

VACANT HOUSING: A NON-GENTRIFYING NEIGHBORHOOD REVITALIZATION
STRATEGY FOR EAST CHATTANOOGA

By

Alexandra Peeples Hunt

Eun Young Kim
Assistant Professor of Interior Design
(Committee Chair)

Dana M. Moody
Professor of Interior Design
(Committee Member)

Darrell R. Walsh
Assistant Professor of Sociology
(Committee Member)

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ABSTRACT

Vacant housing has been linked with decreased property values and blamed for attracting criminal activity. Above average numbers of vacant housing in an area can be an indicator of neighborhood decline and impending gentrification. There is an above average concentration of vacant housing in East Chattanooga. It is in East Chattanooga's best interest to bring these properties back into productive use and ultimately revitalize their neighborhoods. As a mix methods study, census data and in-depth interviews were used to evaluate the problem and identify solutions. A purposive sampling method was used to recruit participants for the study. Content analysis was used for the interviews, and descriptive statistics were used for the census data. The findings revealed a difference between perception and reality of the vacant housing issue in East Chattanooga, as well as a general skepticism around how little resident input is taken into consideration in city-funded neighborhood improvements.

DEDICATION

This study is dedicated to the neighborhood leaders in East Chattanooga whom gave up their time to meet with me and talk about their neighborhoods. This study would not exist without you. It is up to you now to tackle the vacancies in your area.

ACKNOWLEDGEMENTS

I would like to acknowledge and thank my committee chair, Dr. Eun Young Kim, Assistant Professor of Interior Design, for sticking with me through the evolution of this project and for encouraging me to push through to the completion of this study. I would also like to thank my committee member, Dr. Dana Moody, Professor of Interior Design, for your feedback and advice throughout this study, and my committee member Dr. Darrell Walsh, Assistant Professor of Sociology, for your flexibility to join the team in its maturity. Each of you has strengthened this study and I appreciate your patience and guidance more than I can say.

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CHAPTER 1

INTRODUCTION

This study sought to understand vacant housing; what causes it, what it causes, how it can be remediated, and how it can be used to revitalize neighborhoods without displacing residents. Research revealed vacancies are caused by a myriad of circumstances including foreclosures, death, and job changes (Lind, 2015). The problem can be made worse by ineffective or out-of-date land use laws (Lacey, 2016). Above average numbers of vacant housing in an area can be an indicator of neighborhood decline and impending gentrification (Bates, 2013). Vacant housing has also been linked with decreased property values and threats to public health and safety by attracting criminal activity, creating fire risks, and presenting hazards to children (Kelly, 2004).

Two key government policies that work to remediate vacant housing are land bank authorities and land receivership laws. There are examples of land banks and land receivership laws being used successfully as neighborhood revitalization tools, as well as examples of how to develop areas without displacing residents. A big concern with neighborhood revitalization is the possible result of gentrification (Fraser, 2004; Helms, 2002), but studies have been done to show that resident participatory revitalization is the best way to curb that effect (Baiocchi, 2018; Gainza, 2017). The difference in gentrification and revitalization is in whether or not the current residents are displaced as a direct result of the improvements in the area (Mallach, 2018).

Background

Chattanooga, TN

The story of Chattanooga, TN's downtown renaissance is one of transforming "the dirtiest city in America," in 1969, to "the best town ever," in 2015 and 2016 (Matter of Trust, 2019; Pace, 2017). It has undergone a nationally recognized revitalization effort that "rightfully touts the success of Cherry Street, Warehouse Row, Miller Park, the Camp House, Arts Build, the Museum's Mural program, the Tomorrow Building, and the Gig Lab" (Chilton, 2015, p. 10). However, the downtown core is not the whole city, and the majority of the neighborhoods surrounding downtown have not benefitted directly from the economic success of the city.

Starting in 1939, neighborhoods across the nation that were considered risky investments were outlined and categorized as such on a Homeowners Loan Corporation map (Hillier, 2003). Additionally, many of the residents of those risky investment communities were displaced from their homes and relocated in the 1960s "urban renewal" efforts that cleared the slums and made way for the interstate (Fraser, 2004). Like other cities in the nation, Chattanooga neighborhoods have suffered from the redlining categorizations and Urban Renewal projects.

Today, the gentrification process in the Hill City and Southside neighborhoods (see Figure 1.1) has displaced a number of longtime residents (Chilton, 2015). The Highland Park neighborhood (see Figure 1.1) experienced a similar shift when it went from a low-income neighborhood in 1990 to one that was marketed in the early 2000s for its historic charm and proximity to downtown. The revitalization in Highland Park included continued surveillance by the neighborhood association, increased monitoring by the police, and city action in condemning vacant and abandoned houses. By most standards, these were positive improvements, but for some longtime residents, it was the beginning of the gentrification process (Fraser, 2004).



Figure 1.1

Vicinity Map of Chattanooga Neighborhoods; adapted from a base map by Social Explorer

Area 3

In 2015 the Chattanooga-Hamilton County Regional Planning Agency (RPA) divided the city into geographical areas for long term planning efforts that will replace individual neighborhood plans once adopted (Regional Planning Agency, 2019b). The seventeen neighborhoods to the north and east of downtown Chattanooga are in Area 3, also known as Historic River-to-Ridge. Area 3 is defined by the RPA as bound by South Chickamauga Creek in the North, Missionary Ridge in the East, Interstate 24 in the South, and Central Avenue, the railroad, and the Tennessee River in the West (See Figure 1.2).

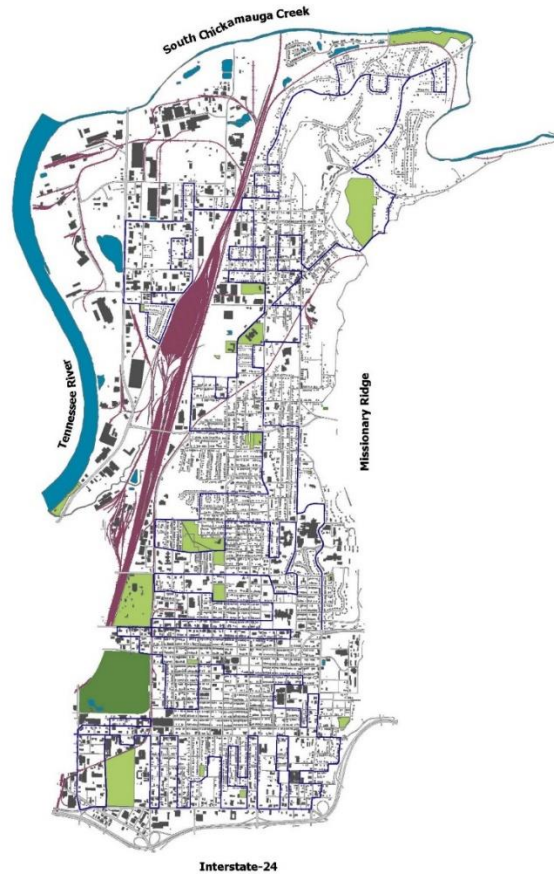


Figure 1.2

Area 3 Boundaries Map; adapted from ‘Historic River to Ridge Area Plan’ by the Regional Planning Agency (2019c)

This area has experienced decades of disinvestment, but it is starting to receive more attention at the local government level due to the RPA’s current planning efforts. A few defining characteristics of Area 3 are that, 69% of the residents’ racial composition is African American, the median household income is \$24,942, the unemployment rate is 17%, the owner occupancy rate is only 39.1%, and the vacancy rate is 20% (Regional Planning Agency, 2019c). When an area has a vacancy rate of 20% or higher, that is defined as “hyper-vacancy” (Mallach, 2018). The presence of hyper-vacancy in Area 3 necessitates a closer look at the vacancy situation and a thorough investigation of reuse strategies for vacant housing.

Study Area

The focus area for this study was selected based on an alarmingly high vacancy rate of 39.1% for census tract 122 in Chattanooga, as published in a 2013 study (Regional Planning Agency, 2013b). To acknowledge that housing issues such as hyper-vacancy do not exist in a vacuum, and to work alongside the Area 3 efforts, the study area was expanded to include census tracts 4, 11, 12, 122, and 123. It is fully within but does not represent the entire extents of Area 3. The five tracts include the neighborhoods of Avondale, Battery Heights, Boyce Station, Bushtown, Churchville, Glass Farm, Glenwood, Lincoln Park, Orchard Knob, and Riverside Area (See Figure 1.3).

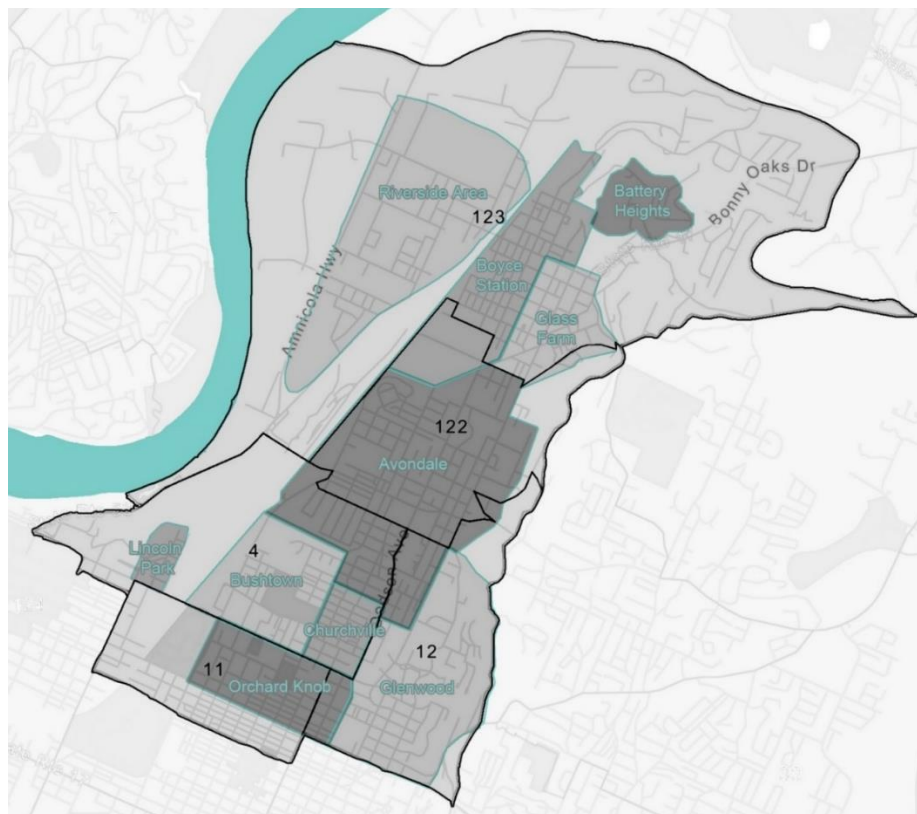


Figure 1.3

Census Tract Map of Study Area; adapted from a base map by Social Explorer

The vacancy rates in 2017 for these five tracts were 15.1% for tract 4, 20.1% for tract 11, 19.1% for tract 12, 16.1% for tract 122, and 13.5% for tract 123, which is significantly higher than Hamilton County, TN (10.9%). The study area's racial composition is 79.6% African American which is significantly higher than in Hamilton County, TN (19.5%). The unemployment rate is 16.7% which is significantly higher than Hamilton County, TN (4%), and the owner occupancy rate is 32.5% which is significantly lower than Hamilton County, TN (57.4%). Throughout the research, it became clear that the topics of vacancy as a problem contributing to neighborhood instability and vacancy as a solution contributing to neighborhood revitalization, were both well researched. However, there was a gap between the existing tools and strategies to reclaim vacant housing and the utilization of those tools and strategies in East Chattanooga. For this reason, it was determined that interviews of neighborhood leaders in the study area were needed to better understand why this disconnect exists.

Statement of the Problem

There is a high concentration of vacant housing in East Chattanooga (Regional Planning Agency, 2013b; Schubert, 2011). In fact, the average vacancy rate in the study area is 16.8%, which is higher than the rates in Hamilton County, TN (10.9%), Tennessee (12.2%), and the United States (12.7%). Vacant housing decreases property values, decreases tax revenue, and threatens public health and safety (Kelly, 2004; Shane, 2012). In addition, it has been shown that above average numbers of vacant housing in an area can be an indicator of neighborhood decline and a sign of future gentrification (Bates, 2013).

Purpose and Objectives of the Study

The purpose of this study was to provide East Chattanooga neighborhoods with non-gentrifying ideas for returning the vacant housing in their area back into productive use. This study is both a resource and a call to action that was guided by the following objectives:

- To investigate established non-gentrifying revitalization strategies that utilize vacant housing as an asset.
- To examine the depth of the vacancy problem in East Chattanooga.
- To identify common perceptions regarding vacant housing and city-wide development among neighborhood leaders in East Chattanooga.
- To provide insight on returning the vacant housing in East Chattanooga back into productive use based on the unique circumstances of the neighborhoods.

Significance of the Study

Past studies revealed that there has been a hyper-vacancy problem in East Chattanooga and that the problems associated with vacant housing increase with the number of vacant houses. This justified the need for vacant housing reuse strategies for East Chattanooga. In the literature review, it became clear that the topics of vacancy as a problem contributing to neighborhood instability and vacancy as a solution contributing to neighborhood revitalization were both well researched. However, there was a gap between the existing tools and strategies to reclaim vacant housing, and the utilization of those tools and strategies in East Chattanooga. For this reason, it was determined that interviews of neighborhood leaders in the study area were needed to better understand why this disconnect exists.

