

2019 HOUSING CONNECTIONS REPORT

RECOMMENDATIONS FOR A WAY
FORWARD



DEAR MAYOR BERKE,

Over the last several months, dozens of committed Chattanoogaans have shared their time, energy, and knowledge in pursuit of answers to an important question: how will we be able to make room for everyone in our growing city?

There may not be a more important issue or a more timely moment to be having this conversation.

In the last ten years, federal funds that the City of Chattanooga has utilized for housing has fallen by millions of dollars. In the exact same time period, the population of Chattanooga has grown by almost 7%. We're actually the fastest growing city in Tennessee -- we're even growing faster than Nashville. With 180,000 people living in our city now, our family situations, jobs, aspirations, and needs are all very different.

What we have in common is a need for housing.

When you put a roof over somebody's head, you're also putting a foundation under their feet that lets them build lives of security, prosperity, and dignity. We have a responsibility to work with our partners throughout the community -- developers, foundations, activists, planners, and policymakers -- to create the connections that will lead to more options for more people in our city to find the housing they need. Housing options for working families are a particularly urgent need, as are housing types beyond traditional single-family detached homes.

The Housing Connections Conferences that we held last fall evolved into seven teams working on distinct parts of this problem. While the members of these teams worked independently, it comes as no surprise that some of the recommendations they reached have a lot in common. We need to utilize Chattanooga's growth to find more consistent resources for developing affordable housing. We need to balance the need for more density and different housing types with our neighborhoods' distinctive character. And we need to work across sectors and siloes to collaborate in new ways.

This report echoes and supports the outstanding work of the Chattanooga Interagency Council on Homelessness (CICH) and their new Homelessness Action Plan and the city's own Neighborhood Reinvestment Fund, as well as our non-government partners like CNE, the Chattanooga Housing Authority, Habitat For Humanity, and many others.

Working together, we can find room for everyone in our city. Thank you for the opportunity to work on this and share these recommendations.

Sincerely,

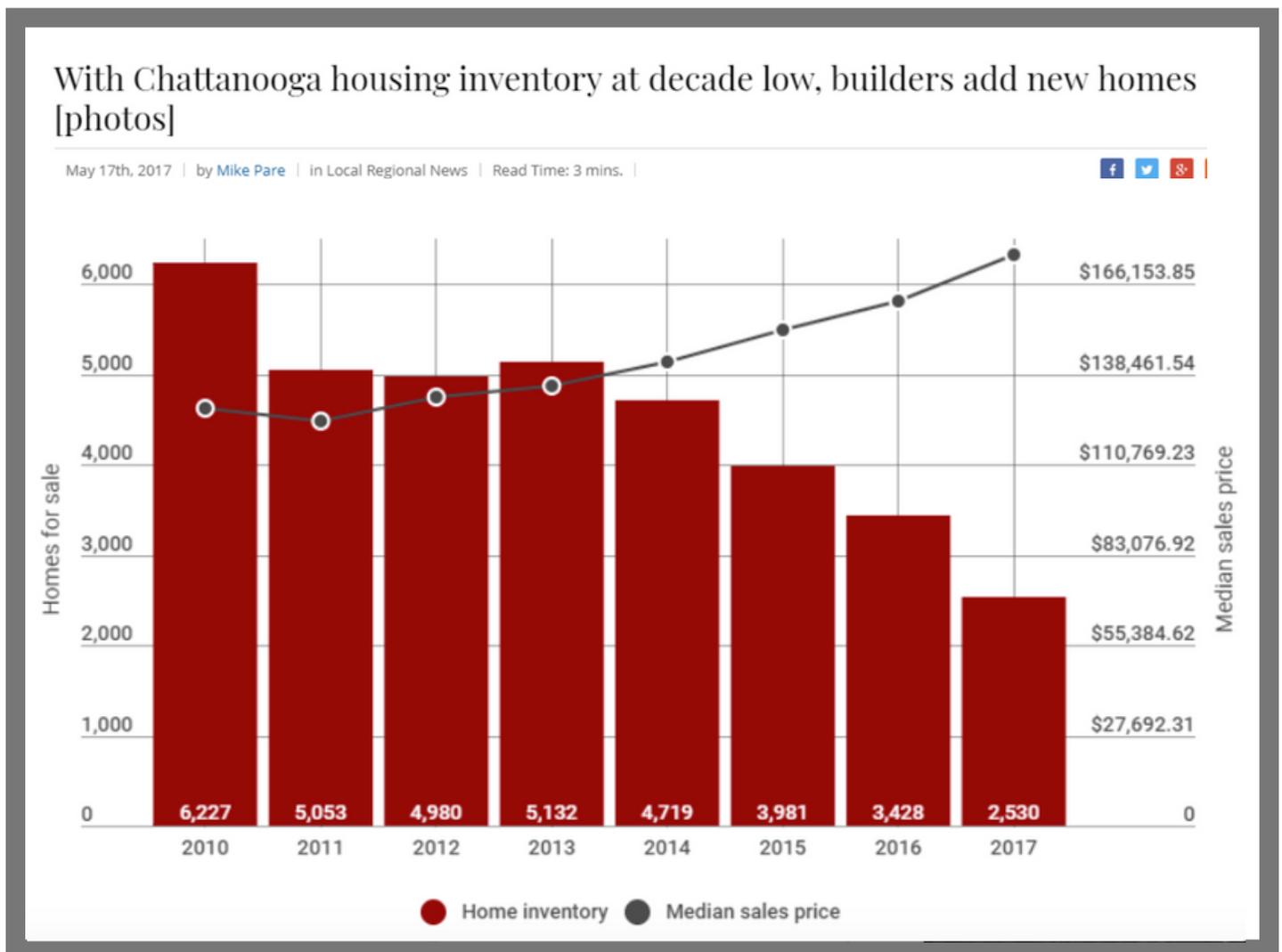
Donna C. Williams , Administrator of Economic & Community Development
John Bridger , Executive Director of the Chattanooga-Hamilton County Regional Planning Agency

