

5-Year PHA Plan <i>(for All PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 09/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs. PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

A.	PHA Information.
A.1	<p>PHA Name: <u>Chattanooga Housing Authority</u> PHA Code: <u>TN004</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2026</u> The Five-Year Period of the Plan (i.e. 2019-2023): <u>2026-2030</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p>Public Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.</p> <p>The Five-Year Plan may be examined by the public in Chattanooga, TN at:</p> <ol style="list-style-type: none"> www.Chattanooga.gov Chattanooga Bicentennial Library -1001 Broad St. Villages at Alton Park Leasing Office -3750 Hughes Av. Oaks at Camden Leasing Office -1635 Dodson Ave. Maple Hills Leasing Office -2515 Gilbert St. Emma Wheeler Homes Leasing Office -4900 Edingburg Dr. #A Cromwell Hills Leasing Office -3940 Camellia Dr. Greenwood Terrace Leasing Office -3056 Dee Dr. East Lake Courts Leasing Office -2600 4th Ave. College Hill Courts Leasing Office -1300 Grove St. Ct. Boynton Terrace Leasing Office – 955 Boynton Dr. Gateway Tower Leasing Office -1100 Gateway Ave. Mary Walker Towers Leasing Office -2501 Market St. Dogwood Manor Leasing Office -959 Gateway Ave # 100 CHA Central Office 801 North Holtzclaw Ave www.chahousing.org <p>Public Hearing will take place at Chattanooga Housing Authority 801 North Holtzclaw Ave on Tuesday, September 30, 2025 at 12:30 p.m.</p> <p>In addition to the above, the following Resident Councils have been provided access to this plan:</p> <p>College Hill Courts Gateway Tower Resident Advisory Board</p>

<input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)					
Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

B.	Plan Elements. Required for all PHAs completing this form.
B.1	<p>Mission. State the PHA's mission for serving the needs of low-, very low-, and extremely low-income families in the PHA's jurisdiction for the next 5 years.</p> <p>CHA mission is to provide access to quality affordable housing and engage community partners that encourage a comprehensive approach to stability and personal growth for the families we serve.</p>

B.2	<p>Goals and Objectives. Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next 5 years.</p> <ol style="list-style-type: none"> 1. Expand the supply of assisted housing in Chattanooga through the following strategies: <ul style="list-style-type: none"> • minimize public housing vacancies • create additional housing opportunities by accessing funding from HUD programs (such as public housing capital funds, rental assistance demonstration (rad), project-based vouchers, CBDG, home, ARP), low-income housing tax credits, national housing trust fund, foundation and charitable sources, etc. leverage these funding sources with private financing. • partner with private developers to assist in creation of new affordable housing units through the use of project-based vouchers, payments-in-lieu-of-taxes, tax increment financing, and other financing mechanisms • apply for new allocations of housing choice vouchers • acquire new properties for future development • develop replacement housing for any units demolished • provide replacement vouchers • implement westside evolves neighborhood revitalization plan to reposition the westside neighborhood through demolition/disposition efforts, collaboration with developers of mixed-income housing, and other revitalization efforts • develop plans to revitalize the east lake courts property and surrounding areas 2. Improve the Quality of Assisted Housing through the following strategies: <ul style="list-style-type: none"> • Improve low-income public housing management and maintenance practices • Improve Housing Choice Voucher program management practices • Increase customer service and satisfaction • Provide training to CHA staff on importance of top-quality customer service • Renovate or modernize public housing units • Demolish or dispose of obsolete public housing • Update Physical Needs Assessments and Reserve Analyses, using them to prioritize the most important investments in our properties with our limited resources 3. Increase assisted housing choices through the following strategies: <ul style="list-style-type: none"> • Provide voucher mobility counseling • Conduct outreach efforts to existing and new landlords who are willing to accept vouchers • Continue to provide and facilitate homeownership programming for both low-income public housing residents and housing Choice Voucher participants • Efficiently manage public housing site-based waiting lists • Offer residents of public housing the opportunity to convert to the Housing Choice Voucher program 4. Improve community quality of life and economic viability: <ul style="list-style-type: none"> • Employ de-concentration and income mixing policies in the administration of CHA’s affordable housing portfolio • Enhance efforts to discourage and eliminate crime and security issues in the CHA communities
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- Designate developments or buildings for particular resident groups; e.g. elderly
- Continue and expand efforts to identify and attract resident and participants who will have a high probability of success in the programs

5. **Promote client self-sufficiency and asset development:**

- Increase the percentage of employed persons in assisted families through waiting list preferences
- Provide supportive services to residents to enhance employability and increase financial independence. Partner with organizations that can provides these types of services to CHA residents
- Provide supportive services to elderly and disabled residents that allow for independence, ability to age in place, and high quality of life
- Reinstate the upward mobility program and family self-sufficiency program
- Identify grant funding that will support these types of initiatives

B.3 Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.

