EXECUTIVE SUMMARY

In April 2018, the City of Chattanooga joined the AARP Network of Age-Friendly Communities. Chattanooga, like other cities in the networks, strives to be a community that improves the quality of life for people of all ages. This document is a plan of action detailing the current work underway to meet the community’s vision of livability and the work proposed to be completed to continue to address the City’s goals.
## CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Summary</td>
<td>ii</td>
</tr>
<tr>
<td><strong>Community Profile</strong></td>
<td>1</td>
</tr>
<tr>
<td>Getting to Know Chattanooga</td>
<td>1</td>
</tr>
<tr>
<td>Demographic and Diversity</td>
<td>2</td>
</tr>
<tr>
<td>Age-Friendly Features</td>
<td>4</td>
</tr>
<tr>
<td><strong>Livability Plan</strong></td>
<td>5</td>
</tr>
<tr>
<td>Mission Statement</td>
<td>5</td>
</tr>
<tr>
<td>Vision</td>
<td>5</td>
</tr>
<tr>
<td>Plan Development Participants</td>
<td>5</td>
</tr>
<tr>
<td>Advisory Committees</td>
<td>5</td>
</tr>
<tr>
<td>Age-Friendly Assessment</td>
<td>6</td>
</tr>
<tr>
<td>Demographics of residents who participated in listening sessions or surveys</td>
<td>6</td>
</tr>
<tr>
<td>Input that will inform planning for older adults</td>
<td>8</td>
</tr>
<tr>
<td>AARP Livability Index Score</td>
<td>8</td>
</tr>
<tr>
<td><strong>Action Plan</strong></td>
<td>9</td>
</tr>
<tr>
<td>Current and Ongoing</td>
<td>9</td>
</tr>
<tr>
<td>Underway</td>
<td>12</td>
</tr>
<tr>
<td>Indicators (and available baseline data) of progress toward the goals</td>
<td>14</td>
</tr>
</tbody>
</table>
COMMUNITY PROFILE

Getting to Know Chattanooga

Chattanooga, the 4th largest city in the state, is located in Southeast Tennessee near the border of Georgia at the junction of four interstate highways. The city has received national recognition for the renaissance of its beautiful downtown and redevelopment of its riverfront. The city boasts the most productive affordable housing program in the nation, and is notable for leveraging development funds through effective public/private partnerships, with significant civic involvement on the part of private foundations. Chattanooga was one of the first US cities to effectively use a citizen visioning process to set specific long-range goals to enrich the lives of residents and visitors.

The Chattanooga Convention and Trade Center is solidly booked by groups who return to the city year after year for a good time and a great facility that has recently been expanded. Public entities and private citizens worked together to build the 20,000 seat Max Finley Stadium completed in 1998. The city and county have developed an extensive greenway system which includes 5 miles of constructed riverwalk beginning downtown and meandering through the historic art district and several parks. The city supports a downtown shuttle fleet of zero-emission electric buses - manufactured here in Chattanooga - for commuters and visitors wishing to park-and-ride.

Attractions such as the Tennessee Aquarium, Hunter Museum of American Art, Lookout Mountain, National Medal of Honor Heritage Center, Civil War battlefield sites, the African American Museum, and the Appalachian Trail bring thousands of people to the area, as do events like the Riverbend Festival, Bessie Smith Strut, Fall Color Cruise, the Creative Discovery Museum for children, and the Southern Writers Conference. Chattanooga is the home of NCAA Division I-AA national football championships and hosts the national softball championships every year.

People who love the outdoors use Chattanooga as a base for hang-gliding, bass fishing, mountain climbing and caving expeditions; the verdant Smoky Mountains and Tennessee River watershed support the greatest variety of flora of any area in the United States.

The local economy includes a diversified mix of manufacturing and service industries, four colleges, and several preparatory schools known throughout the South. “Sustainability” is a key concept for industry and government working together for enlightened development.

Leigh McClure, who heads up Hamilton County’s retiree recruiting effort, says Chattanooga is “a very sought-after destination.”

“People love the fact we have a low cost of living, no state income tax and housing prices are much lower than in a lot of states,” she says. “We’re a pretty darn desirable location.”