May 2019

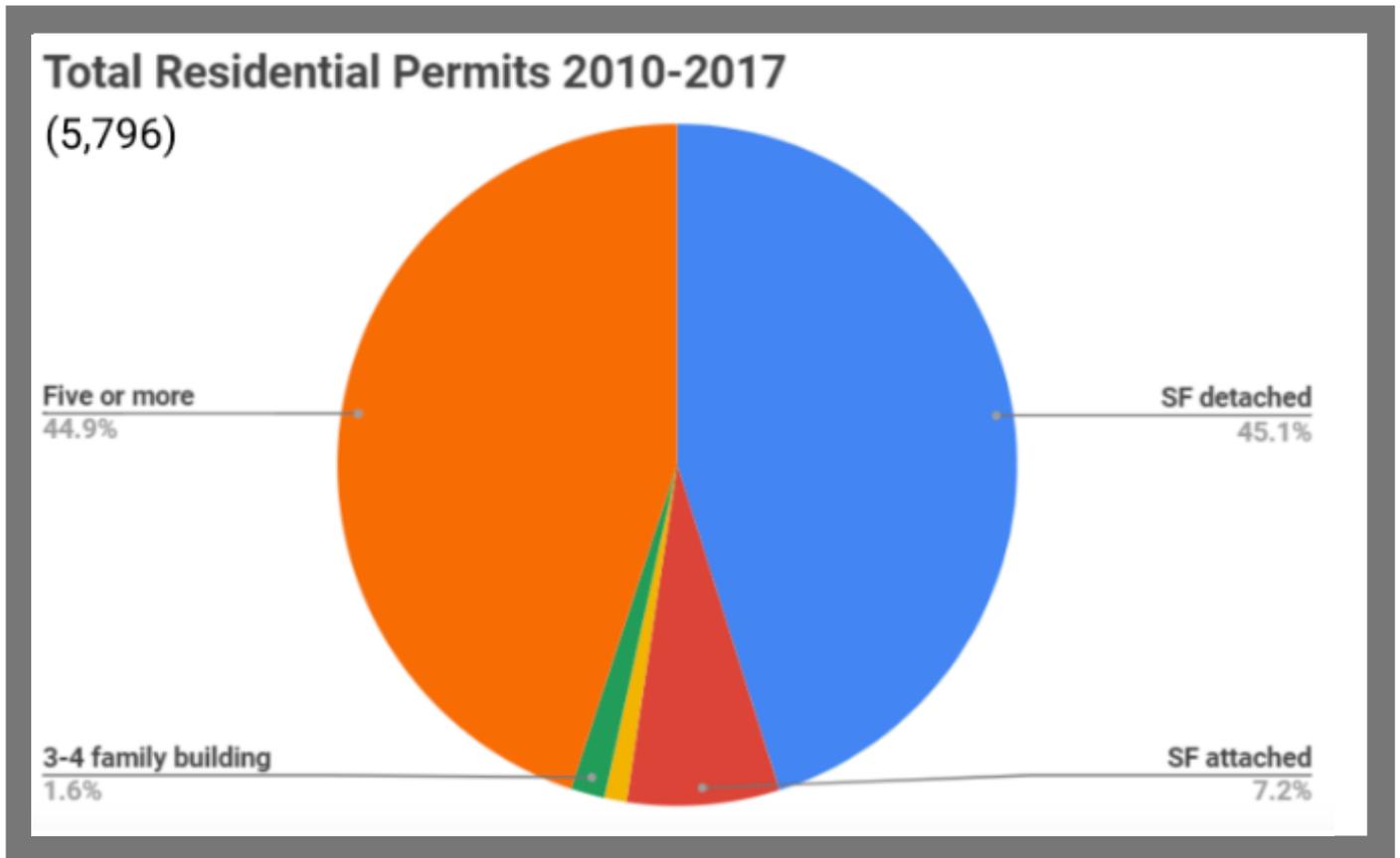
A LOCAL PERSPECTIVE ON HOUSING

The need for a collective, city-wide strategy to address housing is given extra urgency by a set of market realities and conditions that constrain supply for housing units at a time when demand is highest.

This 2017 story from the Chattanooga Times Free Press summarizes the situation pretty well -- while housing prices have increased steadily every year since we exited the recession, available inventory of homes keeps dropping. The twin factors of dwindling supply and upward pricing pressure makes housing harder to reach for lower-earning families.