This study adds to the body of knowledge regarding vacant housing, gentrification, and neighborhood revitalization. By seeking the opinions and perceptions of neighborhood leaders, this study approaches revitalization from a bottom-up methodology. It builds on a Chattanooga Neighborhood Assessment (2011) that revealed that residents were concerned with several key issues in their neighborhoods including, “crime, disorder, and a growing tolerance of disorder; bad landlords and bad tenants; poorly maintained or vacant buildings; and weak participation of neighbors in the neighborhood association” (p. 19). This study also builds on a Chattanooga Housing Study (2013a) that revealed a shortage of housing in Chattanooga and noted that a “targeted neighborhood revitalization program to stabilize neighborhood conditions” was needed to accommodate the growing housing needs within the city (p. 23). This study is a valuable resource to East Chattanooga, as it reframes one of the biggest problems in their community as an answer to the housing shortage and an opportunity for growth and revitalization.

Theoretical Framework

This study fits within the framework of *sense of community* theory and research. Sense of community theory explains the relationship between citizen participation and residents’ identification with their neighborhood (Ohmer, 2010). Citizen participation in advocacy, through raising awareness and giving voice to issues and solutions, can improve the residents’ sense of community while influencing external systems to improve their neighborhoods (Blanchet-Cohen, 2015). As summarized by Ohmer, residents’ sense of community contributes to the confidence they have in their community and encourages them to invest money and time into improving their homes and surroundings (2010).

Sense of community research lends itself to qualitative studies (Billig, 2005) and suggests strategies to engage and empower residents to improve their neighborhoods (Florin & Wandersman, 1990). The theory has been used as a basis to facilitate small community projects such as planting a community garden (Ohmer, 2010). It has the potential to address more difficult community issues, such as vacant housing, because residents with a stronger attachment to their neighborhood are more likely to work together to protect their surroundings (Anton & Lawrence, 2016).

Limitations and Delimitations of the Study

The following limitations applied to this study:

- Data collection was limited to the willingness of participants to respond accurately and truthfully.
- Interview findings were limited to the perspectives of the participants. Results are not necessarily generalizable.

The following delimitations were imposed based on the purpose of the study:

- The interview participants were delimited to a purposive sample of neighborhood leaders whom were present at an East Chattanooga Neighborhood Leadership meeting on August 29, 2019, or who were referred by an attendee.
- The setting was delimited to census tracts 4, 11, 12, 122, & 123.
- Vacancy statistics were delimited to census tract data rather than parcel by parcel information due to its availability.

Research Design Overview

This is a mixed methods study that utilizes the literature review, census data, and in-depth interviews to accomplish the research objectives. The results were analyzed to provide non-gentrifying ideas for returning the vacant housing in East Chattanooga back into productive use.

Figure 1.4 shows a flow chart of the research process from the research problem to data analysis.

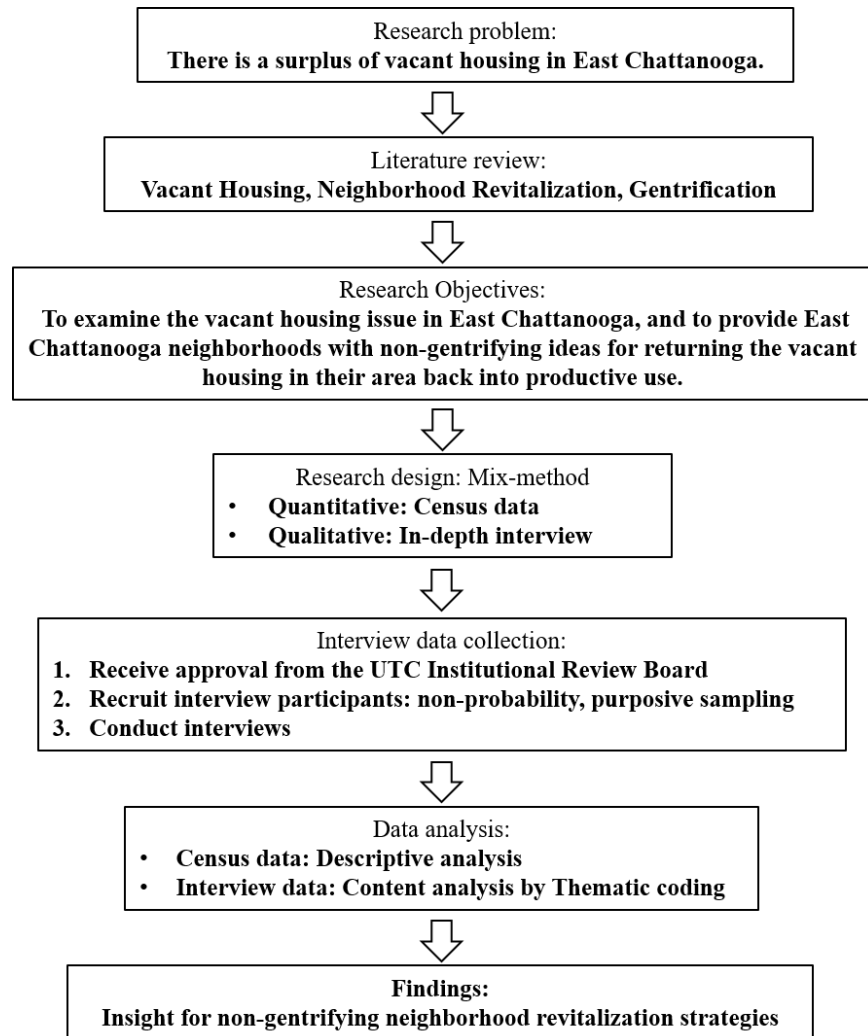


Figure 1.4

Research Process Flow Chart

Definitions

Abandoned – a chronically vacant and uninhabited unit whose owner is taking no active steps to bring it back into the market as defined in (Cohen, 2001).

Affordable Housing – housing that is available at a price point of 30% or less of one’s household income (Bernstein, 2006).

Blight – a property that is a nuisance to the public and is often associated with vacant and abandoned buildings, vacant lots, litter, and graffiti (Lind & Schilling, 2016).

Demolition by neglect – a practice used to demolish historically significant properties that otherwise would be legally protected from demolition, by allowing them to deteriorate to the point that it becomes a safety concern (Shane, 2012).

Extremely low-income household – one with an annual income less than \$20,000 (Regional Planning Agency, 2013b).

Foreclosed – a property of which has been forfeited by the mortgagor due to non-payment of the money due on the mortgage (Alexander, 2017).

Gentrification – a profit driven racial and class reconfiguration of urban working class and communities of color that have suffered from a history of disinvestment and abandonment. It typically happens in areas where land is cheap, and where the potential to turn a profit either through repurposing existing structures or building new ones is great (Phillips, 2015).

Housing cost burdened - spending more than 30% of one’s household income on housing (Bernstein, 2006).

Land banks – a public or community-owned entity created for the purposes of acquiring, managing, maintaining, and repurposing vacant, abandoned, and foreclosed properties and empty lots (Center for Community Progress, 2010).

Low-income household – one with an annual income of \$20,000 - \$34,999 (Regional Planning Agency, 2013a).

Mothballing – a stabilization strategy to preserve valuable properties until they can be rehabilitated and reused in the future (Mallach, 2018).

Purposive Sampling – a non-probability sampling method in which a researcher relies on her own judgement to choose members of a population to participate in a study (Kumar, 2014).

Revitalization – the reversal of what is currently a downward trajectory of abandonment, diminished quality of life, and decreased property value to ensure that neighborhoods remain healthy places for families at all income levels (Mallach, 2018).

Study area – the area contained by Chattanooga census tracts 4, 11, 12, 122, and 123.

Tax-delinquent – a property for which the owner has failed to pay the appropriate amount of property tax (Alexander, 2017).

Vacant – an unoccupied unit that could be for sale, rent, seasonally unoccupied, or abandoned (Cohen, 2001).

Summary of Introduction

Chapter 1 introduced the reader to the problems that cause vacant housing and the problems that vacant housing can cause in urban neighborhoods. Background was given to expand the readers understanding of gentrification in Chattanooga, planning efforts in Area 3, and vacancy concerns in the study area. The parameters of the study were outlined in the limitations and delimitations, and definitions were presented. Chapter 2 will review literature which establishes the groundwork necessary to understand the unique problems and solutions associated with vacant housing.

CHAPTER 2

LITERATURE REVIEW

The Literature Review is divided into four major sections. The first section points out four issues with housing development in America, including a history of discriminatory practices, a lack of affordable housing and a lack of varying housing types, the recent foreclosure crises, and the problems surrounding vacant housing. Insight is gained on the broad issues of housing across the country. The second section explains what gentrification is and what it causes. Examples of revitalization models that are sensitive to, and actively working against, displacement are given. The third section dives deeper into the issue of vacant housing. Insights are gained on how vacant housing can be seen as an asset, what tools already exist to combat vacant housing, and examples of communities reclaiming the vacant houses in their neighborhoods as a catalyst for change. The fourth section summarizes previous studies on Chattanooga that overlap the subject matter in this study.

America's Housing Issues

The current model of housing development and land zoning in the United States operates largely in a project by project transactional way (Leonard & Mallach, 2010). It is a reliable system, but has failed to provide enough affordable housing for the majority (Joint Center for Housing Studies of Harvard University, 2019), and has left gaps in housing types (Parolek, N.D.). The current model of housing development has also created cycles of displacement,

fostered racist policies and patterns of exclusion (Baiocchi, 2018; Rothstein, 2017), and left many cities with a surplus of vacant and abandoned housing units (Mallach, 2018).

Redlining and Discriminatory Practices

The *American Dream* of owning a home has never been inclusive of everyone (Baiocchi, 2018). Starting in the 1930s, when the U.S. Treasury began to guarantee residential mortgages, the Home Owners' Loan Corporation (HOLC), a federal agency, created maps to determine lending risk (Hillier, 2003). Redlining was used by the HOLC to deem whether neighborhoods were worthy of investment or not. This policy was given its name because the neighborhoods that were considered the riskiest investments were outlined and colored red. Redlining was an explicitly discriminatory policy that made it hard for residents to get loans for homeownership or maintenance, and led to cycles of disinvestment (Bates, 2013). The neighborhoods with a "hazardous" rating were predominantly home to communities of color (Hillier, 2003). This practice was used in Chattanooga as seen in Figure 2.1. In Figure 2.2 the relationship between racial demographics and poor ratings used in redlining practices in Chattanooga is illustrated.

These practices, along with restrictive housing covenants, systematically segregated black families and excluded them from the economic opportunity of homeownership (Chilton, 2015). In the 1940s, the GI Bill, which provided low-interest loans to World War II veterans, expanded homeownership, but was overwhelmingly an expansion of white homeownership (Rothstein, 2017). Although the Community Reinvestment Act of 1977 eventually prohibited discrimination in lending by race and location (Rugh, Albright, & Massey, 2015), the gap in homeownership rates between black and white households has not been reduced. Rather, the gap in homeownership between races reached a peak in 2016 that it had not seen since World War II

(Joint Center for Housing Studies of Harvard University, 2019). The inability to own a home due to discriminatory practices, is an issue because homeownership has historically been an investment vehicle to wealth generation (Lawton, 2015). Homeownership has also been cited as an important factor in being invested in one's community (Ohmer, 2010).

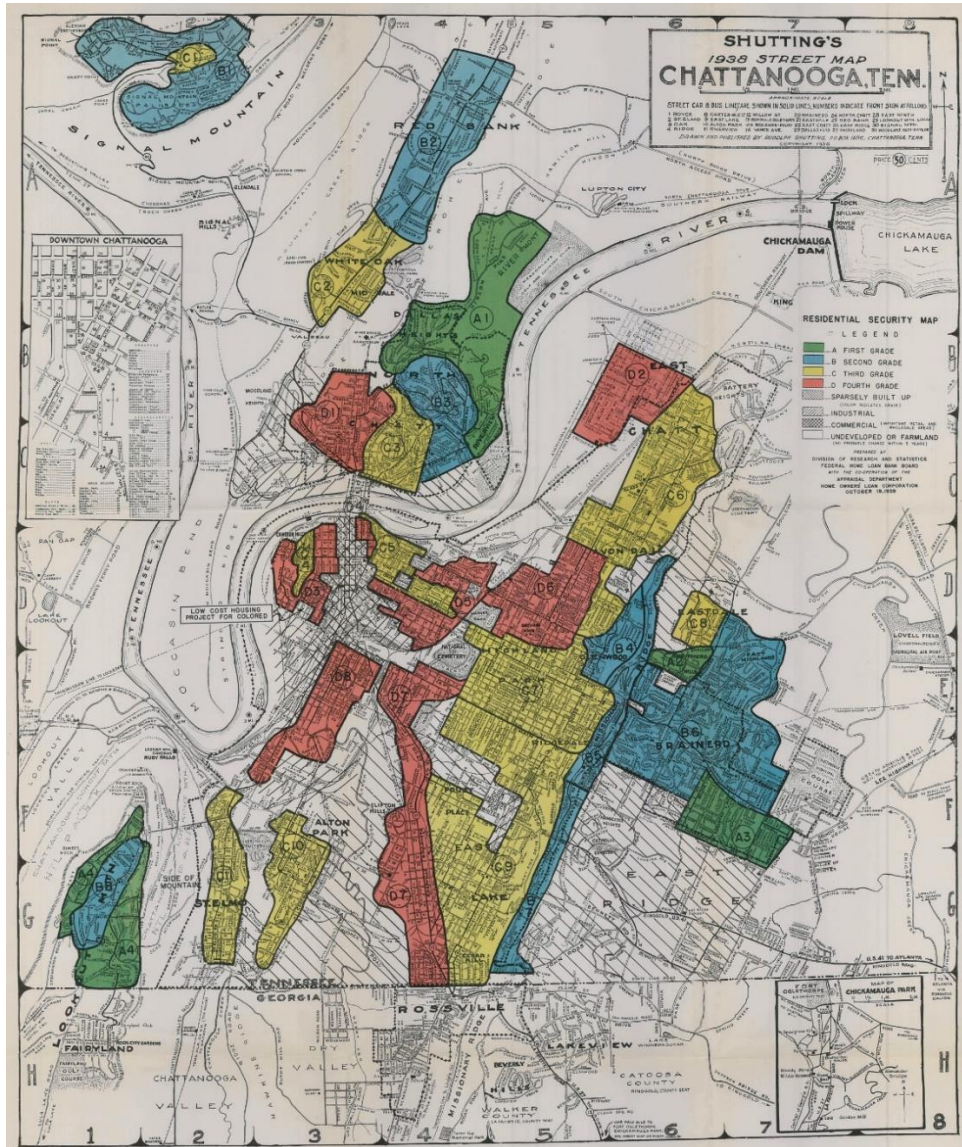


Figure 2.1

Chattanooga, TN Residential Security Map; by Home Owners' Loan Corporation; Downloaded from 'Mapping Inequality'