- **Expand the supply of assisted housing in Chattanooga:**
- The CHA has made strides to reduce vacancies in its portfolio. With the latest PIH Field Office MASS Occupancy Summary dated 7/20/25, CHA's occupancy level had reached 92.6%. Long-term vacancies have been prioritized over the past year, and have dropped to 100 units. A further improvement of 46 units leased will meet our goal of 96% occupancy.
- the CHA has partnered with 3 developers to create new affordable housing in the community, which includes: Bluestone Terrace (80 family units), Espero Project (60 units supportive housing for disabled families), SHALLOWFORD Pointe (96 family units). Bluestone terrace, the Espero project and Shallowford pointe have received LIHTC awards. CHA has earmarked project-based vouchers for these developments and construction at all 3 sites will be completed and units delivered for occupancy during late 2025 and into 2026.
- Catalyzed by the award of a HUD Choice Neighborhoods Implementation grant, the CHA has begun implementation of its One Westside Transformation Plan, which includes the planned demolition of 629 units of obsolete public housing and creation of 1,126 new mixed income housing units. The first phase (230 units) of housing closed financing and began construction in 2025, with the second phase (144 units) on track to close financing in early 2026 and begin construction.
- The CHA has applied for the following new allocations of vouchers: 4030. We have not applied for a new allocation. Our existing voucher allocation is 4030, including grant programs.
- **Improve the Quality of Assisted Housing:**
- Improve low-income public housing management and maintenance practices
- Improve Housing Choice Voucher program management practices
- Increase customer service and satisfaction
- provide training to CHA staff on importance of top-quality customer service
- The CHA has been undertaking moderate renovations at 40 2-story units at the Emma Wheeler Homes site. Renovations are anticipated to be complete in early 2026. In addition, CHA plans a major upgrade to the site's electrical infrastructure, to improve reliability, safety and add electrical capacity to the site.
- The CHA has been working to address unreliable electrical panels in certain units at the East Lake site. The work is proceeding by phases, due to the need to work in unoccupied units. Work is anticipated to be ongoing through 2026. A project to add building water shutoffs at East Lake is also being planned for late 2025 or early 2026, which will help address water waste issues. CHA is conducting a needs assessment for East Lake Courts, and will identify and prioritize additional near-term projects to improve the site in 2026, which will likely incorporate roofs and general renovations.
- CHA anticipates receiving an award of funding to be matched with public housing Capital Funds to perform HVAC and water heater upgrades at the Villages at Alton Park. In addition, exterior building envelope and trim issues, and site sewer lateral investigations will be prioritized at the Villages during 2026.

- CHA has made progress developing an in-house template for reserve analyses on our PBRA sites, starting with the Dogwood site. When complete, the revised Dogwood analysis will be able to inform and support changes to Dogwood's periodic reserve contributions as well as a near-term project to upgrade the building domestic water supply system.
- **Increase assisted housing choices:**
- The CHA has provided voucher mobility counseling and has hired a housing navigator to assist voucher holders to identify units in a very tight rental market.
- The CHA has conducted outreach efforts to existing and new landlords who are willing to accept vouchers.
- The CHA has continued to provide and facilitate homeownership programming for both low-income public housing residents and housing Choice Voucher participants.
- The CHA has partnered with its software provider to create applicant portals in order to improve application intake as well as management of HCVP and PBV site-based waiting lists.
- The CHA is actively working with its software provider to create an HCVP resident portal, which will allow program participants to complete their annual recertifications electronically. This will increase efficiency and convenience to tenants.
- **Improve community quality of life and economic viability:**
- The CHA has enhanced efforts to discourage and eliminate crime and security issues in the CHA communities through improved digital recording equipment, collaboration with the Chattanooga Police Department, and addition of a police officer on the CHA staff.
- **Promote client self-sufficiency and asset development:**
- The CHA has provided supportive services to residents to enhance employability and increase financial independence. The CHA has partnered with organizations that can provide these types of services to CHA residents including, Council for Alcohol and Drug Abuse Services, the AIM Center, Humana Health Insurance for Medicare participants, CHI Memorial Hospital, Boys and Girls Club of Chattanooga, EBP, Food Bank, Chattanooga 2.0, UTC, Erlanger Hospital (fall prevention), Better Fi (predatory lending counseling).
- The CHA has provided supportive services to elderly and disabled residents that allow for independence, ability to age in place, and high quality of life. The Resident Engagement Department organized a Senior June Jam for 518 Senior households. Organizations from across the community participated including, Council for Alcohol and Drug Abuse Services, the AIM Center, Humana Health Insurance for Medicare participants, CHI Memorial Hospital, Erlanger Hospital (fall prevention), Better Fi (predatory lending counseling), Boynton Terrace and Gateway Tower Resident Councils and others. In addition to these educational offerings, food trucks provided lunch to the sound of a DJ; tai chi lessons, karaoke, board games, and farm produce giveaways were featured. Additionally, the CHA a Summer Extravaganza for 153 senior households at Mary Walker Towers featuring similar activities.
- The CHA has partnered with the Alexian Brothers to provide bus transportation for seniors and disabled families to local grocery stores, Walmart, and Dollar General. The bus makes two trips daily, Monday through Friday. CHA's Resident Commissioner, Jeff McClendon is the esteemed driver of the bus.