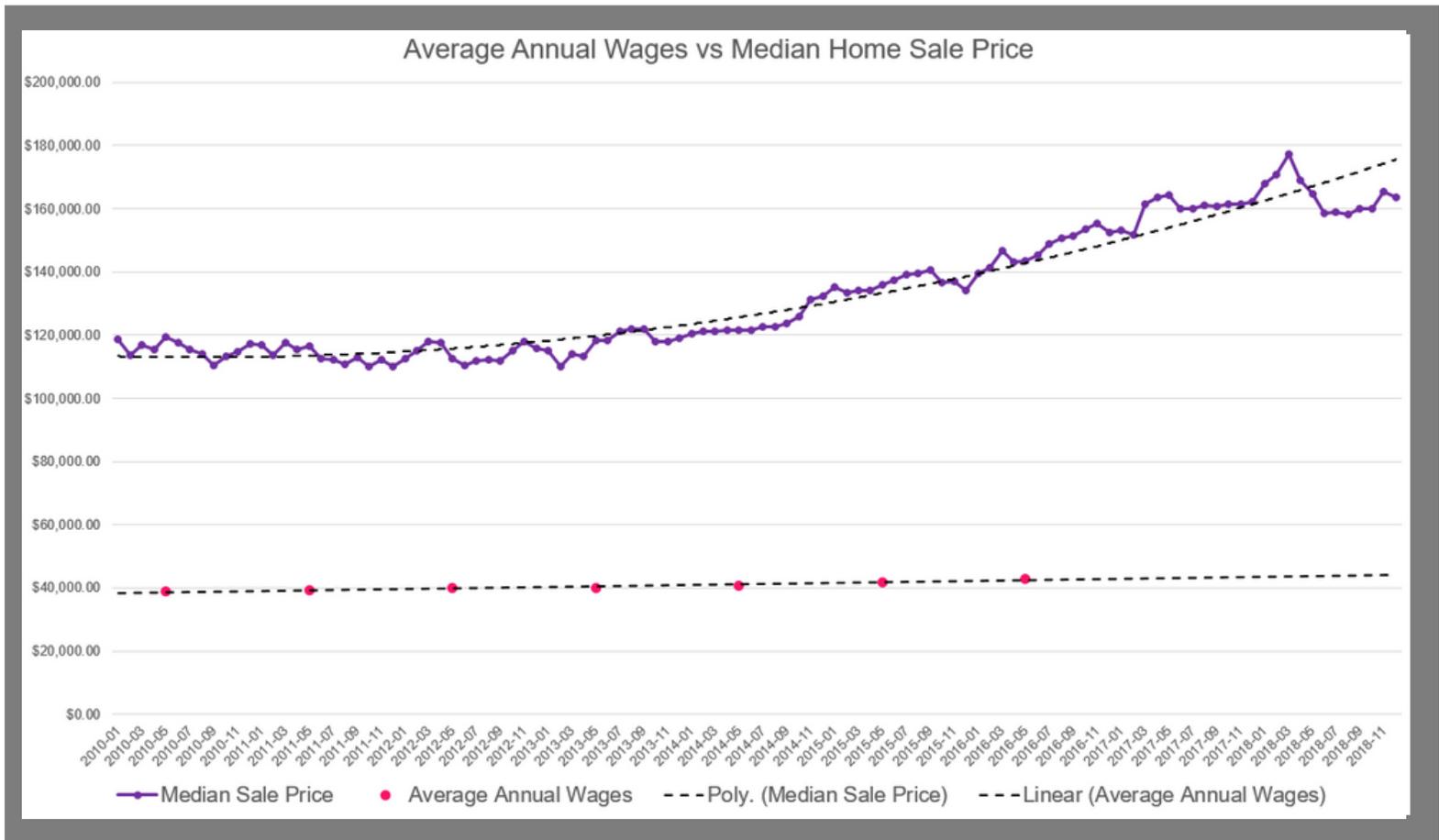


Chattanooga is fortunate to be considered one of the most dynamic and attractive communities in the country, with a vibrant economy and highly desirable quality of life. Our population is growing faster (by percentage) than any city in the state of Tennessee. But all of these new Chattanoogaans have to live somewhere -- and that puts even more pressure on land owners, builders, and regulators.



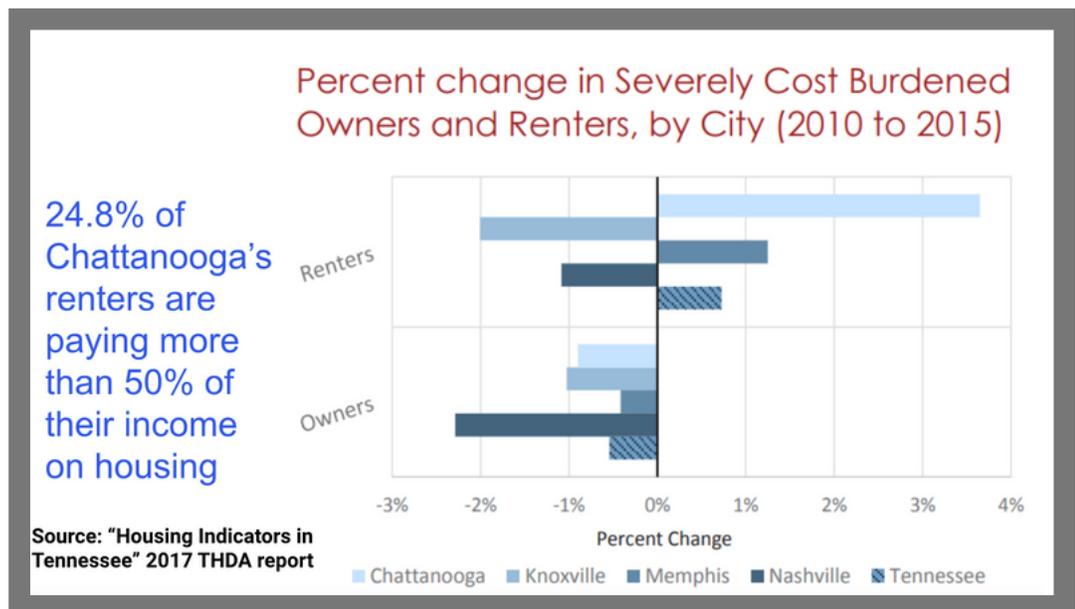
Different family types want different housing types, and most of our construction delivers either single family (SF) detached homes or large apartment buildings. Smaller projects such as townhomes or quadplexes, make up less than 10% of the residential permits that were pulled by developers between 2010 and 2017.

Meanwhile, Chattanooga's wages are struggling to keep pace with median home sale prices, as the graphic below vividly illustrates.



More Chattanooga's are feeling increasingly squeezed, experiencing severe cost burdens for their housing. This applies to both renters and homeowners.

This cycle prevents families from attaining the economic stability and opportunity that secure, affordable housing provides.



TEAM ONE: EXPAND AFFORDABLE HOUSING SUPPLY

CHALLENGES



FUNDING



LACK OF INCENTIVES TO BUILD AFFORDABLE HOUSING



COMMUNICATION

Team one focused on addressing challenges in creating more affordable housing such as securing dedicated funding for the city's Affordable Housing Trust Fund, lack of affordable housing incentives for developers, and the need for more consistent communication between the City and stakeholders about affordable housing opportunities.