AREA DESCRIPTION

Security Map of Chattanooga, Tennessee

1. POPULATION: a. Increasing..... Decreasing..... Static Yes.....
- b. Class and Occupation. Common laborers - wage earners - factory workers - all low income
- c. Foreign Families. 0 % Nationalities..... -..... d. Negro. 60 %
- e. Shifting or Infiltration..... None
2. BUILDINGS:

| | PREDOMINATING <u>60 %</u> | OTHER TYPE <u>40 %</u> |
|---|---|--------------------------------|
| a. Type and Size | <u>3-5 rm singles with some doubles</u> | <u>4-6 rm singles</u> |
| b. Construction | <u>Frame</u> | <u>Frame</u> |
| c. Average Age | <u>25 yrs.</u> | <u>25 yrs.</u> |
| d. Repair | <u>Poor</u> | <u>Poor to fair</u> |
| e. Occupancy | <u>98%</u> | <u>98%</u> |
| f. Owner-occupied | <u>25%</u> | <u>30%</u> |
| g. 1935 Price Bracket | <u>\$ 1000-1750</u> % change | <u>\$ 1250-2500</u> % change |
| h. 1937 Price Bracket | <u>\$ 1000-1750</u> <u>0 %</u> | <u>\$ 1250-2500</u> <u>0 %</u> |
| i. June 1939 Price Bracket | <u>\$ 1000-1750</u> <u>0 %</u> | <u>\$ 1250-2500</u> <u>0 %</u> |
| j. Sales Demand | <u>Fair</u> | <u>Fair</u> |
| k. Predicted Price Trend (next 6-12 months) | <u>Firm</u> | <u>Firm</u> |
| l. 1935 Rent Bracket | <u>\$ 10 - 15</u> % change | <u>\$ 12 - 20</u> % change |
| m. 1937 Rent Bracket | <u>\$ 12 - 15</u> <u>+6 %</u> | <u>\$ 12 - 25</u> <u>+6 %</u> |
| n. June 1939 Rent Bracket | <u>\$ 12 - 15</u> <u>0 %</u> | <u>\$ 12 - 25</u> <u>0 %</u> |
| o. Rental Demand | <u>Good</u> | <u>Good</u> |
| p. Predicted Rent Trend (next 6-12 months) | <u>Firm</u> | <u>Firm</u> |
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price..... -..... How Selling..... -.....
4. OVERHANG OF HOME PROPERTIES: a. HOLC..... 10 b. Institutions..... Some
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC..... 20 b. Institutions..... -.....
6. MORTGAGE FUNDS..... Limited..... 7. TOTAL TAX RATE PER \$1000 (1938.) \$ 36.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is level to rolling with mixed population. Railroad belt line runs through eastern part and railroad yards join it in west. Some small industrial plants located on western side. Transportation and school facilities are adequate and negro high school located in area. Stores are also scattered through the area. Warner Park, largest in the city, joins at the southwest corner. There are some very nice small homes scattered throughout the area but the predominance is the cheap, poorly maintained type. About half of the properties in the area have outside toilets, no bathrooms. Sales activity is almost entirely in negro properties and is fair for them - but there is no demand for white properties.

9. LOCATION Chattanooga, Tenn. SECURITY GRADE 4th AREA NO. D-6 DATE 7-6-39

Figure 2.2

Area Description of Redlined Neighborhood in Chattanooga; by Home Owners' Loan Corporation;
Downloaded from 'Mapping Inequality'

In the 1950s, it was a National trend for governments to “clear the slums” and renew their cities. These efforts were called Urban Renewal plans, and they often acted as a way to remove low-income African Americans from the center of the city and destroy communities for the construction of an interstate or other public project (Fraser, 2004). Slum clearance reinforced the spatial segregation and impoverishment of African Americans which led to civil rights groups claiming that *urban renewal* really means *Negro removal* (Rothstein, 2017).

In the 1990s, the pay day industry of check cashing became widely used, and consumers were charged interest rates that often exceeded the original loan amount (Lim et al., 2014). The number of payday locations grew from virtually zero in 1990 to over 10,000 locations across the United States by 1999 (Metro Ideas Project & Thongnopnua, 2018). This type of industry creates a cycle of debt that can become impossible to climb out of, and it is often concentrated in distressed communities and areas with high rates of poverty (Birkenmaier & Tyuse, 2005).

Lack of Affordable and Adequate Housing

Affordable housing is defined by the Department of Housing and Urban Development (HUD) as spending 30% or less of one’s household income on housing. If one spends more than 30%, they are considered housing cost-burdened (Bernstein, 2006). A recent study by Harvard University (2019) revealed that renter cost-burdened rates are still rising across most income levels (see Figure 2.3), and the number of cost-burdened renters remains near peak levels (see Figure 2.4). The number of cost-burdened homeowners has receded (see Figure 2.5).

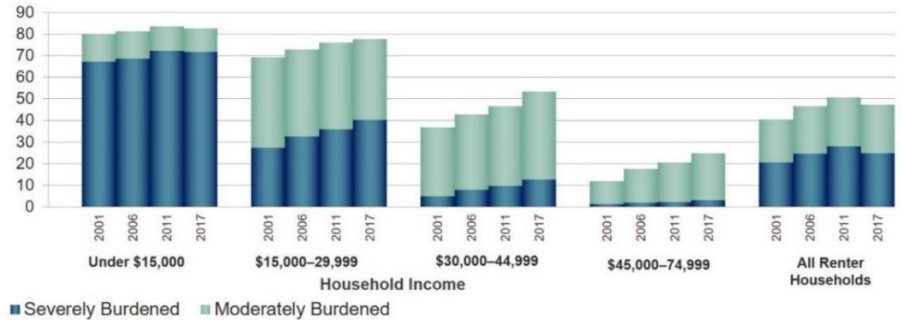


Figure 2.3

Longitudinal Renter Cost-burden Comparison across Income Levels; adapted from ‘The State of the Nation’s Housing 2019’ by the Joint Center for Housing Study of Harvard University, 2019, p 5

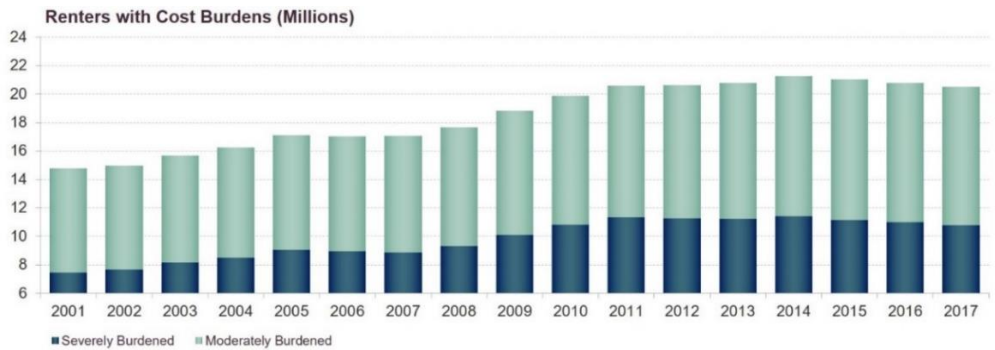


Figure 2.4

Longitudinal Renter Cost-burden Comparison; adapted from ‘The State of the Nation’s Housing 2019’ by the Joint Center for Housing Study of Harvard University, 2019, p 32

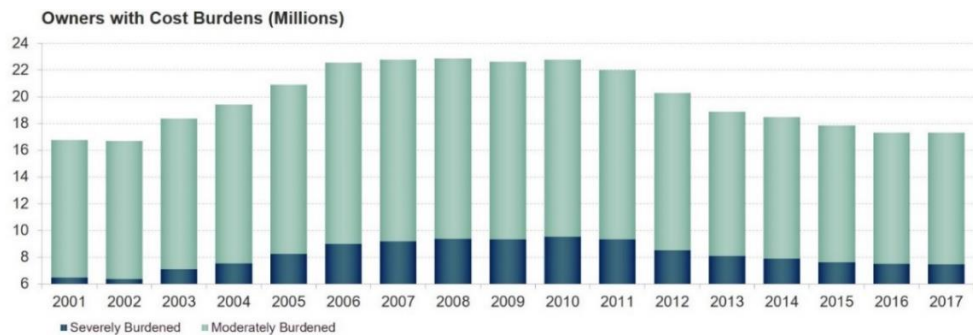


Figure 2.5

Longitudinal Homeowner Cost-burden Comparison; adapted from ‘The State of the Nation’s Housing 2019’ by the Joint Center for Housing Study of Harvard University, 2019, p 32

In addition to intentional discriminatory practices limiting the housing options of moderate- and low-income families, there are some unintentional practices that compound the problem of housing affordability. Relying on the basic laws of supply and demand in the private market to create adequate affordable housing for the masses does not work (Joint Center for Housing Studies of Harvard University, 2019). In general, property owners will always try to maximize the return on their investment, and if they do choose to make improvements on an apartment building or house, their market value is increased, which inevitably also decreases affordability for low-income residents (Phillips, 2015).

For example, inclusionary zoning provides tax incentives to developers in exchange for setting aside some units in a new development as affordable, but they rarely specify affordability in terms of the means of the residents who really need the units (Schuetz, 2011). Even housing vouchers, that are used to assist low-income residents with housing costs, do very little to ensure stability or decent conditions (Ault, 2016). In 2015, most Housing Choice Voucher programs, had waitlists that exceeded nine months, and were closed to new applicants. For public housing, the median waitlist time was one and a half years, and a quarter of waitlists were more than three years (Joint Center for Housing Studies of Harvard University, 2019).

Besides housing vouchers, government assistance for affordable housing is also available through Community Development Block Grants which foster homeownership by helping people buy and rehabilitate their first home, and the Low Income Housing Tax Credit which promotes public-private partnerships for affordable unit construction (Baiocchi, 2018). The Low Income Housing Tax Credit subsidized 634 projects in 2015 (Joint Center for Housing Studies of Harvard University, 2019). The affordability requirements placed on units under this tax credit typically expire after 30 years, allowing them to become market-rate at that time (Baiocchi,

2018). These assistance options are helpful for many, but it has been rationalized that permanent affordability should be the goal (Davis, 2017).

In addition to the lack of affordable units, there is a lack of housing types on the market that bridge the gap between single family homes and mid-rise apartment buildings. These are referred to as the “Missing Middle” (Incremental Development Alliance, 2016) and include housing types such as duplexes, courtyard apartments, townhouses, live/work units, etc. (see Figure 2.6). They are crucial to a diverse neighborhood, and yet, due to regulatory constraints, auto dependent development, and government incentivized single family home ownership, very few of these housing types have been built since the early 1940s. Missing middle housing types have historically been mixed in neighborhoods next to single family homes. If current zoning would allow this type of development again, neighborhoods that are designated to evolve with a higher density would be able to add smaller, better designed units that are more affordable and that contribute to a sense of community. (Parolek, N.D.)



Figure 2.6

Middle Housing Types that Help Diversify Neighborhoods; adapted from ‘Missing Middle Housing Responding to the Demand for Walkable Urban Living’ by Logos Opticos, n.d., p 2

The Foreclosure Crisis

Foreclosure rates in America rose quickly in the late 2000s and have remained high since that time (Arnio, Baumer, & Wolff, 2012). Foreclosure occurs when a debtor fails to pay a debt secured by the debtor's home, and the creditor opts to seize and sell the property instead of continuing to seek payment from the debtor (Whitaker & Fitzpatrick, 2012). The uptick in predatory lending in the late 1990s, coupled with an increase in subprime mortgages and the housing bubble bursting in the late 2000s, caused widespread home foreclosures across the country. It also led to a drop in the three main sources of public revenue; income tax, sales tax, and property tax receipts (Newman & Schafran, 2013).

Following the burst of the housing bubble in 2007 and 2008, homeownership rates fell to the lowest they had been in fifty years (Joint Center for Housing Studies of Harvard University, 2019). By 2015, 3.2 million households owed more on their mortgage than their home was worth (Baiocchi, 2018). Even some homeowners who had paid off their mortgage and owned their home outright lost their homes due to inability to pay rising taxes (Phillips, 2015). In an extensive review of the American foreclosure crisis, researchers said the crisis is “about the continuing legacy of the postwar crisis of redlining, black/white segregation, closed suburbs, and inner-city abandonment and is also about the ‘new’ story of suburbanized poverty, immigrant homeownership, exurbs and struggling inner-ring suburbs, and an increasingly gentrified core” (Newman & Schafran, 2013, p. 2).

In a study connecting increased foreclosures to increased crime, it was found that foreclosed homes are more likely to be distressed due to deferred maintenance than non-foreclosed homes, and thus more likely to invite crime. This is explained by the simple fact that homeowners have little incentive to maintain their homes with the eminent repossession of their

home in sight, and once the home is empty, it attracts crime (Whitaker & Fitzpatrick, 2012). This concept has roots in the Broken Windows Theory originating in the 1970s that says visual signs of abandonment in communities, such as high vacancy rates, can increase physical and social disorder leading to higher levels of crime (Spader, Schuetz, & Cortes, 2016). This theory has received criticism because concentrated disadvantage appears to be more intricately linked with disorder than the theory allows for (Gau & Pratt, 2010). Regardless, foreclosed homes do not strengthen a sense of community (Ohmer, 2010).

