates of eviction or prospective evictions, including rural areas." The newest cohort includes Jackson, TN.<sup>32</sup>

## ◆ Citations ◆

1. The White House. American Rescue Plan. <https://www.whitehouse.gov/american-rescue-plan/> (Accessed November 19, 2021).
2. City of Chattanooga FY2022 Operations Budget Ordinance. Section6(b).  
[https://drive.google.com/file/d/1O87CR5MX4m50\\_AlXsybtufGl7UpJpG-G/view](https://drive.google.com/file/d/1O87CR5MX4m50_AlXsybtufGl7UpJpG-G/view) (Accessed November 19, 2021).
3. City of Chattanooga FY2022 Operations Budget Ordinance. Section6(b).  
[https://drive.google.com/file/d/1O87CR5MX4m50\\_AlXsybtufGl7UpJpG-G/view](https://drive.google.com/file/d/1O87CR5MX4m50_AlXsybtufGl7UpJpG-G/view) (Accessed November 19, 2021).
4. Dave Flessner, Chattanooga Times Free Press, "Chattanooga's are housing market unaffordable for many." (July 2021).  
<https://www.timesfreepress.com/news/business/aroundregion/story/2021/jul/19/chattanoogas-housing-market-unaffordablemany/550650/>
5. Wyatt Massey, Chattanooga Times Free Press, "Homelessness increased by 177% in Hamilton County, 153% in the region since 2021, according to new data." (April 2022).<https://www.homelesscoalition.org/metrics/>;  
<https://www.timesfreepress.com/news/local/story/2022/apr/22/homelessness-increased-177-hamiltcounty-153-r/567580/#/questions>
6. Joint Center for Housing Studies of Harvard University, "America's Rental Housing: 2022." (2022).  
[https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard\\_JCHS\\_Americas\\_Rental\\_Housing\\_2022.pdf](https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2022.pdf)
7. Debra Cassens Weiss, ABA Journal, "CDC had no authority to impose nationwide eviction moratorium, 6th circuit rules." (July 2021). <https://www.abajournal.com/news/article/6th-circuit-rules-cdc-had-no-authority-to-impose-nationwide-eviction-moratorium>
8. WDEF, "Why the eviction moratorium extension does not apply to Tennessee." (August 2021). <https://www.wdef.com/eviction-moratorium-extension-not-apply-tennessee/>
9. Logan Hullinger, "Hamilton County is trying a new way of helping people in danger of being evicted." (June 2022).<https://www.timesfreepress.com/news/local/story/2022/jun/01/hamilton-county-general-sessions-court-eviction/570105/>;  
Chattanooga, "Hamilton County General Sessions Court Receives Funding To Launch Eviction Diversion Initiative." (June 2022). <https://www.chattanooga.com/2022/6/1/450211/Hamilton-County-General-Sessions-Court.aspx#:~:text=Hamilton%20County%20General%20Sessions%20Court%20has%20received%20a%20grant%20from,housing%20stability%20across%20Hamilton%20Count>
10. United States Census Bureau. "Quick Facts."  
<https://www.census.gov/quickfacts/fact/table/hamiltoncountytennessee/PST045219> (accessed December 3, 2021).
11. Sabrina Maggiore, "Mayor Kelly announces \$100 million dollar affordable housing initiative for Chattanooga." (March 2022).<https://newschannel9.com/news/local/mayor-kelly-announces-100-million-dollar-affordable-housing-initiative-for-chattanooga>
12. Joe Robison, "Follow Me to Tennessee: The moveBuddha 2021-2022 Tennessee Migration Report." (June 2022).  
<https://www.movebuddha.com/blog/move-to-tennessee-migration-report/>
13. Dave Flessner, "BrightBridge gets \$5 million investment to expand lending in Chattanooga's underserved areas." (April 2022).<https://www.timesfreepress.com/news/business/aroundregion/story/2022/apr/12/brightbridge-gets-5-million/566889/>
14. Mike Pare, "\$60 million affordable housing complex going up in South Chattanooga." (April 2022).  
<https://www.timesfreepress.com/news/business/aroundregion/story/2022/apr/12/affordable-housing-complex/566880/>
15. Dave Flessner, "Chattanooga's median home price tops \$300,000 for the first time." (April 2022).<https://www.timesfreepress.com/news/business/aroundregion/story/2022/apr/13/median-home-sales-price-tops-300000-chattanooga/566997/>
16. Chattanooga, "Price Of A 2-Bedroom Apartment Up 21.7% In A Year In Chattanooga." (June 2022).<https://www.chattanooga.com/2022/6/28/451652/Price-Of-A-2-Bedroom-Apartment-Up-21.7.aspx>
17. Wyatt Massey, "Homelessness increased by 177% in Hamilton County, 153% in the region since 2021, according to new data." (April 2022). <https://www.timesfreepress.com/news/local/story/2022/apr/22/homelessness-increased-177-hamiltcounty-153-r/567580/?fbclid=IwAR0OGMVV38se8xbCeIntr3Bo9xxnfqmOegHvcWqn957RSNda5SmHv0WZ4NI#/questions/>
18. Ellis Smith, "Chattanooga Homeowners Can Now Build Accessory Dwelling Units On Their Property." (May 2022).  
<http://www.chattanoogapulse.com/local-news/political-news/chattanooga-homeowners-can-now-build-accessory-dwelling-unit/?fbclid=IwAR2qFW3DxtISVjiA1uVcS8o07YyE15xO-lufkrhWHPdWkKYOCAT8TFWvXV0#:~:text=In%20a%20major%20step%20toward,their%20property%20under%20certain%20conditions>
19. Mike Pare, "Nearly 100 'starter homes' planned in Chattanooga, investor says." (April 2022).<https://www.timesfreepress.com/news/business/aroundregion/story/2022/apr/29/nearly-100-starter-homes-planned-chattanooga/568081/>
20. Mike Pare, "\$200 million in new housing, school proposed for East Brainerd site in Chattanooga." (May 2022).<https://www.timesfreepress.com/news/local/story/2022/may/23/200-million-housing-school-proposed-east-bra/569543/>
21. Chattanooga, "City Council Approves Senior Apartments By Greater Tucker Missionary Baptist Church." (May 2022).  
<https://www.chattanooga.com/2022/5/24/449770/City-Council-Approves-Senior-Apartments.aspx>
22. Kim Chapman, "Chattanooga Mayor Kelly talks community, education at 'state of the city' Thursday." (May 2022).<https://newschannel9.com/news/local/chattanooga-mayor-kelly-talks-community-education-at-state-of-the-city-thursday>