RECOMMENDATIONS

IMPROVE FUNDING

- Develop sources of funding for the Affordable Housing Trust Fund such as creative taxing structures or a loan fund for developers and landlords.
- Develop better relationships with lenders and appraisers. Inform these stakeholders of the benefits in partnering with the city and investing in distressed neighborhoods.
- Improve relationships with agencies that work in the housing sector.

ADJUST INCENTIVES

- Create incentives for developers and landlords to build and rent affordable units.
- Consider fee waivers, expedited permitting, more flexible zoning or low-interest renovation loans to developers willing to build affordable housing units.

IMPROVE COMMUNICATION

- Improve communication between the City and neighborhood associations to expand understanding of future housing needs.
- Monitor and continually inform and update the public about housing market.
- Improve education with lenders appraisers, developers, investors and residents to create opportunities for investment in affordable housing.

MEMBERS

John Brennan
Corri Bischer
David Butler
Lisa Davis
Angelina Gardner
Martina Guilfoil
Natalie Henson
Eric Kruger
Rick McCreadie
Tracey Taylor
Brandi Pearl Thompson
Terry Tisdale

TEAM TWO: LOW-BARRIER HOUSING FOR HOMELESS

CHALLENGES



CRIMINAL BACKGROUND



LACK OF CONSISTENT INCOME



PAST DEBT

People experiencing homelessness face many barriers in their efforts to move into housing. Criminal history, prior criminal convictions, lack of a consistent income, and past debt from utility companies and public housing authorities can make their journey into housing next to impossible. Even with rental assistance, supportive services, and available affordable units, the history and circumstances of people experiencing homelessness causes many landlords to refuse renting to them. The city can build upon recommendations in the Chattanooga Interagency Council on Homelessness' plan to change local policies and create programs that will considerably lower these barriers and decrease homelessness overall.

RECOMMENDATIONS

RE-ENTRY ASSISTANCE

- Build upon the success of felon-friendly job fairs with felon-friendly housing fairs.
- Hire a housing navigator with a specialty in expunging criminal charges.

MITIGATION FOR INCOSISTENT INCOME

- Create an association of landlords who rent to people experiencing homelessness to advocate, coordinate, and communicate to homelessness stakeholders and serve as a point of contact for assistance access.
- Consider a landlord mitigation fund to cover unpaid rent or damages up to a certain period of time.
- Consider an umbrella liability policy that covers landlords who rent to people experiencing homelessness.
- Partner with the Office of Workforce Development to connect people exiting homelessness with workforce resources and jobs.
- Draft lease addendums outlining provisions of supportive services and job support that a client will receive once housed.

DEBT MANAGEMENT

- Create a "homeless preference" program with local utilities for people experiencing homelessness or offer community service hours as a way to pay off debt.
- Implement a flexible housing fund that would help with utility debt, rent deposits, and temporary rent assistance.
- Advocate to change Chattanooga Housing Authority policy for debt management and legal fees.

MEMBERS

Theresa Biggs
Regina Block
Monty Bruel
Brenda Jean Adamson Cothran
Carmen Hutson
Daniel Pelts
Terry Tisdale
Dian Torres

TEAM THREE: FUNDING FOR AFFORDABLE HOUSING

CHALLENGES



**NO DEDICATED
FUNDING SOURCE**



**LACK OF
COMPETITIVENESS**



LACK OF ENTITIES

To adequately preserve and expand affordable housing in Chattanooga, sufficient funds need to be allocated to address the issue. Bolstering the Affordable Housing Fund is a key priority and team three echoes team one by naming it our top recommendation. The city can further assist local projects by facilitating communication between state government and local stakeholders to increase the likelihood of winning grants for affordable housing projects. To best combat the unique affordable housing challenges in Chattanooga, the city should consider creatively employing city assets like the Land Bank Authority and examining the feasibility of other mechanisms that have been successful in peer cities.

RECOMMENDATIONS

IDENTIFY DEDICATED FUNDING SOURCE

- Identify dedicated funding for the City's Affordable Housing Fund.
- Consider instituting fees such as a title transfer fee, short-term vacation rental fee, or impact fee to support the Affordable Housing Fund.
- Consider altering Tax-Increment Financing (TIF) requirements from entities receiving city funding.

IMPROVE STATE SUPPORT FOR LOCAL PROJECTS

- Increase competitiveness for state financial support by increasing transparency and communication about potential projects.
- Schedule and institutionalize regular local workshops with THDA for continuing education and information about ongoing programs.

STRENGTHEN LOCAL ENTITIES

- Consider a feasibility study for initiating a community land trust in Chattanooga.
- Consider using the Land Bank Authority to incentivize developers to build affordable housing.

MEMBERS

Angela Conner
Michael Gilliland
Martina Guilfoil
Jill McLean
Skip Pond
John Sweet

TEAM FOUR: INCREASE AND DIVERSIFY HOUSING TYPES

CHALLENGES



**LACK OF POLITICAL
WILL AND AWARENESS**



**SINGLE USE ZONING
LIMITING HOUSING
OPTIONS**



**ZONING STANDARDS
RESTRICTING HOUSING
DEVELOPMENT**

Team four recognizes that solving our affordable housing crisis relies on a firm understanding of the economic realities in Chattanooga and across our region. Since the recession, housing prices and cost of living have risen while wages have remained stagnant for some. This unfortunate reality is creating barriers to homeownership and demand for increased housing options for Chattanooga residents. An outreach campaign to educate our community on affordable housing needs will lead to a firmer understanding of the issue and need for updating zoning standards to meet the demand for housing.

RECOMMENDATIONS

INCREASE COMMUNITY AWARENESS AND POLITICAL WILL

- Initiate a community education and outreach campaign to convey affordable housing information.
- Synthesize information from the RPA Housing study, the Housing Connections conference, and other resources into a citizen-friendly housing information guide.