Vacant Housing

Communities in America have struggled for decades with vacant, abandoned, and problem properties (Leonard & Mallach, 2010). The reuse of these properties is dependent on the location of that property. Some are located in areas where the market demand is low regardless of the condition of the house (Mallach, 2018). Some are in areas where the market demand is high, but not at prices high enough to make rehabilitation economically viable (Helms, 2002). Others are wise economic decisions, but they are stuck in legal land with unclear titles or messy liens (Kelly, 2013). Nationwide census data from 2000 and American Community Survey data from 2008, as cited in *Restoring Properties, Rebuilding Communities* (2010), indicated that abandoned housing went from 1 in 50 dwelling units to 1 in 28 dwelling units in less than a decade. According to United States Postal service data, in the cities of Flint, Detroit, and Gary, more than 1 out of 5 addresses are vacant (Leonard & Mallach, 2010).

Any attempts to improve neighborhoods with a high concentration of abandoned housing will also have to look at ways to prevent property flipping and the practice of mothballing. Mothballing is a short-term solution that lies between demolition and full rehabilitation (Cohen,

2001). A preventive approach also needs to include measures to keep vacant homes from deteriorating to the point of where *demolition by neglect* occurs (Shane, 2012).

Gentrification and Development

In the past, local governments have used “blight” as a justification for revitalization strategies that concentrate on “cleaning up” communities that are historically low-income, and often of black or Latino descent (Baiocchi, 2018). However, gentrification does not have to be an effect of development (Cline, 2017). It is important that communities and governments learn to be proactive in revitalization efforts that strive to keep neighborhoods intact by rehabilitating buildings where possible, revising zoning restrictions where needed, and actively growing the affordable housing stock (Dickerson, 2016; Schaffzin, 2016).

Gentrification

The gentrification process is “characterized by declines in the number of low-income people of color in neighborhoods that begin to cater to higher income workers who are willing to pay higher rents. It is driven by private developers, landlords, businesses, and corporations, and supported by the government through policies that facilitate the process of displacement, often in the form of public subsidies” (Phillips, 2015, p. 8). Although it is a relatively new term, Gentrification, as far as redevelopment of low income areas and displacement of original residents, has occurred for centuries (Cline, 2017). In *The Death and Life of Great American Cities* (1961), Jacobs’ argued against gentrification, without using the term, when she discussed “slumming and unslumming” and the influence of “gradual money and cataclysmic money” in

neighborhoods. Jacobs (1961) suggested ways to retain architectural, social, and cultural features of a neighborhood by introducing revitalization correctly.

More recent studies of gentrification have opted to acknowledge a broader view of the causes and symptoms of gentrification in contemporary American cities (Cline, 2017). It is not only about housing, but also about the development of amenities and lifestyle options that are attractive to the types of populations that cities believe will aid with their revitalization. A part of the revitalization of neighborhoods and urban spaces is the ongoing struggle to define the meaning of a city and for whom it exists (Fraser, 2004). The recent wave of gentrification is deeply tied to the emergence of a significant rent gap and can be measured through changes in renters, demographics, low income households, residents with less than a bachelor's degree, and property values (Phillips, 2015).

Culture-led urban policies have often had undesirable consequences in terms of rising rents, displacing former residents, and changing the economic and retail landscape. Neighborhoods with a large stock of derelict sites tend to attract cultural industries that provide an adaptive re-use of the post-industrial built environment (Gainza, 2017). Artists and cultural creators have often triggered the gentrification process because their presence is attractive to more affluent consumers and dwellers that share their aesthetic values and lifestyle (Ley, 2003; Zukin & Braslow, 2011). As rental rates rise, property investors will flood the area and the first urban pioneers with high cultural capital and low economic capital get replaced by a second group with greater economic capital (Ley, 2003).

According to a notable study by urban planner, Lisa K. Bates (2013), there are six stages of gentrification in neighborhoods ranging from just being susceptible to gentrification to a experiencing continued loss of original residents (see Table 2.1). The six neighborhood

typologies are based on various combinations of vulnerability, demographic change, and housing market designations while also overlaying accessibility to amenities and public investment in the area. The study was originally commissioned by the City of Portland Bureau of Planning and Sustainability, but the method has now been repeated in the San Francisco Bay area, Southern California, and New York (The Urban Displacement Project, 2019).

Table 2.1

Stages of Gentrification in a Neighborhood

| Neighborhood Type | Vulnerable Population? | Demographic Change? | Housing Market Condition |
|--------------------------|-------------------------------|--------------------------------------|---------------------------------|
| Susceptible | Yes | No | Adjacent |
| Early: Type 1 | Yes | No | Accelerating |
| Early: Type 2 | Yes | Yes | Adjacent |
| Dynamic | Yes | Yes | Accelerating |
| Late | Yes | Yes | Appreciated |
| Continued Loss | No | Has % white and % with BA increasing | Appreciated |

Note: Adapted from ‘Gentrification and Displacement Study: Implementing an Equitable Inclusive Development Strategy in the Context of Gentrification’ by Bates, 2013, p 31.

Alternative Housing Development Models

Increasing homeownership among low- and moderate-income areas has been cited as a path to wealth generation, but if those owners are unable to properly maintain their homes, they risk losing the equity they might have accumulated (Lawton, 2015). This problem suggests the need for shared equity homeownership models offer some bottom-up housing development alternatives. The goals of these alternative models are to produce affordable housing and stable neighborhoods, prevent displacement of residents, and contribute to the sense of community experienced in a neighborhood (Baiocchi, 2018; Ohmer, 2010; Temkin, Theodos, & Price, 2013).

The three most common shared equity models used in the United States are limited equity

cooperatives (LECs), community land trusts (CLTs), and resale restricted owner-occupied houses or condominiums with affordability covenants lasting 30 years or longer (Baiocchi, 2018; Temkin et al., 2013).

Limited Equity Cooperatives (LECs)

A limited equity cooperative is a form of affordable, resident-controlled housing (Baiocchi, 2018). In an LEC, residents own shares of a housing corporation rather than owning a particular house. This gives them the right to live in the cooperative and earn equity as their share raises in value. The residents have the ability to sell their shares at any time, but the shares are restricted to ensure continued affordability for new members while allowing some equity growth (Temkin et al., 2013). LECs are currently home to more than 166,000 families and individuals in at least 29 states (Baiocchi, 2018).

Limited equity communities are often defined by the pride residents share in their ability to provide ongoing affordable housing in increasingly gentrifying cities (Huron, 2012). A few examples of thriving LECs can be found in New York and Washington D.C. *Co-op City* in the Bronx, home to 35,000 residents, is one of the largest LECs in the country and one of the few affordable places for low- and moderate-income families to live in New York City. The Martin Luther King Latino Cooperative in Washington, D.C. has established residence in rehabilitated buildings in order to offer affordable housing in a rapidly gentrifying area (Baiocchi, 2018). In some cases, private developers build LECs through below-market land acquisition and financing costs provided by the state. In others, nonprofit groups receive ownership of vacant or dilapidated buildings from the government for low prices and renovate and sell units as low-income cooperative housing (Mallin, N.d.).

Community Land Trusts (CLTs)

A community land trust is a model of community-owned land that organizes around the basic objective of providing affordable and stable housing in perpetuity (Baiocchi, 2018). Residents of the trust guide the development process through participatory planning to ensure long-term affordability and sustainability for the trust (Davis, N.d.). CLTs provide their residents with the opportunity to own their physical home but not the underlying land. They lease the land from local nonprofits who either purchases the home at a below market rate when the current home owner decides to sell or requires the owner to resell to another income-eligible household for a below-market price (Davis, 2017; Temkin et al., 2013). Studies have shown that delinquency and foreclosure rates are lower on community land trusts than on homes with prime loans and significantly lower than the rates on those with subprime loans (Baiocchi, 2018).

There are over 225 community land trusts in the United States, and the model seems to have spread as a response to government investment in urban communities and the gentrification that followed (Baiocchi, 2018). One of the best examples of a thriving community land trust is the Dudley Neighbors Incorporated (DNI) in Boston. Their initial goal was to revitalize their neighborhood without displacing residents (Dudley Neighbors Incorporated, 2019a). DNI ended up becoming the first community group in the country to ever win the power of eminent domain from the city to acquire privately owned vacant land (Dudley Neighbors Incorporated, 2019b). They used this power to coerce absentee owners to negotiate the sale of abandoned lots (Baiocchi, 2018). Today, DNI includes nonprofit office space, urban gardens, a 10,000 square foot green house, and playgrounds in addition to the 225 units of affordable housing (Dudley Neighbors Incorporated, 2019b).

Neighborhood Stabilization and Revitalization Strategies

Neighborhood revitalization and stabilization strategies typically involve either demolition plans, rehabilitation plans, or a combination of both with the ultimate goal of mitigating crime associated with problem properties. The Neighborhood Stabilization Program (NSP) is a source of federal funding provided to state and local governments, as well as nonprofit organizations, aimed at dealing with the neighborhood level problems that arose after the foreclosure crises (Spader et al., 2016). The NSPs mission was to repair failing housing markets rather than to assist those who were displaced when those markets failed (Niedt & Martin, 2013). Because housing market conditions can vary significantly from area to area, gathering localized data is the most effective way to plan neighborhood revitalization efforts (Mallach, 2017).

In a review of revitalization approaches, Fraser, Kick, and Williams (2002) point out that both resident-driven and local data approaches need to be considered in revitalization efforts that strive to prevent gentrification. One neighborhood in Nashville began their revitalization effort by forming block clubs that served as a local forum for block issues such as crime, housing improvements and street repairs (Florin & Wandersman, 1990). A handful of other practices to assist with non-gentrifying neighborhood revitalization and stabilization include, creating a broad community impact policy, issuing community impact reports for major projects, negotiating a Community Benefits Agreements, enacting inclusionary zoning to ensure affordable housing is part of new development, and providing education and technical assistance to promote best development practices (Bates, 2013).

Policies and Examples to Manage and Reclaim Vacant Housing

Vacant housing can be a problem that leads to neighborhood decline (Bates, 2013; Benediktsson, 2014; Fraser et al., 2002) or a solution that leads to neighborhood revitalization (Catania, 2014; Cohen, 2001). One of the biggest hurdles for a city in rehabilitating abandoned properties is simply gaining control over them (National Vacant Properties Campaign, 2005). In a Tennessee specific resource, land banks and land receivership laws are discussed as useful tools for addressing this complex issue and ultimately revitalizing low-income neighborhoods (Alexander, 2017). The policies and best practices discussed in this section are meant to serve as a resource for neighborhood leaders in East Chattanooga.

Land Banks

A land bank converts vacant, abandoned, tax-delinquent, and foreclosed properties into productive use (Shah, 2016). A land bank typically acquires vacant properties through tax delinquencies, foreclosures arising from housing and building code violations, direct market purchases, and third parties' deposits of properties to be held pending redevelopment (Alexander & Powell, 2011). A land bank is not the same as a land trust, in which property may be held in perpetuity for a community purpose such as conservation or affordable housing. A land bank is a mechanism that allows land to be deposited until it is needed. Land banking can allow regions, states, and municipalities to remove abandoned properties from the market and either convert them into new, productive uses or hold them in reserve for long-term strategic planning (Alexander, 2009).

First proposed as a form of urban planning in the 1960s, the concept has taken root in several metropolitan communities in the last 25 years (Alexander, 2009). As of August 2015, the

following eleven states passed comprehensive state enabling land bank legislation. These include Michigan in 2004, Ohio in 2009, New York in 2011, Georgia in 2012, Tennessee in 2012, Missouri in 2012, Pennsylvania in 2012, Nebraska in 2013, Alabama in 2013, West Virginia in 2014, and Delaware in 2015. None of the land banks listed are identical in purpose because there are varying degrees of power given to the land banks. All state enabling statutes include, but are not limited to, the ability to acquire real property through the delinquent tax enforcement process, the ability to hold real property tax-exempt, and the ability to dispose of property for other than monetary consideration according to the direction of the land bank board of directors and land bank jurisdiction (Center for Community Progress, 2019).

The Genesee County Land Bank in Michigan was the first land bank in the country and was initially created to interrupt a system of tax foreclosure that had been intensifying the vacant property problem in and around the City of Flint. The entity annually receives all tax-foreclosed properties in Genesee County that do not sell at auction, regardless of condition or location, and has acquired over 10,000 structures and properties since its inception (Mansa, 2016). Their 2017-2018 annual report stated that they were able to generate \$3.2 million in tax revenue from the sale of 640 properties that year (Genesee County Land Bank, 2018).

The Atlanta Land Bank in Fulton County, Georgia was established in 1991 and is an intergovernmental agreement between Fulton County and the City of Atlanta. Until 2008, the Atlanta Land Bank was almost exclusively geared toward fostering affordable housing projects. In 2008, due to distress and disinvestment in specific neighborhoods, the Atlanta Land Bank created the Land Bank Depository Agreement Program to allow nonprofit entities to bank their properties tax free for up to three years, giving the nonprofit time to align financing and establish a development plan. It was the first program of its kind in the country (Mansa, 2016).

As with other new approaches to land use and planning, some land banks have been more successful than others. Even so, all land-banking initiatives share the ability to address inefficiencies in real estate markets and have the potential to combine federal, state and local policies to build stronger communities (Alexander, 2009).