With its scenic beauty, stable population and economy, civic vitality and cross-sector partnerships, fiscal integrity, and strategic location, Chattanooga enters the 21st century as one of the most progressive and livable mid-size cities in the US. In this decade the city has won 3 national awards for outstanding “livability”, and 9 Gunther Blue Ribbon Awards for excellence in housing and consolidated planning.¹

Demographic and Diversity

(Data is from the 2019 ACS 5-Year Estimates Subject Tables)

**COMMUNITY SNAPSHOT**

<table>
<thead>
<tr>
<th>Population</th>
<th>182,799</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population change (2010-2019)</td>
<td>7.3%</td>
</tr>
<tr>
<td>Persons 65 years and over</td>
<td>6.6%</td>
</tr>
<tr>
<td>Median gross rent (2015-2019)</td>
<td>$859</td>
</tr>
<tr>
<td>Median value of owner-occupied housing units (2015-2019)</td>
<td>$167,500</td>
</tr>
</tbody>
</table>

---

1. https://chattanooga.gov/about-chattanooga/
Age-Friendly Features

No state income or property taxes.

- State of Tennessee has the 2nd lowest state and local tax burden per capita.
- State of Tennessee has the 8th lowest cost of living.
- Retirees can relocate to Chattanooga with no tax on pensions.
- Health care provided in Chattanooga through the Erlanger Health System (which has five hospitals based in Chattanooga), CHI Memorial and Parkridge Medical Center. Atlanta and Nashville are each two hours away and provide multiple transportation options to Emory University’s extensive health care system and the Vanderbilt University Medical Center respectively.
- Seniors can ride Chattanooga’s transit system for $0.75 one way. An electric shuttle system provides free transit access through the downtown.
- Chattanooga Airport (CHA) has non-stop flights to major hubs.
- Chattanooga enjoys a moderate climate with four separate seasons.
- 33% of Seniors (65+) live within a 10-minute walk of a park.²
- City of Chattanooga Tax Freeze Program helps seniors by freezing the property tax amount on their primary residence.

Can’t decide between living near the mountains or the water? Chattanooga won’t make you choose; gorgeous mountains beckon and the Tennessee River flows directly through downtown. - Best Places to Retire in the South, Southern Living

² https://www.tpl.org/city/chattanooga-tennessee
LIVABILITY PLAN

Mission Statement

The mission statement for this plan is the same as that for the entire City:

Every Chattanoogan deserves the opportunity to succeed and thrive, regardless of place, race, or identity.

Vision

The City of Chattanooga’s One Chattanooga strategic plan describes the strategic direction, key priorities, values, and initiatives that define a vision of a community where all Chattanoogans can thrive and prosper. Goals of that plan include ensuring accessible housing choices for all Chattanoogans, improving local infrastructure, closing the gaps in public health and providing responsive and effective local government. The plan also includes practical steps that must be taken to achieve those goals.

Plan Development Participants

- Joda Thongnopnua, Chief Policy Officer, Office of Mayor Tim Kelly
- Ellis Smith, Director of Special Projects, Office of Mayor Tim Kelly
- Karen Collins, Director of Supplier Diversity, Office of Mayor Tim Kelly
- Dr. Mary Lambert, Office of Community Health
- Vanessa A. Jackson, Community Program Coordinator, Department of Equity and Community Engagement
- Courtney Chandler, Mayor’s Council on Livability and Aging, AFAA Subcommittee
- Sylvia Dance, Mayor’s Council on Livability and Aging, AFAA Subcommittee
- Dr. Everlena Holmes, Mayor’s Council on Livability and Aging, AFAA Subcommittee
- Mariko Tinaya, Mayor’s Council on Livability and Aging, AFAA Subcommittee
- Karen Rennich, Chattanooga-Hamilton County Regional Planning Agency

Advisory Committees

The City has two groups that provide direction and guidance to the City regarding matters that directly impact older adults.

Mayor’s Council on Livability and Aging

The Mayor’s Council on Livability and Aging is part of an initiative created by Senior community champions in 2019 and culminating in AARP designating Chattanooga as an Age-Friendly Community in April 2020. This council’s role is to help to make Chattanooga more accessible for the Senior population of our City. This Council functions at the pleasure of the Mayor as an advisory group providing direction and guidance to the Mayor and Chattanooga City Council by proposing policies, programs, practices and procedures that give equal opportunity for all individuals of our aging population, empowering them to achieve inclusion and integration into all aspects of society.

Mayor’s Council on Disability

The Mayor's Council on Disability is an advisory group of citizens with a mission to provide direction and guidance to the Mayor and Chattanooga City Council by proposing policies, programs, practices and procedures that give equal opportunity for all individuals with disabilities, empowering them to achieve inclusion and integration in all aspects of society. Members of the Mayor’s Council work to support economic self-sufficiency, independent living and inclusion and integration for all individuals with disabilities in Chattanooga, Tennessee.
Age-Friendly Assessment
The City of Chattanooga Office of Internal Audit conducts an annual survey of Chattanooga residents to gather their views of city services. The reports provide an overview of perspectives expressed by the residents who responded to the survey as well as detail results of the survey. The community survey asks for respondents for age ranges and the information provide are from those who responded 60-74 and 75 and older. The 2020 survey and past surveys may be found [here](#).