CREATE NEW RESIDENTIAL ZONING

- Develop a new urban residential zone that allows for 1-4 dwelling units per lot by right, subject to appropriate urban development standards. This new zone would serve as a baseline residential zone (as opposed to current R-1) for urban neighborhoods.

MODIFY EXISTING RESIDENTIAL ZONING

- For suburban areas, consider modifying the current R-1 to at least allow Accessory Dwelling Units (ADU).

MEMBERS

Charles Adamson
Lisa Brown
Alexa LeBoeuf
Matt Lyle
Jay Martin
Bob McNutt
Eric Myers
Jeri Price
Bob Radel
Anca Rader
Brandi Pearl Thompson
Christina Thorensen
Barry K. Snyder
Wayne Williams

TEAM FIVE: IMPROVE ACCESS TO INFORMATION ABOUT AFFORDABLE HOUSING

CHALLENGES

LACK OF INFORMATION AND EDUCATION

INACCESSIBLE AFFORDABLE HOUSING MEETINGS

LACK OF OUTREACH AND MARKETING

Disseminating information to citizens and stakeholders about affordable housing programs, initiatives and opportunities is essential to ensuring all residents have access to safe, affordable housing. Although many organizations and agencies distribute some information about housing, there is no central resource on which the community can rely. Team five recommends a central, online resource with updated and accurate information for landlords, renters, home buyers and homeowners. The city and its partners should continue to ensure that future meetings and opportunities include a wide representation of our community, and they should assist in fostering a coalition of informed community advocates.

RECOMMENDATIONS

IMPROVE ACCESS TO INFORMATION AND EDUCATION

- Establish a central website hosted by the city for residents to access up-to-date and accurate information about available affordable housing. Information from this website should be transferred to pamphlets and disseminated around Chattanooga.
- The city should strongly consider a contract with third-party entities to develop technology solutions that create transparency within local housing market, such as OneAppOregon.

MAKE MEETINGS MORE ACCESSIBLE

- All future meetings and discussions about affordable housing should be scheduled outside traditional working hours so that more residents are able to participate in creating policy solutions. These meetings should also be flexible enough to allow parents of young children to attend with them.

INCREASE OUTREACH AND MARKETING

- The city should assist in forming, fostering and encouraging an affordable housing advocacy coalition. Members of the coalition should attend meetings, educate elected officials and participate in housing initiatives and programs.

MEMBERS

Regina Block
Krystal Deschamps
Erin Farris
Andrea Glass
Lynessa Lake
Anca Rader

TEAM SIX: ELIMINATE HOUSING DISCRIMINATION AND BIAS TOWARD AFFORDABLE HOUSING

CHALLENGES



There is a lack of clarity among the general public and elected officials regarding the legal definitions of "affordable" housing and scope and scale of the housing deficit. This may lead to bias against renters and those wishing to develop affordable housing. Team six recommends a campaign focused on telling the local stories of those struggling with wages and housing to help educate our community, and the creation of a new City Council committee focused on affordable housing issues.

RECOMMENDATIONS

DISCOURAGE AFFORDABLE HOUSING BIAS

- Combine the Chattanooga Neighborhood Enterprise Housing 101 guide and Chattanooga Organized for Action's pamphlet on the intersection of the economy and housing into a concise presentation for City and County elected leaders and staff to help educate and inform about local housing barriers and challenges. This presentation should also be made available to community organizations, neighborhood associations and other interested groups. The City should partner with presenting organizations to help distribute materials.

ADVANCE UNDERSTANDING OF ECONOMIC LANDSCAPE

- Develop an affordable housing storytelling campaign centered on residents impacted by displacement and housing insecurity to help humanize and amplify the stories of cost-burdened families. This campaign should be led by the community and supported by the City of Chattanooga.

ENGAGE POLICYMAKERS

- Create a City affordable housing policy committee which would fall under the same framework as existing City Council committees. This committee should identify housing barriers and develop community-based policy recommendations to address them.

MEMBERS

Michael Gilliland
Andrea Glass
Patsy "Pat" Radel
Austin Sauerbrei
Dewayne Stephens

TEAM SEVEN: ADDRESS BLIGHT AND DISINVESTMENT

CHALLENGES

● **HIGH
CONSTRUCTION COSTS**

● **VACANT AND
ABANDONED HOUSES**

Team seven believes our neighborhoods deserve investment to grow and sustainably thrive, while also maintaining their unique character. Focusing city resources to support homeowners with repair and renovation assistance will help preserve housing stock and encourage continued investment. Additionally, by investing in an owner-occupied duplex program, the city can help create homeowners who will invest and revitalize their neighborhoods.

RECOMMENDATIONS

REPAIR & RENOVATE EXISTING HOUSING STOCK

- Land acquisition costs and other development expenses are among the factors that make new construction expensive for developers - and therefore for renters and buyers. Increased focus on the repair and renovation of existing housing stock rather than on the construction of new properties will help alleviate this challenge.

CONVERT BLIGHT TO PRODUCTIVE PROPERTY

- Institute a City owner-occupied duplex program. This program allows developers to acquire and renovate duplexes which are sold to owners who live on one side and rent out the other side to a low-to-moderate income household.
- Ensure proper zoning is in place for the owner-occupied duplex program to succeed.

MEMBERS

Brenda Jean Adamson Cothran
Corri Bischer
John Brennan
Lisa Brown
Natalie Henson
Bob McNutt
James Moreland
Sylvia Mudenda
Eric Myers
Ken Smith
Barry K. Snyder
John Sweet

PARTICIPATING MEMBERS

Corri Bischer

Team One: Expand Affordable Housing

Team Four: Increase and Diversify Housing Types

I learned a great deal from listening and seeing solutions from another person's perspective, as well. I am expecting our recommendations to be implemented by the mayor's office and other relevant offices. I am an educator, an author and advocate for parents to have options in their children's education. I attend Empowerment Embassy, where we train kings to reign and share how to live according to God's purpose for their lives.