Land Banks in Tennessee

Tennessee has three cities, Oak Ridge, Memphis, and Chattanooga that have adopted land banking policies and are currently in various stages of acquiring vacant and derelict properties (Shah, 2016). The Oak Ridge Land Bank Corporation is an independent nonprofit established in 2013. It was the first land bank in Tennessee, and they work to promote owner-occupied housing, convert emptied small lots to increase the size of adjoining lots, create open space for mini-parks and gardens, develop additional off-street parking, and return property to productive tax-paying status by assembling tracts of land for residential and commercial development (Mansa, 2016).

Chattanooga's Land bank authority was established in February of 2015. It does not have the powers of eminent domain or taxation, but it does have the ability to accept land donations, hold properties tax free, and release properties back into productive use (Morton, 2015). In November of 2015, the Memphis City Council created the Blight Authority of Memphis, Inc. that operates similarly to the Chattanooga Land Bank Authority. As of summer 2016, the Shelby County Land Bank had over 4,509 properties in their possession with the majority being in Memphis. Although most of these properties were acquired through tax delinquencies, several properties were initially purchased by the County for a particular public purpose but have now become surplus. One of Shelby County Land Bank's goals is to modify the tax foreclosure

system to allow the land bank the first right of refusal for foreclosed properties before they are put on the open market (Mansa, 2016; Shah, 2016).

Vacant Property Receivership Laws

Vacant property receivership laws establish a process for municipalities and community members to sue property owners who are unwilling to rehabilitate chronically blighted properties (Kelly, 2013). This mechanism is useful for addressing properties with complicated titles and those that compromise the vitality of communities. Receivership seeks to restore economic value to a blighted property and the surrounding area by enforcing repairs (Lacey, 2016).

Housing receivership initially addressed occupied, substandard dwellings with a focus on multi-unit rental properties. The need for legislation creating vacant property receivership originated in Cleveland, Ohio during the 1970s when the city started to face significant housing abandonment (Keating, 1987). The development of housing codes, which establish minimum standards for the construction and maintenance of property, and serve to protect the health, safety, and welfare of residents (Hamel, 1986), defined the scope of responsibilities for property owners. This resulted in defined violations, and ultimately led to blight being a problem that can be enforced by code. Put simply, housing codes inadvertently created the justification needed for lawfully seizing blighted properties through what is now known as vacant property receivership (Lacey, 2016).

Nineteen states, including Tennessee, currently have vacant property receivership laws in place. While some jurisdictions require that a property be placed on an official list of blighted properties prior to a petition being filed, others allow the petitioner to establish the grounds for

receivership by identifying housing code violations via an inspector or proven with photographs (Lacey, 2016).

Many jurisdictions also articulate an objective for their receivership law. For example, Massachusetts seeks to address foreclosed residential homes (Office of Attorney General Maura Healey, 2018). Other laws articulate the advancement of policies such as preserving the supply of housing or historic properties, creating affordable housing, and reducing burdensome costs to taxpayers. Generally, a petitioning municipality or nonprofit organization may recommend itself as a receiver. However, some laws permit or even require a petitioner to recommend a third party that is qualified with redevelopment experience (Lacey, 2016).

Receivership laws require petitioners to notify all legal owners of the petition to seize their property. Most jurisdictions require publication as a means of alternative contact when an owner cannot be identified or located. After the attempt to notify the owner, and after a specified amount of time, the receiver may take legal ownership of the property (Kelly, 2004). Most jurisdictions permit demolition when the cost of rehabilitation exceeds the cost of building a new structure, but preservation is usually favored. Following rehabilitation, some laws allow receivers to hold the property to collect rents in order to recover expenses (Lacey, 2016).

Examples of using Vacant Housing to Revitalize Neighborhoods

Devising a strategy for dealing with a high concentration of vacancies must be place-based. Strategies that work well in one scenario may not work well in another (Mallach, 2018). In Baltimore, row houses were transformed by the demolition of every fourth unit to create a triplex pattern. This left the neighborhood intact and removed some vacancies from the block which helped balance the supply and demand for units. Baltimore also established the Healthy

Neighborhood Initiative to provide low interest loans to new and current residents for home purchase or home improvement (Cohen, 2001).

In Youngstown and Cleveland, Ohio, nonprofits were established to rehabilitate homes and sell them to first time home buyers. This allowed the natural market forces to drive revitalization instead of relying on government subsidies (Mallach, 2018). In Detroit, comprehensive demolition plans were made to assist in leveling thousands of vacant and abandoned buildings. This deconcentrated the problems associated with vacancies and began to balance the supply of housing with the diminishing demand (Hackworth, 2016). In Philadelphia, vacant lots were converted into pocket parks in the neighborhoods. This fostered community engagement and decreased the crime rates in the area (Whitman, 2001). In St. Louis, vacant warehouses and factories were transformed into a vibrant neighborhood of apartments, lofts, and condominiums (Mallach, 2018).

Chattanooga Housing Studies

Existing research regarding the neighborhoods and housing stock in Chattanooga was used to determine the need for this study. The Community Choices Survey Series (2019a) was part of the “Area 3 Plan” process conducted by the Chattanooga-Hamilton County Regional Planning Agency (RPA). It offers the most current background data for this study. The Office of Internal Audit conducts the City of Chattanooga Community Survey (2018) annually to gather residents’ views of city services as part of Mayor Burke’s Stronger Neighborhoods initiative (Mayor's Office, 2019). The survey provides valuable information from East Chattanooga for the years 2012 – 2018. The study on Housing Affordability and Vacancy (2013b) by the RPA used

descriptive statistics at the census tract level to explain housing affordability and vacancy in the City of Chattanooga.

The Chattanooga Housing Study (2013a) conducted by the RPA assessed the housing market and development policies by examining demographic changes occurring in Chattanooga, studying national housing market trends, surveying builders and realtors, and conducting focus groups with various resident groups and stakeholders in the housing industry. It was a comprehensive analysis of the housing situation in Chattanooga at the time. The Chattanooga Neighborhood Assessment (2011) analyzed the stability of thirteen neighborhoods in Chattanooga with the intention of helping guide the collaborative work of neighborhood revitalization. Summaries of key findings from these five reports have been broken into topics below to give the reader an understanding of the housing issues in Chattanooga.

Vacant Housing and Lots

As previously stated, vacancy is a huge problem in East Chattanooga. According to the USPS data in June 2010 as cited in the study on Housing Affordability and Vacancy (2013b), the vacancy rates were 14.5% for census tract 4, 13.8% for census tract 11, 14.1% for census tract 12, 23.3% for census tract 122, and 14.7% for census tract 123 had a vacancy rate of 14.7%. By June 2013, the vacancy rates were 12.4% for census tract 4, 12.5% for census tract 11, 9.4% for census tract 12, 39.2% for census tract 122, and 10.5% for census tract 123 (Regional Planning Agency, 2013b). That 39.2% vacancy rate listed for census tract 122 is almost two times the definition of hyper-vacancy (Mallach, 2018), and emphasizes the opportunity for redevelopment.

When asked about redevelopment options, residents in Area 3 expressed a desire for retail and single-family residences to reoccupy the vacant sites or buildings in their communities

(Regional Planning Agency, 2019a). In the Chattanooga Housing Study (2013a), it was noted that some urban neighborhoods, that have historically struggled to attract private housing investment, have scattered vacant lots in addition to the vacant houses. As a result, a targeted neighborhood revitalization program is needed “to stabilize neighborhood conditions and assemble properties for redevelopment” (Regional Planning Agency, 2013a, p. 23).

Because vacancies are often caused by foreclosures and tax delinquencies, it is important to note that the foreclosure rate between 2004 and 2010 was at 1.9% in East Chattanooga and 2.3% in Avondale while only 1.1% in Chattanooga. In 2010, the property tax delinquency rate was 20.6% in East Chattanooga and 25.8% in Avondale, while only 7.7% in Chattanooga (Schubert, 2011). A major issue with these problem properties is that they hurt the neighborhood marketability, which residents cited as a reason for improved enforcement of building codes and city standards (Regional Planning Agency, 2013a).

Lack of Affordable and Adequate Housing

While income levels in East Chattanooga increased slightly from 2012 to 2018, residents felt that housing affordability was getting worse and that the condition of housing was staying about the same or decreasing slightly (Office of Internal Audit, 2018). This was confirmed by the Chattanooga Housing Study (2013a) which found that affordable housing was often in very poor condition, and that there was a lack of long term support for low-income families transitioning from public housing to the private market.

According to data reported by the RPA, low-income families are impacted the most by housing costs. Almost every extremely low-income household is housing cost burdened, regardless of whether they own or rent (Regional Planning Agency, 2013b). In Chattanooga, 77%

of extremely low income households and 51% of low-income households are housing cost burdened (see Figure 2.7) (Regional Planning Agency, 2013a). The Housing Affordability and Vacancy Study (2013b) revealed that a household must have a minimum income of \$27,800 to afford the median gross rent in the City of Chattanooga (\$676 per month with utilities included). If the household earns only the minimum wage (annual income of \$15,080), they will need 1.8 jobs to rent at the median level (Regional Planning Agency, 2013b). Additionally, households in the lower income groups tend to be renters (see Figure 2.8) concentrated in the central city. There is a deficit of over 4,000 affordable rental units for those households with incomes below \$20,000 (Regional Planning Agency, 2013a).

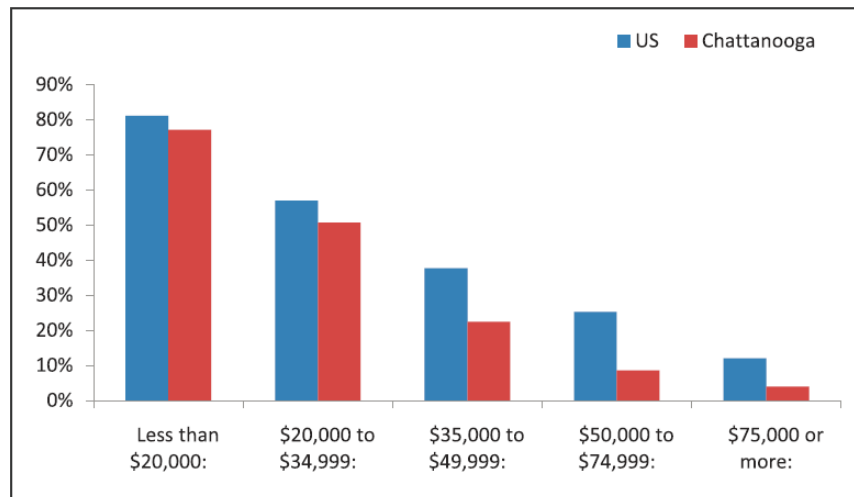


Figure 2.7

Households Spending more than 30% of Income on Housing by Income level; adapted from 'The Chattanooga Housing Study' by the RPA, 2013, p 35

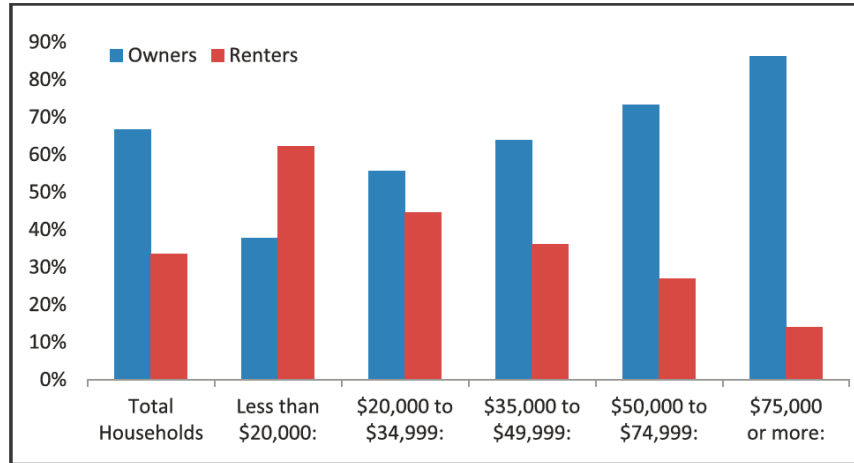


Figure 2.8

Renter and Owner Comparison for Cost Burdened Households across Incomes; adapted from 'The Chattanooga Housing Study' by the RPA, 2013, p 36

In conjunction with a lack of affordable housing, there is a lack of housing types known as the “missing middle” (Incremental Development Alliance, 2016). Participants in the Chattanooga Housing Study (2013a) identified the need for multi-generational housing, mixed-use housing, and for more affordable rental housing. In contrast, residents in majority low-income urban neighborhoods tend to want to retain the single-family character of their core neighborhood. This makes it difficult to develop projects that are affordable to build, such as multi-family and missing middle housing, but the residents were increasingly likely to support these types of housing if located at the edges of their neighborhood or along commercial corridors (Regional Planning Agency, 2019a).

Household Size and Home Value

From 1970 to 2010 Chattanooga experienced dramatic changes in household size and composition. Household size decreased from 2.87 persons per household to 2.26. Households

with husband/wife headed households decreased from 76% to 49%. Families headed by a single mother increased from 22% to 40% (Regional Planning Agency, 2013a). Between 2004 and 2010, homeownership declined 8.9% in East Chattanooga and 11.8% in Avondale while it only declined 3.4% in Chattanooga. In that same period, property values saw a decline of 44% in East Chattanooga and 48% in Avondale while Chattanooga only saw a decline of 0.4% (Schubert, 2011). The huge difference in property values, along with the huge difference in vacancy rates in East Chattanooga and Avondale as compared to Chattanooga, aligns with other studies that cite vacancy as a cause of decreased property value (Whitaker & Fitzpatrick, 2012).

Neighborhood Revitalization and Community Development

In the Chattanooga Neighborhood Assessment (2011), East Chattanooga was classified as a “Stable/Declining Neighborhood” that has “many positives, but unless these neighborhoods strengthen their housing markets and the social connections within them, they will be vulnerable to further decline” (p. 21). In the same study, Avondale was classified as a “Declining Neighborhood” consisting of “lost owner occupancy, diminished property value, higher crime and perceptions of crime, weak housing stock, [and] diminished civic participation” (p. 21). A couple years later, a neighborhood stabilization program was mentioned as an important plan to implement in the urban neighborhoods (Regional Planning Agency, 2013a).