DEMOGRAPHICS OF RESIDENTS WHO PARTICIPATED IN LISTENING SESSIONS OR SURVEYS
1,502 residents aged 60+ provided survey information in 2020. Not all residents answered all questions. The following are some details on those residents.

---

**Survey Participants**

- **60-74 years of age**: 69%
- **75+ years of age**: 31%

**Do you own your home, rent your home, or live with someone?**

- **Own**: 69%
- **Rent**: 31%
- **Live with someone (rent free)**: 31%
In the past 12 months, what was your individual (pre-tax) income?

- $150,000 or more
- $75,000-$149,999
- $35,000-$74,999
- $20,000-$34,999
- Less than $20,000
- No income

Which of these is closest to describing your ethnic background?

- Other
- Native American
- Hispanic/Latino
- Caucasian/White Asian or Pacific Islander
- African-American/Black
INPUT THAT WILL INFORM PLANNING FOR OLDER ADULTS

- Programs should target both home owners and renters.
- The City should continue to reach out to older adults so that their diversity is reflected in its community engagement.
- Housing affordability and transportation costs impact Chattanooga’s older adults.

AARP LIVABILITY INDEX SCORE

As of 2021, Chattanooga has an AARP Livability Index Score of 52. The city did not score below average in any of the eight Livability categories.

Chattanooga scored the top 3rd of communities in the following attributes (more narrowly defined than the broader “category” term):

- Housing Options: Availability of multi-family housing
- Housing Affordability: Availability of subsidized housing
- Proximity to Destinations; Access to grocery stores and farmers’ markets
- Transportation costs: Household transportation costs
- Water quality: Drinking water quality
- Air quality: Local industrial pollution
- Access to health care: Health care professional shortage areas
- Internet access: Broadband cost and speed
- Civic engagement: Opportunity for civic engagement

Chattanooga scored in the bottom 3rd of communities in these attributes:

- Proximity to destinations: Access to jobs by transit
- Personal safety: Crime rate
- Convenient transportation options: frequency of local transit service
- Accessible system design: ADA-accessible stations and vehicles
- Safe streets: Speed limits
- Safe streets: Crash rates
- Air quality: Near-roadway pollution
- Healthy behaviors: Smoking prevalence
- Healthy behaviors: Obesity prevalence
- Equal opportunity: Income equality
- Educational opportunity: High school graduation rate

Many of Chattanooga’s current/ongoing and future activities address the measures for which the city scored lower.

The 8 Domains of Livability

- Housing
- Outdoor Spaces and Buildings
- Transportation
- Communication and Information
- Civic Participation and Employment
- Respect and Social Inclusion
- Health Services and Community Supports
- Social Participation
Chattanooga’s One Chattanooga strategic plan is the framework to guide the City’s actions to ensure that every Chattanoogan has the opportunity to succeed and thrive.

Following are a list of activities that the City is currently undertaking to support livability and those that the City has planned. The activity is marked with the applicable domain of livability. Due to the nature of the work, some tasks address multiple domains.

**Current and Ongoing**

- **T 0**  
  ADA Self-Assessment and Transition Plan: The City of Chattanooga is developing an ADA Self-Assessment and Transition Plan to bring the City into compliance with Title II of the Americans with Disabilities Act. This will further the City’s mission of breaking down barriers to accessibility and help ensure that all Chattanoogans, including those with disabilities and the aging population, have the resources to build an equitable, authentic, and inclusive community through prosperity and a high quality of life.

- **T 0**  
  Maintain a regional Coordinated Public Transit-Human Services Transportation Plan. This plan reviews existing conditions and establishes local strategies and priorities for improving transportation services for seniors, individuals with disabilities, and people with low incomes. Best practices research, public outreach, rigorous data analyses, and ongoing collaboration with local partner agencies have all been instrumental in the development of this plan.

- **H**  
  Continue the City of Chattanooga Property Tax Relief Program. The Office of the City Treasurer administers a state-funded Tax Relief Program to help taxpayers 65 or older, disabled citizens, 100% service-disabled veterans, and widow(er) of 100% service-disabled veterans pay their property taxes. Applicants must meet the eligibility requirements to qualify for the program. The Tax Relief benefits are available for both City and County taxes.

- **H**  
  Continue to partner with United Way of Greater Chattanooga for payment assistance on water quality fees. Seniors eligible for the City’s Tax Relief Program may also be eligible to receive payment assistance with their City of Chattanooga water quality fees by the United Way of Greater Chattanooga.