## ❖ Citations ❖

- 2022).<https://newschannel9.com/news/local/chattanooga-mayor-kelly-talks-community-education-at-state-of-the-city-thursday>
23. Dave Flessner, "Abandoned Chattanooga textile mill rebuilt as urban neighborhood of homes, apartments, restaurants and offices." (May 2022). <https://www.timesfreepress.com/news/business/aroundregion/story/2022/may/21/textile-mill-neighborhood/569255/?fbclid=IwAR01lPp1EfJiMb16Y-Y62SsUXa1Uhc-XcNbBKCZTSUf6RprASkwyhReU6E>
24. David Floyd, "Chattanooga demolishes East 11th Street homeless camp." (June 2022).<https://www.timesfreepress.com/news/local/story/2022/jun/02/city-demolishes-east-11th-street-homeless-camp/570131>
25. Logan Hullinger, "Hamilton County is trying a new way of helping people in danger of being evicted." (June 2022).<https://www.timesfreepress.com/news/local/story/2022/jun/01/hamilton-county-general-sessions-court-eviction/570105/>; Chattanooga, "Hamilton County General Sessions Court Receives Funding To Launch Eviction Diversion Initiative." (June 2022).
26. Kristen Yates, "Chattanooga To Breathe New Life Into Thousands Of Acres Of Blighted City-Owned Properties." (June 2022).<http://www.chattanoogapulse.com/local-news/political-news/chattanooga-to-breathe-new-life-into-thousands-of-acres-of-b/>
27. Wyatt Massey, "Chattanooga's affordability crisis: Report finds 75% of area children live in struggling households." (April 2022). <https://www.timesfreepress.com/news/local/story/2022/apr/27/chattanoogas-affordability-crisiscontinues-new/567919/>
28. New York Times. (May 2022). <https://www.nytimes.com/live/2022/05/05/business/economy-news-inflation-russia#banks-redlining-community-reinvestment-act>
29. Thai Le, Edward Muña, Sarah Treuhaft, and Rasheedah Phillips, "The Shrinking Geography of Opportunity in Metro America." (May 2022). <https://nationalequityatlas.org/shrinking-geography-of-opportunity#renters>
30. White House, "President Biden Announces New Actions to Ease the Burden of Housing Costs." (May 2022).<https://www.whitehouse.gov/briefing-room/statements-releases/2022/05/16/president-biden-announces-new-actions-to-ease-the-burden-of-housing-costs/>
31. Romina Ruiz-Goiriena, "Exclusive: HUD unveils plan to help people with a criminal record find a place to live." (April 2022). <https://www.usatoday.com/story/news/nation/2022/04/12/can-get-housing-felony-hud-says-yes/9510564002/>
32. HUD Public Affairs, "HUD EXPANDS EVICTION PROTECTION AND DIVERSION PROGRAM WITH ADDITIONAL \$20 MILLION." (May 2022). [https://www.hud.gov/press/press\\_releases\\_media\\_advisories/HUD\\_No\\_22\\_091](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_22_091)