The idea of future development and job creation is favorable to residents in Area 3 if the integrity of the single-family residential areas are maintained and the natural resources are preserved (Regional Planning Agency, 2019a). The City of Chattanooga Community Survey (2018) revealed that the majority of participants were satisfied with the attractiveness of recent commercial development, but did not think it improved the neighborhood as a place to live

(Office of Internal Audit). Of the Area 3 participants surveyed, 93% said it was important or somewhat important that future commercial development be “mixed-use and walkable,” as opposed to “drivable” retail (Regional Planning Agency, 2019a). The Harriet Tubman site, a former public housing project in the Avondale neighborhood that was vacated and demolished by the city of Chattanooga in 2014 and 2015 (City of Chattanooga, 2019), was repeatedly mentioned as a favored site for redevelopment (Regional Planning Agency, 2019a).

Summary of Literature Review

Chapter 2 pointed out issues with housing development in America, as well as provided an opportunity to examine the complexity of gentrification through the lens of development. Vacant housing was portrayed as a potential asset in the community, especially as it related to neighborhood revitalization. The literature review revealed a gap in information about resident driven revitalization in Chattanooga and laid the groundwork necessary to justify the significance of this study. In chapter 3, the specific methodology of this study will be discussed.

CHAPTER 3

METHODOLOGY

Chapter 3 describes the methods and procedures used in this study concerning the selection of the study setting and interview participants, administration of the interview, and the analysis of the collected data. The primary purpose of the research was to provide East Chattanooga neighborhoods with non-gentrifying ideas for returning the vacant housing in their area back into productive use. The complexity of this topic required an understanding of the unique social and built environments of the neighborhoods in the study area which suggested a mixed-methods study to achieve the study objectives.

Research Design

As a mixed-methods study, both quantitative and qualitative data were collected to triangulate the findings and provide a comprehensive analysis of the research problem (Creswell & Creswell, 2018). This study employed a transformative worldview (Mertens, 2010) to address the connection between vacant housing and gentrification. The literature review was conducted to gain insight on existing reuse strategies for vacant housing in neighborhood revitalization efforts. Census data was collected to explain the vacancy rates and occupancy status of the housing stock in the study area. In-depth interviews were administered to gather East Chattanooga neighborhood leaders' perceptions of their neighborhood as it currently exists and visions for the future of their neighborhoods. The findings from the literature review, census

data, and interviews were merged to provide appropriate neighborhood revitalization strategies for the study area.

Setting

The focus area for this study was selected based on the gentrification concerns in neighborhoods near downtown Chattanooga, TN, the planning efforts in process in Area 3, and the vacancy rates as published in the Housing Affordability and Vacancy study (2013b) in Chattanooga. The study area is contained by Chattanooga census tracts 4, 11, 12, 122, and 123. This area is fully within, but does not include, the entire boundaries of Area 3. These tracts include the neighborhoods of Avondale, Battery Heights, Boyce Station, Bushtown, Churchville, Glass Farm, Glenwood, Lincoln Park, Orchard Knob, and Riverside Area.

Data Collection

Data collection consisted of in-depth interviews as primary evidence and a review of literature including census data as secondary evidence. The in-depth interviews gathered common perceptions about the vacancy problem in East Chattanooga. The literature review focused on vacant housing reuse strategies and neighborhood revitalization. The census data identified racial demographics, unemployment rates, vacancy rates, and housing occupancy rates for the study area.

Census Data

The number of vacant housing units, owner occupied housing units, and renter occupied housing units for the five census tracts in the study area were gathered from Social Explorer for

the years 2011, 2014, and 2017. The year 2017 was selected because it was the most recent year to have information available to the public, and the other two years were selected in three-year increments to eliminate the possibility of biased statistics and offer a more accurate understanding of these factors in the study area over time. The vacancy rates and percentages of owner-occupied versus renter-occupied housing were calculated and put into tables to compare these factors over time and against each other. Race and unemployment rates for 2017 were also gathered from Social Explorer. Only the most recent data, rather than snapshots over time, was collected because these factors were used to better understand the current socioeconomic make-up of the study area, not to cross analyze with other sources.

Interview Data

The neighborhood leaders' opinions were gathered through in-depth interviews that were audio-recorded, transcribed, and coded, and organized into tables to compare comments from all seven interview. Due to the interview data collection for this study, an application was submitted to the University of Tennessee at Chattanooga's Institutional Review Board (IRB) for research involving human subjects prior to the start of the screening and selection of participants. See Appendix A for the IRB approval letter.

Participants

East Chattanooga neighborhood leaders were recruited as a non-probability and purposive sample (Kumar, 2014; Maruyama & Ryan, 2014) for the interviews by selecting leaders whom were actively involved in neighborhood associations, or organizations in census tracts 4, 11, 12, 122, and 123. The researcher identified neighborhood leaders of the study area as

those whom could provide the best information on neighborhood development and issues related to vacant housing, and whom could best implement the ideas for returning the vacant housing to productive use in their area. An East Chattanooga Neighborhood Leadership meeting was held on August 29, 2019 where the researcher presented the scope of this study to potential participants. Of the 8 people in attendance, 6 agreed to participate. One additional participant was referred to the researcher by another participant based on their involvement in one of the chosen neighborhoods. The seven in-depth interviews were held with neighborhood leaders representing all five census tracts in the study area as shown in Figure 3.1.



Figure 3.1

Interview Participant Representation

Interview Guide

The seven interviews were conducted as open-ended, semi-structured conversations about each participant's neighborhood. Following standard semi-structured interview practice, each interview began with ice-breaker questions about the participants' personal history in their respective neighborhood (Adams, 2015). After their background in the area was established, the interview was guided by the following four questions:

- What is your perception of the vacant houses in your community?
- What do you think should be done with the vacant houses?
- What motivates you to work so hard to make your neighborhood better?
- What does a better neighborhood mean to you?

One of the advantages of semi-structured interviews is that conversation can naturally meander around topics instead of sticking to asking questions verbatim or in a specific order (Adams, 2015). The guiding questions for the interviews in this study were used to initiate conversation, while follow-up probing questions of *why?* and *how?* were used to keep the conversation going. Throughout the interviews, care was taken to discuss both positive and negative sides of the topic so that the participants felt they could be candid in their responses.

Procedure

The seven interviews were administered between September 3, 2019 and September 23, 2019. Following IRB standards, all participants signed an informed consent form before the interview began (see Appendix B). The Interviews were held in public spaces convenient to the participants, with duration times ranging from 25 to 65 minutes. All interviews were audio-recorded for content analysis.

Data Analysis

The census data was analyzed using descriptive statistics. The interviews were transcribed using verbatim transcription, then analyzed using thematic coding. The researcher read through the transcripts looking for themes to emerge and identified five themes representing the participants' perceptions of their existing neighborhoods and ideas for the future of their neighborhoods, as well as their opinions and understanding of ongoing development in Chattanooga, TN. Once the themes were identified, a color was assigned to each theme and comments from the transcripts were highlighted in the corresponding colors. The participants' comments were then organized into tables and matched with the census tracts that they represent to compare opinions from all seven interviews. The comments in the tables do not have any features attached to them that could reveal the identity of the participants except for the census tract the participant represents. Each comment was summarized into an implication that could be used to justify recommendations for neighborhoods in the study area.

The census data and interview findings were then looked at in the context of the literature review to provide insight on returning the vacant housing in East Chattanooga back into productive use, based on the unique circumstances of the neighborhoods. The established non-gentrifying revitalization strategies investigated in the literature review were used as a basis for recommendations for the neighborhoods.

Summary of Methodology

Chapter 3 explained that, as a mixed-methods study, census data and interview data was used to provide a comprehensive analysis of the research problem. The setting for the study was defined using the boundaries of Census tracts 4, 11, 12, 122, & 123. The data collection was

separated into architectural and social factors of vacant housing in the neighborhoods. The findings of the data sets were merged with best practices from the literature review to provide a holistic account of the complexity of vacant housing and to provide a basis for recommendations for the study area. Chapter 4 will present the findings and interpretation of data.

CHAPTER 4

RESULTS

In Chapter 4, the analysis of both census data and interview findings are discussed to shed light on the depth of the vacancy problem in East Chattanooga and to reveal common perceptions regarding vacant housing and city-wide development among neighborhood leaders in East Chattanooga. Findings from the literature review are merged with findings from the census data and interview findings to provide recommendations on returning the vacant housing in East Chattanooga back into productive use.

Census Data Analysis

Census data for the study area in 2017 showed that the largest racial group is African American at 79.6% while the same racial group comprises a much smaller percentage in Hamilton County, TN (19.5%). The unemployment rate was 16.7% in the study area as compared to the 4% unemployment rate of Hamilton County, TN. Historically, majority African American neighborhoods have been deemed risky investments and experienced decades of systemic disinvestment (Rothstein, 2017). Additionally, high unemployment rates have been linked with low-income areas (Niedt & Martin, 2013), and low-income areas have been linked with disinvestment (Baiocchi, 2018). These statistics give context to the population in the study area and help explain why the area has experienced disinvestment.

Vacancy rates were calculated from census data in two different ways; all vacant units as a percentage of all housing units and “other vacant” units as a percentage of all housing units. The American Community Survey Census Data breaks down vacant units into the categories of “vacant for sale,” “vacant for rent,” and “other vacant”. Because the “other vacant” units category excludes those that are for sale and for rent, it most closely represents the vacancies that cause problems in a neighborhood. In 2017, the vacancy rate of “other vacant” units, revealed an even larger difference between the study area and the comparison areas than the vacancy rate of all vacant units. For example, the vacancy rate for all vacant units in the study area was 5.9% higher than the rate in Hamilton County, TN, but the vacancy rate for “other vacant” units was 6.8% higher. Figure 4.1 illustrates the two different methods in calculating vacancies and reveals the severity of the vacancy problem in East Chattanooga.

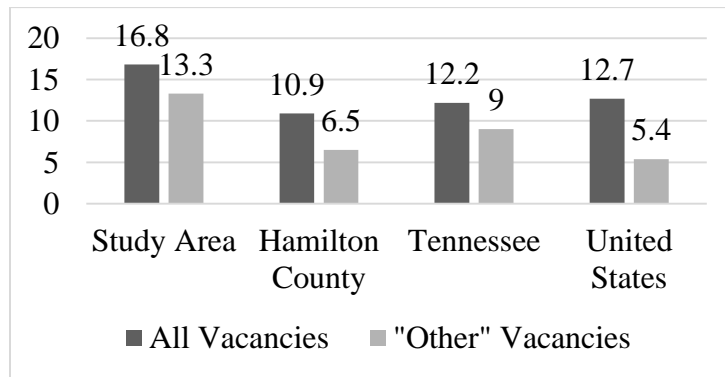


Figure 4.1

2017 Vacancy Rates

The “other” vacancy rates for each census tract in this study, as well as the vacancy rates for Hamilton County, TN, the state of Tennessee, and the United States are shown in Table 4.1 for the years 2011, 2014, and 2017. This information is shown graphically in Figure 4.2 to

illustrate the significantly higher vacancy rates in the study area than in the comparison areas. The starkest contrast being in 2014 when census tract 122 had a vacancy rate of 29.3% compared to the 5.6% vacancy rate of the United States. This spike was partially due to the Harriet Tubman government housing complex in the Avondale neighborhood being vacated before being demolished (City of Chattanooga, 2019; Regional Planning Agency, 2013b).

Table 4.1

Vacancy Rates Comparison by Census Tracts

| Area | 2011 | 2014 | 2017 |
|------------------|-------|-------|-------|
| Census Tract 4 | 7.1% | 13.7% | 9.7% |
| Census Tract 11 | 15.1% | 14.3% | 14.6% |
| Census Tract 12 | 9.2% | 13.2% | 15.4% |
| Census Tract 122 | 15.9% | 29.3% | 16.1% |
| Census Tract 123 | 11.8% | 16.5% | 10.9% |
| Hamilton County | 6.0% | 6.9% | 6.5% |
| Tennessee | 7.6% | 8.5% | 9.0% |
| United States | 5.5% | 5.6% | 5.4% |

Note: Data retrieved from American Community Survey data via socialexplorer.com.

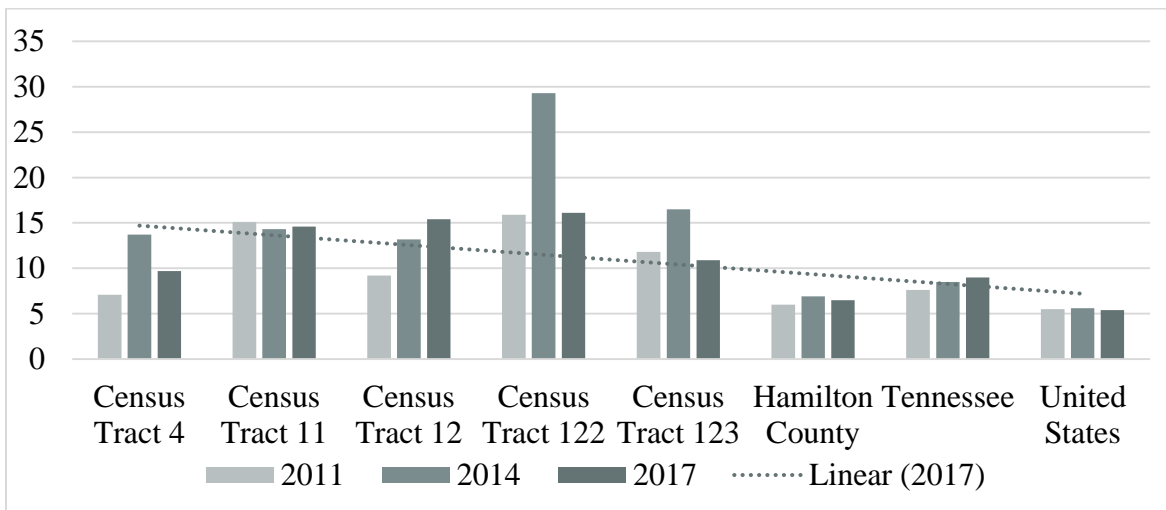


Figure 4.2

Vacancy Rate Comparison by Area

Table 4.2 shows the difference in owner occupied housing versus renter occupied housing for each census tract in this study compared to the occupancy statuses of Hamilton County, TN, the state of Tennessee, and the United States for the years 2011, 2014, and 2017. The percentages were calculated based on numbers from the American Community Survey Census Data. This table helps illustrate that the study area, except for census tract 123, has a significantly lower owner occupancy rate than Hamilton County, TN, the state of Tennessee, and the United States. The starkest contrast being in 2017 when census tracts 12 and 122 have an owner occupancy rate of 23.9% and 23.0% respectively compared to the 66.3% owner occupancy rate of Tennessee.