- **H**  
  Continue the City of Chattanooga Tax Freeze Program. The City of Chattanooga Tax Freeze Program was implemented to help senior citizens by freezing the property tax amount on their primary residence (including mobile homes) for future years. Applications must be submitted and approved annually. Applicants must reapply every year to participate in the subsequent year.

---

**82% of Chattanooga survey respondents over 64 years of age noted that Chattanooga is a “Good” or “Very Good” place to retire.**
Continue preservation and production of affordable housing programs:

- Through the following programs, the Department of Economic and Community Development (ECD) seeks partners to assist with the preservation and production of affordable rental and owner-occupied housing units in Chattanooga.

- HOME Affordable Housing Program: This program is for for-profit and non-profit developers who wish to develop or preserve affordable housing.

- Minor Home Repair Program: This program is designed to assist homeowners with minor home repairs who live inside the Chattanooga City limits. These repairs are completed through partnerships with selected non-profit organizations at no cost to the applicant. However, repairs are subject to approval by the City of Chattanooga, partnering agencies, and available funding.

- Landlord Renovation Program: This program assists landlords with the renovation of vacant, substandard rental units. Landlords can receive a grant to cover 50% of renovation costs, up to $17,000. Actual amount depends upon the number of bedrooms and cost of renovation.

- Rapid Rental Repair Program: The Rapid Rental Repair program assists landlords with rental-unit turnover repairs. Typical expenses eligible for reimbursement include replacement of appliances such as washers and dryers, patching of cracks and holes, repairing doors/windows, etc.

- Residential Payment in Lieu of Taxes (PILOT) Program: The Residential PILOT Program is a financial incentive, which is designed to encourage multi-family rental development by freezing property taxes at the predevelopment level for a predetermined period of time.

- HOME (HOME Investment Partnership Act) Affordable Rental and Homeowner Housing: The City accepts applications from qualified non-profit and for-profit developers to produce and/or preserve affordable housing using HOME funds.

Community health is a broad and vital measure that encompasses physical health, safety and security, mental health, and social connectivity. It interconnects and overlaps with a wide range of policy and programmatic portfolios in the City of Chattanooga, including community development and public safety. The Office of Community Health (OCH) is a new team that will be led by Dr. Mary Lambert, a proven leader in the public health sector who has served her country at the highest levels—both in and out of uniform. OCH will be responsible for advancing health equity in our community, reducing the racial disparities of health, economic, and community development, building lasting health-focused partnerships in our region, and increasing health literacy through community engagement. Additionally, OCH will house the City of Chattanooga’s violence prevention work and strategic planning.
- CARTA Care-A-Van: All CARTA vehicles, including fixed route vehicles, are lift-equipped. However, in addition to fixed-route transit service CARTA also operates Care-A-Van, a transportation service for people whose disabilities prohibit them from using CARTA’s fixed route buses or cause an undue hardship. Care-A-Van service provides curb-to-curb transportation designed to pick up riders at home or other points of origin for transportation to work, school, medical appointments, shopping, and other destinations. They will also provide door to door service, when necessary. The service operates throughout Chattanooga city limits however Care-A-Van has agreements to provide limited transportation services for residents of two apartment complexes: John Calvin Apartments in Hixson and Silvertree Senior Apartments in Harrison. Both properties offer income-restricted rental units for seniors.

Further information on nonprofit human services transportation providers active in Chattanooga, may be found online at https://chcrpa.org/coordinated-public-transit-human-services-transportation-plan/.

- Take Me Home is a free program provided by the Chattanooga Police Department. Take Me Home allows family members and legal guardians to register emergency contact information for individuals with cognitive and developmental disabilities. If an individual is found alone or reported missing, law enforcement and emergency services personnel can search for emergency contact information, detailed physical description, and a photo of the individual, saving valuable time.

- Home Energy Upgrades: The City of Chattanooga, partnered with EPB and RVA, provides high-impact home energy upgrades to qualified homeowners with the goal of helping them enhance the energy efficiency of their residence. Those who qualify receive home improvements at no cost to help them dramatically reduce their power bills. On average, EPB’s Home Uplift participants save more than $400 on their energy costs each year.

- Tech Goes Home Chattanooga (TGH CHA) is The Enterprise Center’s digital inclusion program for residents across Hamilton County. TGH CHA partners with public libraries, churches, nonprofits, and other organizations across Hamilton County to offer free courses designed to help residents develop skills and habits required for smart technology and Internet use. Participants receive fifteen hours of classroom training to help them understand why the Internet is relevant in their daily lives, have the option to purchase a new Chromebook or tablet at a low cost, and receive assistance in obtaining access to low-cost home Internet.