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| | <ul style="list-style-type: none">● In 2026 the City of Chattanooga will open a Head Start Program consisting of 117 seats for children aged 0-5 at the James A. Henry Community Hub located on the One Westside footprint. Additionally, as part of the Choice Neighborhoods Implementation Grant, the CHA has partnered with over 20 non-profit organizations to deliver over \$21M in services related to health and wellness, educational opportunities for children and adults, career development, financial literacy, addiction services, leadership, food insecurity, cultural opportunities at local museums for both children and adults, and accessibility to technology● The CHA has reinstated the upward mobility program and family self-sufficiency program. |
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B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of survivors of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The CHA has a close working relationship with the Partnership for Children, Families, and Adults. The Partnership is an organization that provides case management services for victims of domestic violence and sexual assault through their Domestic Violence/Sexual Assault Crisis Center. This Center is staffed with professional case managers, health professionals, and representatives of law enforcement.</p> <p>The CHA’s Admissions and Continued Occupancy Policy and Lease conform to the requirements of the 2022 VAWA Reauthorization. Provisions include specifying “sexual assault” as a crime covered by VAWA, ensuring that new and existing tenants receive notification of Occupancy Rights under VAWA, and adopting an emergency transfer plan policy.</p> <p>The Housing First program is viewed as a prevention program and targets households that have a member who was a victim of domestic violence, is at low risk of further victimization and is able and willing to participate in programming for a 6–12-month period.</p> <p>The CHA also offers to its employees an Employee Assistance Program that provides professional counseling for marital or relationship issues relating to domestic violence.</p> <p>The CHA monitors its public housing developments through the use of an internal police force. In addition, many of the housing developments are equipped with video surveillance equipment which monitors activities on the development to help prevent incidences of domestic violence.</p>
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B.5	<p>Project-Based Activities. If a PHA intends to select one or more projects for project-based assistance without competition in accordance with 24 CFR 983.51(c), the PHA must include a statement of this intent. The CHA plans to provide project-based vouchers to all phases of the residential development pursuant to the CNI grant. The CHA will provide 92 project-based vouchers in phase 1, 66 project-based vouchers in Phase 2, and 70 project-based vouchers in Phase 3. The CHA will provide project-based vouchers in Phases 4-7, however the exact number needed is not known at this time. This projection will be updated in future revisions to this plan.</p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>The CHA defines “significant amendment” and “substantial deviation” to include changes to rent or admission policies or organization of the waiting list, and changes in the use of replacement reserve funds under the Capital Fund Program. Any proposed demolition, disposition, homeownership, CFFP proposal, development activities, RAD conversions, mixed-finance proposals are considered significant amendments to the 5-Year Plan.</p>

<p>C.2</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p>C.3</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p>C.4</p>	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>

Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs

A. PHA Information. All PHAs must complete this section (24 CFR 903.4).

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

- B.1 Mission.** State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years (24 CFR 903.6(a)(1)).

- B.2 Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years (24 CFR 903.6(b)(1)).

- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan (24 CFR 903.6(b)(2)).

- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of survivors of domestic violence, dating violence, sexual assault, or stalking (24 CFR 903.6(a)(3)).

- B.5 Project-Based Activities.** If a PHA intends to select one or more projects for project-based assistance without competition in accordance with § 983.51(c), the PHA must include a statement of this intent in its 5-Year Plan (or an amendment to the 5-Year Plan) in order to notify the public prior to making a noncompetitive selection (24 CFR 903.6(c)).

C. Other Document and/or Certification Requirements.

- C.1 Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan (24 CFR 903.7(s)(2)(ii)). For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

- (a) Did the public or RAB have comments?
(b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations (24 CFR 903.17(b), 24 CFR 903.19).

C.3 Certification by State or Local Officials.

Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Challenged Elements.

If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public (24 CFR 903.23(b)).

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals, and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.23 hours per year per response or 6.15 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.