Table 4.2
Housing Occupancy Comparison by Census Tracts

| Area | 2011 | | 2014 | | 2017 | |
|------------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|
| | Owner occupied | Renter occupied | Owner occupied | Renter Occupied | Owner Occupied | Renter Occupied |
| Census Tract 4 | 41.1% | 58.9% | 44.3% | 55.7% | 39.6% | 60.4% |
| Census Tract 11 | 33.6% | 66.4% | 38.2% | 61.8% | 45.2% | 54.8% |
| Census Tract 12 | 35.6% | 64.4% | 30.8% | 69.2% | 23.9% | 76.1% |
| Census Tract 122 | 29.2% | 70.8% | 31.2% | 68.8% | 23.0% | 77.0% |
| Census Tract 123 | 54.8% | 45.2% | 58.8% | 41.2% | 62.5% | 37.5% |
| Hamilton County | 65.7% | 34.3% | 64.6% | 35.4% | 64.5% | 35.5% |
| Tennessee | 69.0% | 31.0% | 67.1% | 32.9% | 66.3% | 33.7% |
| United States | 66.1% | 33.9% | 64.5% | 35.5% | 63.9% | 36.1% |

Note: Data retrieved from American Community Survey data via socialexplorer.com.

Table 4.3 shows the difference in all three categories of housing, for all five census tracts in the study area, for 2017 as compared to Hamilton County, TN, the state of Tennessee, and the United States. These include owner occupied, renter occupied, and vacant. The vacancy percentages were calculated based on all vacant housing units, including those for sale and rent.

This table illustrates that the study area, except for census tract 123, is drastically different than the averages for Hamilton County, TN, the state of Tennessee, and the United States. Of note, tract 12 has almost the exact same number of owner-occupied housing units as vacant housing units, and the renter-occupied units account for 61.6% of all units. This contradicts interview findings from tract 12, which communicated that there were very few vacancies in that area and that the majority of the housing was owner-occupied.

Table 4.3

Housing Occupancy Comparison

| Area | Owner Occupied | Renter Occupied | Vacant |
|------------------|-----------------------|------------------------|---------------|
| Census Tract 4 | 33.6% | 51.3% | 15.1% |
| Census Tract 11 | 36.1% | 43.8% | 20.1% |
| Census Tract 12 | 19.3% | 61.6% | 19.1% |
| Census Tract 122 | 19.3% | 64.6% | 16.1% |
| Census Tract 123 | 54.0% | 32.5% | 13.5% |
| Hamilton County | 57.4% | 31.7% | 10.9% |
| Tennessee | 58.2% | 29.6% | 12.2% |
| United States | 55.8% | 31.5% | 12.7% |

Note: Data retrieved from American Community Survey data via socialexplorer.com.

Interview Analysis

The interview analysis is broken into two sections for clarity. The first section describes the findings specific to the questions that guided the interviews. The second section organizes participant comments into tables by theme and census tract.

Content Analysis

Using the four interview questions as a guide, the content analysis of the interview results revealed significant implications. These implications are discussed below with excerpts from the

interviews. The answers to the first two questions – *what is your perception of the vacant houses in your community?* and *what do you think should be done with the vacant houses?* – were intertwined. It was expressed that vacant houses made the neighborhoods appear run down and contributed to the neighborhoods' bad reputation. One participant stated that people from outside the neighborhood “probably wouldn't [buy the vacant houses to live in] because of the background of this neighborhood unless a real big change happened.” It was expressed that occupancy is better than vacancy; “I'd rather have people living in all the houses,” and that owner occupancy is better than absentee landlords who are “in and out of town, and not really taking care of the property and allowing people to live there, and you know, not really know what is going on.” All of these concerns align with previous studies related to vacancies and neighborhood revitalization (Mallach, 2018; National Vacant Properties Campaign, 2005), and strengthen the importance of dealing with the chronic vacancy in East Chattanooga.

The third question – *what motivates you to work so hard to make your neighborhood better?* – was answered with passion. The neighborhood leaders were motivated to improve their neighborhoods because they care about where they live. They can be the catalyst for change that these neighborhoods need. One participant said, “I see a lot of people are out here needing help, and I know I can't help everybody, but I wanted to become part of what's going on so we can all try to get something different done. And if we don't get but one thing, I'm okay with that. It's better than nothing.” Another participant said they were motivated by, “The love of the neighborhood, the history, and the potential.” Another participant said, “I think that what has been planted in us is that; we matter, we can make a difference, we have an opinion, and we are just going to do whatever we can do. How we can encourage other people in that way, in the way that we were encouraged when we were growing up, is the question.”

The neighborhood leaders' motivations for improving their communities were mixed with the struggle to get resident participation. This is not a unique problem to Chattanooga (Blanchet-Cohen, 2015), and deserves further investigation. The desire for more resident participation was grounded in a desire for a strong a sense of community. This desire reinforces the theoretical framework for this study (Ohmer, 2010). Another aspiration expressed by the neighborhood leaders was for social impact investors in their communities. However, as one participant put it, "It takes people being involved to do that. So really, the question more than anything else, is how strong are neighborhood associations and neighborhood organizations to be able to pull off that kind of effort."

The fourth question – *what does a better neighborhood mean to you?* – revealed conflicting opinions on what a better neighborhood means, but there was a unanimous desire for affordable, equitable, and inclusive development. There was a general consensus about a need for more owner-occupied housing units and lenders who serve low-income populations, which aligns with national trends in this type of research (Lim et al., 2014; Temkin et al., 2013). There were mixed feelings about short term vacation rentals with one participant stating they are "a threat, to me, to a community, and a community lifestyle," and another participant stating that they are "used for all sorts of professional purposes" and have even resulted in one man buying in the area "as a result of his short-term rental experience through Airbnb."

The analysis clearly revealed that there was a general fear of the unknown when it comes to development. Several participants spoke of receiving letters from developers wanting to buy their houses, which is a huge sign of impending gentrification. Most of the neighborhood leaders expressed a skepticism around how little their input is taken into consideration in city planning. There were positive comments about the Area 3 planning process, but skepticism about the

actual development that will follow, with one participant remarking that, “The question is, development for who? Who is the city being built for?”.

Emerging Themes

In the analysis of the interviews, five major themes were identified and organized into tables. The themes were: *causes of vacant housing, effects and perceptions of vacant housing, ideas and dreams for neighborhood improvements, obstacles to neighborhood improvements, and perceptions around community development.* The following tables match comments from the interview participants with the census tracts they live in and show the abbreviated implications of each comment.

Theme 1: Causes of Vacant Housing

The interviews revealed common perceptions of the causes of vacant housing. The perceptions included residents’ deaths, poor maintenance by absentee landlords, exclusive zoning, and foreclosure. The perceptions align with previous literature on vacant housing (Lind, 2015) and are shown in Table 4.4.

Table 4.4

Theme 1 "Causes of Vacant Housing"

| Census Tract | Perceived Cause of Vacant Housing | Comment from Participant |
|---------------------|--|---|
| 123 | Inherited. Absentee landlords. | The property was inherited. It’s the absentee landlord problem. And then a lot of landlords that do want to help, can’t afford to bring their houses back up to standards. |
| 122 | Death. | Sometimes, someone owns it, and they pass away, and they don’t have anybody to come in and do anything with it. |
| 4 | Death/ Inherited. | Some of them have passed on and left them to family members. |

| Census Tract | Perceived Cause of Vacant Housing | Comment from Participant |
|--------------|-----------------------------------|--|
| | Zoning. | A lot of vacant duplexes, and now we are R-1, so now they have to make them a one family dwelling. |
| 12 | Foreclosure. | With it having been gutted, it was probably a contractor that got foreclosed on, or someone else bought it and was trying to flip it. |
| | Death, job loss. | Some have passed away, something happened to someone, someone lost their job. You know, it's going to be some sort of hardship probably. |
| | Foreclosure/ death. | It is an unfortunate thing for people to be foreclosed on to begin with. Sometimes it is an accident or a death, people have a lot of different situations. |
| 11 | Zoning. | I think zoning, and city support has had a lot to do with it. |
| | Absentee landlords. | Massive absentee landlordism there, even from out of state. |
| | Zoning. | The number of duplexes that were created early on in the 60s in East Chattanooga is just totally insane. And a lot of them have been zoned out of availability so people can't buy back or reuse them, so it has put them in the position where they are determined they are going to be vacant. |

Theme 2: Effects and Perceptions of Vacant Housing

The interviews revealed common perceptions of the effects of vacant housing in a neighborhood. These perceptions include an appearance of being run down or dilapidated, and a feeling of hopelessness toward the stability of the neighborhood. Vacant houses were also perceived to attract squatters, crime, and other illegal activities. It became evident that the low cost of housing in the area was attracting the attention of investors and causing a fear of being priced out or displaced, especially by people flipping houses, using them as short-term vacation rentals, and renting them out, but not living in the area. Several participants mentioned unoccupied housing did not really bother them as long they were maintained, but they did acknowledge that even the maintained ones can contribute to neighborhood decline. The perceptions are shown in Table 4.5.

Table 4.5

Theme 2 "Effects and Perceptions of Vacant Housing"

| Census Tract | Perceived Impact of Vacant Housing | Comment from Participant |
|---------------------|--|--|
| 123 | Looks run down. If you don't live in the area, you don't care about the area. | For those that are not [maintained], it is a problem. The only problem I see, is a couple of properties where the property was inherited, and the person who inherited it, is in and out of town, and not really taking care of the property and allowing people to live there, and you know, not really know what is going on. |
| 122 | Looks run down. | They been condemned for like five years and they haven't torn them down yet. They are unlivable. He was going to turn them into houses. Just like demolish the inside, and then he never fixed it. |
| | Attracts Squatters. | Sometimes people go in them and stay in them, squatters. |
| | Attracts illegal activities. | It does [make me uncomfortable] because you don't know who they are. You don't know what they might do. You know, they just some people coming in. And they have no lights and no water. Smoking crack and all that. |
| | Attracts crime. | I know them vacant houses is just going to make it where crime is going to enter in. |
| | Offers a place to hide. | That's what draws bad things here because there's so many places to hide and go in and do bad stuff in. |
| | Looks run down, creates a feeling of hopelessness. | You know, get rid of these little ones right here. But I really don't know what they can do about all these abandoned houses. There's so many. You could just drive all these streets, and you'll see so many houses run down. |
| 4 | Looks bad. | [Houses are] sitting there empty, vacant, boarded up. And it makes the neighborhood look bad. |
| | Yard maintenance is important. | [Vacancy] doesn't bother me too bad, I just see that they don't live here, and by them not being here, they don't check on their properties. |
| | A huge sign of impending gentrification. | So, you getting a lot of people sending you letters, okay, I would like to buy your house. And some people if they are hurting so bad, and they really need the finances, they probably would sell their home, but they are not going to be able to go buy something somewhere else. |
| | Priced out. | I get cards all the time, just for my house even though my house is okay, but I still get them because they want to move into these areas. |
| | Displaced. | It's a big fear. Because like I said, people are worried, they're concerned, they're going to be pushed out. Where are we going to go? Are we going to be homeless? |
| 12 | Unoccupied is fine. Abandoned is the problem. | We have several [vacant houses] right now on the market, and they look good, you know, they're just selling them. And so then, it's not a problem. |

| Census Tract | Perceived Impact of Vacant Housing | Comment from Participant |
|--------------|---|---|
| | Priced out. | People are starting to like send letters, to say I want to buy your house. Well that's all over East Chattanooga. |
| | Dilapidated. | It was a total dumper. |
| | Concerns about the neighborhood being on the decline. | I think the common reasons are, fear of the unknown, and concerns about the neighborhood going downhill – or being ran, or being administered, or being rented out to these people who don't know about the area, and don't care about the area. They are in, and they are gone. The homeowner doesn't even live in the area. |
| | Not blighted, not a problem. | There are a couple of vacancies. In fact, I could show you two that are in an eye shot of my house, but they are not blighted, they are kept mowed and they are just currently unoccupied. |
| | Opportunity for investors. | In terms of vacant housing, it is an opportunity for some investor, but investors have to be controlled to some extent. So codes help with that. |
| | Code enforcement. | We have the blighted ones, and those get to where you get into a code issue. I think long grass and busted windows where someone could get inside, I think those are the only code issues. |
| | New code adoption. | For vacant housing, codes is one of the biggest control levers. The city could do more with that. The city could say if a house has been unoccupied for six months, you must... fill in the blank. |
| 11 | Ongoing gentrification. | There is not a lot of vacant housing. The pushes and difficulties regarding gentrification, house flipping, and short-term vacation rentals is beginning to affect Orchard Knob in a major way. |

Theme 3: Ideas and Dreams for Neighborhood Improvements

Various ideas and visions for neighborhood improvements were identified from the interviews. The most desired improvement by the interview participants was having grocery stores in the area. An improved sense of community was the second most mentioned by participants. Multiple ways for enhancing a sense of community were discussed such as, increasing resident involvement in neighborhood improvements and activities, keeping residents informed through block leaders or newsletters, encouraging residents to speak up about local issues, increasing block leader participation, and increasing resident interaction with the police.