- High speed Fiber Optic Network: Chattanooga has the area’s only 100% fiber optic network. This provides access to broadband for telemedicine, work-from-home and continuing education- all important for older citizens.

“Preserving affordable housing is vital to maintaining neighborhood character as Chattanooga grows,” said Chattanooga Mayor Tim Kelly. “By lowering energy bills, Home Uplift reduces our greenhouse-gas emissions, puts people to work in good-paying jobs, and allows people to remain in their homes while also improving their health.”

Underway

Key priorities of Mayor Kelly's administration include those related to AARP's Livability Categories. Applicable priorities are listed below along with strategies specific to seniors. The City of Chattanooga is the lead for each priority.

The strategies listed each priority below were identified by stakeholders through the development of this plan and are provided as examples of potential activities that could occur to implement these priorities. It is important to note that several of the strategies are underway or completed and are noted as such.

- Advance the arts, culture, and the creative economy across Chattanooga
  - Programming to highlight grandparents, the 50/55+ community, Veterans Day, and Memorial Day.
- Invest in historically underserved neighborhoods
- Involve the entire community in city planning and investment decisions
  - Develop a capital plan for investments in neighborhoods from community center upgrades to playground equipment and sidewalks. *(Ongoing)*
  - Continue to promote livable neighborhoods to encourage curb cuts, sidewalks, lighting and local neighborhood businesses.
- Expand the inventory of affordable housing throughout the city
- Diversify the range of capital options available to develop affordable housing
- Support both tenants and housing providers with housing security and eviction prevention resources
- Preserve land for affordable housing in transitioning neighborhoods
- Ensure timely, equitable, and responsive repairs to potholes and aging roads
- Modernize our transit system and build a multimodal street network
  - Expand Walkability Audit to Neighborhoods.
    - Place particular emphasis on locations within neighborhoods with residents 55 years and older.
    - Seek input from older adults regarding their walkability needs.
    - Establish a model to be applied to various areas of the city.
  - Explore transportation options for seniors in addition to the Chattanooga Area Regional Transportation Authority (CARTA) including ride share programs, rides to medical appointments and other services, transportation provided by hospitals, electric cars and buses, etc.
- Expand access and connect our parks, trails, and greenways system
  - Create a department dedicated to parks and outdoors. *(Complete)*
  - Revive neighborhood parks.
- Convert Youth and Family Development Centers into dedicated community centers that operate on the specific needs of each neighborhood. *(Complete/Underway)*
  - Create advisory and focus groups for seniors for recreation centers.
  - Create short surveys to obtain suggestions and needs.
- Foster a welcoming, inclusive, and prosperous city for New Americans
- Address racial and socioeconomic disparities in public health outcomes
  - Establish telemedicine locations for seniors in community centers and libraries.
  - Bring nurse practitioners and social workers into community centers to serve seniors, could include utilization of local healthcare students.
  - Explore utilizing firefighters/fire stations for basic health checks and support.
- Destigmatize mental and emotional health
- Ensure all Chattanoogans have access to fresh, healthy, and affordable food
  - Address food deserts/security in areas highly populated by seniors.
  - Support mobile options for healthy foods.
- Leverage and improve outdoor spaces to advance public health
  - Develop exercise spaces in neighborhoods where seniors can stop and exercise as they walk (such as Fit Lots).
  - Continue to improve connectivity to the riverfront/greenway and increase participation by seniors.
  - Consider programming and events to attract seniors.
- Streamline our city processes, prioritizing innovative approaches to public services
- Increase opportunities for residents to engage local government
  - Recanvas senior residents regarding new concerns post COVID-19.
  - Encourage and foster ways to engage seniors.
- Implement policies and practices to increase transparency and accountability
- Invest in the technology, platforms, and practices that allow Chattanooga to lead with resident involvement and engagement
- Advocate for local control over local policy and issues at the State and Federal levels

Establishing a Department of Equity and Community Engagement. The City’s new Department of Equity & Community Engagement (ECE) recognizes that there are gaps in opportunity left behind by the imperfect legacy of our nation’s history and seeks to act intentionally and make the investments necessary to ensure that opportunity is plentiful and possible. The department will strive to involve the community in the City’s work, not just inform them of it. This department will be placing a clear emphasis on public engagement and gathering community input to shape our initiatives and decisions.
INDICATORS (AND AVAILABLE BASELINE DATA) OF PROGRESS TOWARD THE GOALS

The City will continue to use its annual survey to track seniors' overall satisfaction with Chattanooga and their engagement and satisfaction with the City’s programs and services.