John Brennan

Team One: Expand Affordable Housing

Team Seven: Address Blight and Disinvestment

I am a second generation American. My hometown is New Orleans, Louisiana. I first came to Chattanooga in 2011 by way of Nashville. I purchased my first Highland Park Chattanooga home in 2014. I am a Ferger Place neighbor, an Oak Grove landlord and land owner. I came to the Chattanooga Housing Connections Conference, and subsequent break-out teams, invested. Housing is the center of my professional life twice over. As a realtor, I watch the rising housing market with joy and sorrow. I am joyful when I have the opportunity to help someone create wealth by facilitating the purchase or sale of real property for them. I am sorrowful when the reality of our rising home values means I have to help someone understand they cannot afford the home they want. As a landlord, I struggle to provide moderately priced, high quality housing to my tenants. Participation on Action Team 7 spoke directly to my reality: disinvestment and blight. Our Oak Grove neighborhood offers many examples of both conditions. I am very proud that I live in a City having these conversations and that so many of my fellow citizens share my concerns about affordable housing. I remain interested, involved and invested. Lives in City Council district 8.

David Butler

Team One: Expand Affordable Housing

President & CEO of Habitat for Humanity - Chattanooga for the last 5 1/2 years. Prior to that I was the President of Olan Mills. Married to Jelena Butler since 1982. 2 children, Alex 33 and Alissa 31. Both live in Atlanta. I found it very interesting to learn what others do in regards to affordable housing. Lives in City Council district 7.

PARTICIPATING MEMBERS

Lisa Davis

Team One: [Expand Affordable Housing](#)

My husband Damon and I moved to East Lake 6 years ago. I have been President of the East Lake Neighborhood Association for the past 4 and was invited to the Office of MultiCultural Affairs Advisory Board by District 7 Councilman Oglesby two years ago. Damon and I plan to provide safe, affordable housing using the income from our 2 STVR to purchase existing homes in our neighborhood. Lives in City Council district 7.

Tracey Taylor

Team One: [Expand Affordable Housing](#)

My name is Tracey Taylor, I am a single born again Christian. I have 2 boys and 2 grandchildren. I studied Business Marketing at UTC, and I am currently an overcomer of some of the dark places in the church world. I enjoy exercising, reading and prayer. I enjoy seeing the righteousness of God manifested in my life and in the lives of others. I want to live in a City that I enjoy and can afford to live. I am a participant of the MCW on the Justice Committee.

Brandi Pearl Thompson

Team One: [Expand Affordable Housing](#)

Team Four: [Increase and Diversify Housing Types](#)

Mom. Dunkin enthusiast. Realtor. Protector and enforcer of the American dream. dog owner. Enjoyed connecting with others in the city to fund creating a home for all.

Terry Tisdale

Team One: [Expand Affordable Housing](#)

Donna from the Housing Connection Conference to the Housing Trust Speaker Mr. Marshall Crawford Jr. till now this has been an insightful and invaluable process as well as experience to help the Great City of Chattanooga, and it's Honorable Mayor Andy Berke, to provide viable solutions for our City's Affordable Housing Issue. I look forward to working with Yourself, the Great City of Chattanooga, and Honorable Major Berke in the Implementation Phase of providing more Accessible and Affordable Housing to The City of Chattanooga and it's Citizens. Thank you, Ms. Donna for this opportunity to be a more Involved and Invested Citizen within the Great City of Chattanooga.

PARTICIPATING MEMBERS

Regina Block

Team Two: Low-barrier Housing for Homeless

Team Five: Improve Access to Information about Affordable Housing

I am a veteran of the US Army and live in City Council district 3. I was formerly employed with TVA's Inspector General's Office and served as a Grant Administrator with the Chattanooga Housing Authority. I also worked with the non-profit Dismas, a group which provided transitional housing and services to former offenders. At one point in my life I experienced a period of homelessness as a single mother after a divorce, illness, and unemployment. I am passionate about making sure that affordable housing choices are available to all citizens.

Brenda Jean Adamson-Cothran

Team Two: Low-barrier Housing for Homeless

Adamson-Cothran most recently served as an assistant principal with Hamilton County Department of Education. From 2012 to 2018 Adamson-Cothran worked in administration at Ooltewah Elementary School and was principal of Woodmore Elementary School during the horrific bus accident which occurred on November 21, 2016 and claimed the lives of six students. Between 2005 and 2012, she served as a reading interventionist and classroom teacher at Normal Park Museum Magnet School and Ooltewah Elementary School. Brenda Jean has most enjoyed serving as an action team member because of the engaged team members and because the focus has been on viable solutions to housing barriers. Lives in City Council district 9.

Carmen Hutson

Team Two: Low-barrier Housing for Homeless

I moved to the Chattanooga area almost 9 years ago because I was looking for an area that provided me with opportunities for professional growth while enjoying the great outdoors and I have been able to achieve both in Chattanooga. As a Licensed Clinical Social Worker, my goal is to assist individuals in reaching their full potential, while creating a stable environment for growth. Through this current initiative, it has been great to be working with like minded individuals to identifying barriers to housing and creating innovative solutions that will eliminate those barriers. My hope is that through this process and the inclusion of all who provide services to the homeless, we can make a difference in many lives.

PARTICIPATING MEMBERS

Dian Torres

Team Two: [Low-barrier Housing for Homeless](#)

After living and working in the Chattanooga area for the past 12 years, I am appreciative for the opportunity to participate in meaningful discussion and planning in areas that are vital to making the city and area a better place to live, work and play for everyone. I am grateful for the opportunity to participate in meetings alongside wonderful people and learn from others who have such a wide range of experience and knowledge from a variety of perspectives about the issues that face our City and our country. I appreciate the fact that the City is looking to the community and drawing from the expertise and experience of its citizens for problem solving strategies to solve complex issues such as affordable housing and homelessness. Although I am an implant into the Chattanooga area, I am truly grateful to be a part of the process.

Michael Gilliland

Team Three: [Funding for Affordable Housing](#)

Team Six: [Eliminate Housing Discrimination and Bias toward Affordable Housing](#)

Since 2012 he has served on the Board of Chattanooga Organized for Action, and has been involved in COA's efforts and advocacy around affordable housing, equitable development, and historical research. « I see this kind of popular involvement as key to moving the needle of community support, and look forward to implementation in the coming year.

Jill McLean

Team Three: [Funding for Affordable Housing](#)

As a Mortgage Loan Officer there is nothing more thrilling than helping folks achieve the dream of homeownership. I have been so lucky to work at banks that have the (CRA) Community Reinvestment Act loan programs that help the low to moderate income and unserved census tracts with up to 100% financing and no mortgage insurance. I have closed over 100 of these loans and am a county resident living in Apison but I have worked in downtown Chattanooga for over 30 years.

PARTICIPATING MEMBERS

John Sweet

Team Three: Funding for Affordable Housing

Team Seven: Address Blight and Disinvestment

John Sweet is a small businessman and father of two. He moved to Chattanooga from Michigan in 1996, and has called it home ever since. Involved in downtown real estate as a broker, owner, landlord, property manager, and developer, he has a multifaceted interest in affordable housing.

Lisa Brown

Team Four: Increase and Diversify Housing Types

Team Seven: Address Blight and Disinvestment

Director of KW Commercial Chattanooga, I've been in real estate for 9 years. Married with 2 children. I have found this experience to be very informative. As a real estate agent I hope to use this experience to educate our company so our agents will have a better understanding of how affordable housing affects our city and it's citizens. I am hopeful the ideas our teams have presented will be accepted by council and true change will begin taking place.

Alexa LeBoeuf

Team Four: Increase and Diversify Housing Types

Alexa grew up in Texas, attended college in Memphis, and made her way to Tennessee after working in education policy and organizing in New England. She currently lives in Glenwood with her partner and their two dogs. When not working, you can find her reading, hiking or traveling around the South. She has greatly appreciated the opportunity to participate in the Housing Connections process and looks forward to taking action! Lives in City Council district 9.

Matt Lyle

Team Four: Increase and Diversify Housing Types

I am so very thankful to have been a part of this important process and dialogue. This process has used diverse, passionate stakeholder input to address every single aspect of an incredibly complex set of conditions.

PARTICIPATING MEMBERS

Jay Martin

[Team Four: Increase and Diversify Housing Types](#)

Construction professional with a primary focus on urban design optimization and sustainability in the built environment. Jay is an Auburn graduate from the McWorther School of Building Science, LEED Accredited Professional, small business owner, a neighborhood leader, and aspiring beekeeper. Jay currently lives in councilman Anthony Byrd's district 8 and has been a Chattanooga resident since 2012.

Bob McNutt

[Team Four: Increase and Diversify Housing Types](#)

[Team Seven: Address Blight and Disinvestment](#)

Having worked for city government, the private sector, and non-profits he knows how to keep the specifics of project management meshed with the lofty altitude of mission statements and multi-million dollar budgets. These characteristics are why he is a neighborhood revitalization consultant for Chattanooga Neighborhood Enterprise and works in the Highland Park and Ridgedale neighborhoods. Lives in City Council district 2.

Eric Myers

[Team Four: Increase and Diversify Housing Types](#)

[Team Seven: Address Blight and Disinvestment](#)

My family has begun and grown for 18 years within Councilman Mitchell's district (District 2) since he was Director of the Department of Parks and Recreation for the City. We have a 100 year-old home and my hobbies include caring for our historic home and bike riding. I have found the Housing Connections process to be valuable by offering perspectives of neighbors from other districts and communities. It was also valuable to begin the process with the Avatar - human perspective to a large and challenging issue.

Jerri Price

[Team Four: Increase and Diversify Housing Types](#)

Moving to Chattanooga from Los Angeles during the recession brought me to explore markets other than for-profit design, thus the non-profit sector led me to interests in affordable housing. Chattanooga has also reignited my love of the outdoors through paddle-boarding and trail hiking with Pipa - my 4 lb rescue chihuahua.

PARTICIPATING MEMBERS

Bob Radel

[Team Four: Increase and Diversify Housing Types](#)

Bob graduated with a Bachelor of Science in Chemistry from the University of Cincinnati in 1971, the University of Alabama receiving a Ph.D. in organic chemistry in 1977. In 2005, he received a Masters in Strategic Studies from the U. S. Army War College. From 1998 until 2011 he worked at Dugway as a Principal Research Chemist for Battelle, Chief of the Chemical Test Division and as Technical Director and Deputy to the Commander of Dugway Proving Ground. He retired in 2011. Bob now serves as a member of AARP TN's Executive Council, as a member of the Eastern Division Leadership Team, He currently enjoying life as a singer/songwriter with two published albums. Lives in City Council district 1.

Anca Rader

[Team Four: Increase and Diversify Housing Types](#)

[Team Five: Improve Access to Information about Affordable Housing](#)

After growing up in a small village in Romania and moving with my family to Chicago as a teenager, I've been fortunate to have moved back to Chattanooga 3.5 years ago after falling in love with the city while attending college here. I could not be any happier with that decision. Chattanooga is continuously improving and working on being a better city, and I am happy to do my small part in contributing to that positive change. I have been investing in real estate for over 11 years, and enjoy breathing new life into old places. In our spare time, my husband and I enjoy spending time with the awesome friends we've made here, going SUP boarding on the Tennessee river and hiking with our 2 dogs.

PARTICIPATING MEMBERS

Barry K. Snyder

Team Four: Increase and Diversify Housing Types

Team Seven: Address Blight and Disinvestment

Thank you all for the opportunity to Serve on Team 7 and Team 4. I am happy to say that as a whole, everyone involved were totally dedicated professional colleagues, and people I am proud to call friends, and community activists. It has been a lovely, and informative experience. I always am happy to serve my fellow advocates, and social reform friends in unity, and love. There are still many fine tuning of topics left to repair. After almost 40 years traveling the world, as a Disney Imagineer, It is indeed a pleasure to use my talents, and education to serve alongside, Donna C. Williams, Andreana, Arletha, John Bridger, and so many lovely professional people that are awesome facilitators and leaders. Lives in City Council district 6.

Wayne Williams

Team Four: Increase and Diversify Housing Types

A registered architect with over 20 years of experience. He has been a LEED AP since 2008. He began his career in Birmingham, Alabama, and in 1999, he relocated to his hometown of Chattanooga, where he has worked for a number of firms before opening Workshop Architecture in 2016.

Erin Farris

Team Five: Improve Access to Information about Affordable Housing

I am a realtor with Crye-Leike Realtors and a Service Coordinator for Tennessee's Department of Intellectual and Developmental Disabilities. I have truly enjoyed meeting other members of the community. The Housing Connections process gave us an opportunity to meet and work with people we may not have normally crossed paths with. It was nice to be able to see things from a different point of view. I learned something new at every meeting!

Andrea Glass

Team Five: Improve Access to Information about Affordable Housing

Team Six: Eliminate Housing Discrimination and Bias toward Affordable Housing

I am a Chattanooga Native, and currently work as a Community Organizer for Chattanooga Neighborhood Enterprise. In my freetime I study astrology, read afro futurism, hangout with my son, and dance salsa. Being a part of the action teams was an informative experience. The action teams are a great starting point for a collaborative effort to address the community impacts created by the lack of accessibility to Affordable Housing in Chattanooga. Lives in City Council district 9.

PARTICIPATING MEMBERS

Lynessa Lake

Team Five: Improve Access to Information about Affordable Housing

I grew up in Chattanooga and Graduated from Howard High. I am a PTA member at Orchard Knob Elementary and Dalewood Middle and also a member of the Opportunity Zones for Hamilton County Schools. I have 5 Kids 2 girls and 3 boys. I am a book lover and a Lover of All things History. This experience has been amazing, I have learned a lot and made so many friends throughout this process. I learned how things work in the city and what I can do as a single person trying to make a change. Also I am an 80s baby Libra.

Patsy "Pat" Radel

Team Six: Eliminate Housing Discrimination and Bias toward Affordable Housing

After retirement, I (along with husband) moved to Chattanooga. I became a volunteer for AARP and currently a Volunteer Leader for East Tennessee division. One of AARP's priorities is Livable Communities. I quickly realized that it doesn't matter how livable a community is if it is not affordable. When attending my first Housing Conference, I was shocked to learn that 47% quality for affordable housing and I was hooked. As a little bio info, I was born and raised in Cincinnati, attending University of Cincinnati and Ohio State. I spent many years managing the Child Support Program in the District Attorney's office. To date, I am the only non attorney to be published in a law review journal. I was President of the Alabama Child Support Association. This reiterates my quest to help others. Lives in City Council district 1.

Austin Sauerbrei

Team Six: Eliminate Housing Discrimination and Bias toward Affordable Housing

Austin lived in Nashville for 12 years before moving to Chattanooga with his family last summer. Austin holds an M.Ed in Community Development from Vanderbilt University and has worked as a neighborhood organizer for the past 5 years, with a focus on tenant rights and affordable housing policy. He is currently a staff organizer for the Chattanooga Area Labor Council. His wife is a minister at St. Paul's Episcopal church and is a native of Dalton, GA. They have an (almost) 3-year old boy, Sylvan, with another baby coming in June. He hopes that the recommendations that come from this task force will contribute to the long-term work of re-centering the voices and needs of everyday, working people in Chattanooga's development path. Lives in City Council district 9.

PARTICIPATING MEMBERS

James Moreland

Team Seven: Address Blight and Disinvestment

I am a member of the Avondale neighborhood association. Housing is a major issue in our area and working on this committee has been both rewarding and encouraging. Working as a team allows us to put our heads together to identify and execute an action plan that improves the lives of all our residents. I am excited about the opportunity that face all of us in the Chattanooga community. Lives in City Council district 8.

Sylvia Mudenda

Team Seven: Address Blight and Disinvestment

As a therapist, it is important for me to understand the challenges that my clients might face as they navigate the intricacies of finding suitable and affordable housing or maintaining the property that they already own. I had no idea what the vocabulary associated with housing actually means, or any idea of the enormous energy around addressing the housing challenges in Chattanooga. Working on Team 7 improved my level of knowledge while allowing me to contribute from my very limited experience in this area. Lives in City Council district 5.

PARTICIPATING MEMBERS

Angela Conner

Team Three: Funding for Affordable Housing

Angelina Gardner

Team One: Expand Affordable Housing Supply

Martina Guilfoil

Team One: Expand Affordable Housing Supply

Team Three: Funding for Affordable Housing

Natalie Henson

Team One: Expand Affordable Housing

Team Seven: Address Blight and Disinvestment

Eric Kruger

Team One: Expand Affordable Housing Supply

Rick McCreadie

Team One: Expand Affordable Housing Supply

Teresa Biggs

Team Two: Low-barrier Housing for Homeless

Mony Brüll

Team Two: Low-barrier Housing for Homeless

Skip Pond

Team Three: Funding for Affordable Housing

PARTICIPATING MEMBERS

Charles Adamson

Team Four: Increase and Diversify Housing Types

Christina Thorensen

Team Four: Increase and Diversify Housing Types

Krystal Deschamps

Team Five: Improve Access to Information About
Affordable Housing

Dewayne Stephens

Team Six: Eliminate Housing Discrimination and Bias
Toward Affordable Housing

Ken Smith

Team Seven: Address Blight and Disinvestment