Other ideas for improving the neighborhood appearance and reputation included, creating beautification initiatives, providing homeownership programs and home maintenance programs, looking into community land trusts, and recruiting community impact investors. The ideas and dreams are shown in Table 4.6.

Table 4.6

Theme 3 "Ideas and Dreams for Neighborhood Improvements"

| Census Tract | Ideas and Dreams for Neighborhoods | Comment from Participant |
|---------------------|--|---|
| 123 | A desire for a sense of community. | A sense of community. That's one of the things that we want to work on for our community. |
| | Reunion. | We had a reunion of the neighborhood |
| | Open to neighborhood growth. | As long as they have a sense of how a community should be, I think that the newcomers have fit in very well. |
| | Encourage resident interaction. | A playground and park – we are trying to make more use of that. There have been occasional birthday parties where it is used. We want to see more of that. |
| | Increase resident involvement. | If they see some activity and some interest, then maybe more people will get on board. |
| | Keep residents informed. | Maybe we'll give them a newsletter or something. |
| | Encourage residents to speak up. | Getting people to open up and talk to the people that can do something about it is what needs to happen. |
| | Bring economic interventions to neighborhoods. | How to develop business in a low-income neighborhood, that will be something that the residents will want to work at, and be able to actually stay in the neighborhood, and be able to afford to live in the neighborhood without getting displaced. Small scale. Not like a Starbucks, or big box place, but something that people will actually be able to afford to go to. |
| | Desire to see the neighborhood reach its full potential. | The residents out here know each other, and there is potential for new residents to come in and learn from each other and get to buy housing that is affordable. And it's the middle of the city. You got access to everything. |
| | Grocery Store. | People are concerned with getting a grocery store. |
| | Grassroots action. | The good neighbor network came out of a group of friends trying to get some more stuff done in the neighborhood. |
| | Homeownership program. | We were doing a home ownership program, and we were trying to get landlords to either donate their house or sell their house at a discounted rate in order to start that process up. |
| | Land Trusts. | We're about to start doing a [feasibility] study for land trusts. |
| | Home maintenance program. | Teach classes to people [so they can] go back out into this neighborhood and renovate houses. |

| Census Tract | Ideas and Dreams for Neighborhoods | Comment from Participant |
|---------------------|--|--|
| | Walkability. | They could walk to the little convenience store we had and they could walk to the Rec center. Like this just seemed like the perfect place for families to able to thrive. |
| 122 | Increase Block Leader Participation. | We encourage people to call 311 when you have stuff to put out. And get to know our neighbors. Go by, talk to them, get their names, get to know them. Keep the street looking nice. |
| | Occupancy fosters a sense of community. | I'd rather have people living in all the houses. |
| | Grocery and retail. | It would be nice to have a grocery store somewhere close to here, and a couple of little clothing areas would be nice. |
| | Re-occupying the vacant duplexes. | I thought it would be a good idea for a person to rent one side and then the other person lives on the other side. |
| | Enhancement of neighborhood reputation. | I think it could be a nice place because we got hospitals. They could move over here and be right at work, but nobody wants to be over here. Not with that. You know, the way it is with all these houses are deteriorated. |
| | Home Maintenance program. | We need to teach people how to take care of their houses. You can't just live in it and not fix it up. |
| | Nonprofit home renovation and construction. | It's a Habitat House, they came and built that up. I like it, because it brings beauty to the street. It brings life back. So hopefully, they'll come, they'll fix these up and it'll spread. |
| | Growth, occupation, & beautification. | I want to see growth. It would be great if we could get them to buy and get the neighborhood to look like it was not going to be crime coming. |
| | New people = new ideas. | If we get them occupied, I think we will get some people here that would really care and they'll bring in the new ideas. |
| | The Harriet Tubman site redevelopment is a sign of growth. | And anything would be better than more houses. We don't need more houses, so if they could put a company there, it'd be great. Because it's going to bring some jobs, and then it'll have something here that's new. Something that'll grow, |
| | Case for demolition. | [I would rather] An empty lot than an empty house. |
| | Pocket parks and community gardens. | I think that that would be nice. Because we don't have that. I saw a community garden I think on Main Street. The residents go over there and plant stuff. Yeah, that's a good idea. |
| 4 | Encourage resident interaction. | We participate in a lot of activities, like national night out. We had mentoring for young people, we have our Christmas parties, and Thanksgiving dinners, and do things for the elderly in the community, help them in their house, wash, clean up, cut the lawns. |
| | Increase resident participation. | We plan the events together. I don't do all the planning; I tell them to tell me what you all would like to do. And if they tell me what they would like to do, we have more participation. |
| | Desire for home maintenance and beautification. | I would like to see more upscale homes, the houses, the dwellings, I would like to see them better, more maintained and kept. More beautification in certain areas. |
| | Case for donating a house to a | You have a neighborhood association, give it to them. If we had houses, I think we would bring them up to where they need to be. |

| Census Tract | Ideas and Dreams for Neighborhoods | Comment from Participant |
|---------------------|---|--|
| | neighborhood association. | Once we get them to where they need to be, we would rent them out with an option to buy. |
| | Re-occupying the vacant duplexes. | So, these duplexes, they are trying to fix it where the owner lives on one side and a renter is on the other side. But they have to stay in there for six years. |
| | Harriet Tubman site redevelopment wants. | Affordable housing, childcare, job training |
| 12 | Clean neighborhoods decrease crime. | We have block leaders who keep the neighborhood clean and safe. We don't have very much crime. |
| | Area 3 plan is positive for the residents. | We have a lot of lots, and we have empty buildings and empty houses, and we are supposed to be planning what will revitalize that area. It's a ten-year plan, so what would the residents want. |
| | Multi-family housing and business growth. | It's okay to have it, it's just where it's going to be. We also recommended putting retail stores down there with second and third stories where residents could stay on the second and third floor and have stores on the first level and have parking on the back. |
| | Need a neighborhood directory. | [I want to] create a list to give to the neighborhood association for people that live in the neighborhood. |
| | Block leaders. | We have block leaders to keep their neighbors informed of what is going on, and their neighborhood and then the city. They keep their block clean and neat. Drug free and safe. So that it's a nice place to call home. They've been trained. They know what to do about 211, 311, the police. |
| | Youth involvement. | When you are young, you should learn to give back to your neighborhood, so you will continue as an adult to do that. |
| | Sense of Community. | People who know what's going on in the community and know the people in their community. Friendly and involved, that to me is a community. A sense of community is what we want in Area 3. |
| | Encouraging resident interaction. | Connection, knowing people, a relationship. We had block parties, we had a jazz festival every year, we had porch parties. |
| | Encouraging resident interaction with the police. | I'm thinking about having a front porch lineup with the police, so they get a chance to meet the neighbors and the residents that are in the area, and the residents get a chance to know the police that are in that area. When you get to know the police, you don't have that suspect or that fear. |
| | Encouraging residents to speak up. | Trying to get awareness. Trying to get voices. When they speak up or they write something or whatever. I thank them for doing it. Because I want them to find their own voice and speak up. |
| | Home construction and maintenance program. | I wanted to learn those skill sets for life. Being able to turn a bad space, or even just a not a very good space, into something that really meets your needs. |
| | Short-term rentals. | So, the big fear from all the people who resist vacation rentals is about how it is going to hurt the neighborhood, but an African American guy recently bought in the area as a result of his short-term rental experience through Airbnb. |
| | Keeping residents informed. | Just being aware of what's going to be in our future. |

| Census Tract | Ideas and Dreams for Neighborhoods | Comment from Participant |
|---------------------|---|---|
| | Grocery store. | How about a grocery store? That would serve residents. |
| 11 | Community land trust opportunity. | We have advocated for an affordable housing trust fund to be set up. And we have also advocated for the development of community land trusts - the possibility of being able to hold land for the community purpose in perpetuity and not have it be based on the vagaries of the market is something that we feel is vitally necessary in Chattanooga. |
| | Community land trust to accomplish housing affordability. | Long term lease agreements. And you can also use that, depending on the amount of the subsidy, to reach really deep levels of affordability. |
| | Re-occupying vacant duplexes. | This duplex program where the city is trying to incentivize people to come in, buy duplexes, live in one side, and rent out the other. |
| | A co-op. | The idea of a co-op – people buy into it and they are able to build equity in the homes. And, so, some amount of community control, community equity, balanced with the equity of individuals. |
| | Encouraging residents to speak. | Communities can go advocate for themselves around their own interests. You know, development without displacement. |
| | Community impact investments. | So the neighborhood is trying to build a relationship with developers and investors for the type of development they want. |
| | Neighborhood associations need to step up. | It takes organized neighborhoods, and in order to effectively organize, you need to be able to chart a path of action. With actual results and real successes in there for the community. |

Theme 4: Obstacles to Neighborhood Improvements

The interview results revealed obstacles to neighborhood improvements as inadequate maintenance of properties, vacant properties, graffiti, poor access to transportation, communication gaps between the city and neighborhood residents, disinterest in knowing neighbors, and an overall lack of a sense of community. It was also noted that bad credit, low-or fixed-incomes, and a lack of below market rate lending were major obstacles to homeownership which translates to neighborhood improvement. Another obstacle is that it is hard to recruit resident participation because there often is no clear action or cause to join and a lot of residents have a fear of speaking up. Two more obstacles were how temporary nonprofit programs often fail to teach groups to be self-sustaining once they leave, and how Airbnb is taking up properties in an already stretched market. The obstacles are shown in Table 4.7.

Table 4.7

Theme 4 "Obstacles to Neighborhood Improvements"

| Census Tract | Obstacles to Neighborhood Improvements | Comment from Participant |
|--|--|---|
| 123 | Decreased sense of community. | It's not as connected as it was when we were growing up. We just don't have that same sense of community. |
| | Ill maintained properties. | But the problem is that it is surrounded by property that the railroad owns, and the railroad is not keeping the brush cut back, so it creates a barrier where the playground is kind of disconnected from the rest of the community. |
| | Not many people want to be the first to take action. | Our organization had been inactive since the last person passed away five years ago. We reactivated last year, and so it is kind of like people are sitting back waiting for somebody else to jump in. |
| | Hard to be informed. | With the Area 3 plan, there's a lot people need to pay attention to. |
| | Communication has been stifled. | People have opinions, but they are so reluctant to share them. There are a lot of questions that people want answered. |
| | Disinterest in big picture ideas. | People say they don't know about it. And then when you tell them about it, they still don't care. |
| | Bad credit and low income. | My personal barrier is like credit. Credit and income is my two biggest problems. |
| | No access to loans. | Getting a loan is a whole other problem. |
| | Feeling left out of the decision process. | What are y'all going to do? Is anybody gonna tell us anything? But they haven't said much of anything. |
| | Access to transportation. | It's not enough for the neighborhood. We get a bus maybe once every hour. And it's not in a convenient spot for a lot of people. |
| | No funding. | [Why is the service inadequate?] "FUNDING" |
| | Low resident turnout for events and projects. | We have a lot of committed people, but yeah, it's always the same people doing stuff. And I'm not sure where the disconnect is, I'm trying to get people to come out. |
| Not a lot of effort to recruit residents to come out for things. | The good neighbor network was set up to get people from Boyce Station neighborhood and Glass Farms neighborhood together. Because they weren't really working too much with the residents. | |
| 122 | Vacant houses. | Because we have a lot of unkept houses out here. Like I got four, maybe five vacancies right here. Just on this street. |
| | Multi-property owner neglecting rentals. | He must've ran out of money or something. Or went to another house. Because he's got a bunch of them. |
| | Vacant duplexes. | So many vacant duplexes. It's a whole street down there with nothing but empty duplexes, and they have done nothing with them. |
| | Graffiti scares people. | They had a lot of gangs, and they put graffiti up and all of that. And graffiti scares people so they don't want to move over here. |

| Census Tract | Obstacles to Neighborhood Improvements | Comment from Participant |
|---------------------|---|--|
| | Residents don't know how to fix up their properties. | I think they don't know how. They don't know how to fix it up. They don't put no work in it, no money. They just sit in 'em. They live in 'em and that's it. They fall apart, they just fall apart. |
| | Abandoned houses. | It was an abandoned house there for years. Then they finally tore it down and put that up. |
| | Residents ignore the vacant houses. | They don't pay no attention. That's why they never know anything. Because they are never looking. They don't care. [All the vacancies are] in the background. They don't notice it. And it's A LOT. It doesn't bother them. |
| | Residents don't qualify for a loan. | Most of them wouldn't qualify [for a loan]. That's what I would think. If anybody really has a house out here, they inherited it from someone else. |
| | Area has a bad reputation. | They got a bad reputation too, which don't make it really buyable. So people are like, I don't want to live there. |
| | Deconcentrating crime just spreads it out, it doesn't end it. | [The Harriet Tubman complex] was full of young people selling drugs and doing all kinds of crazy stuff. And then when they tore it down, they kind of spilled out. That's how all that crime got in here like that. Because they had to come out of that, and they just spilled over into Avondale and East Chattanooga. |
| | Lack of amenities. | They are not going to come here if they have nothing to come too. |
| | Residents don't maintain their properties. | I think over time they just haven't maintained. That's what they did, they just lived in em and never put any work into it. You know, like something brakes down, and they just patch it up and keep going. No real renovations, none of that. |
| | Unaware of existing assistance programs. | If they don't know about [maintenance programs or grants], they're not going to apply for it. They're just going to let [their house] go. |
| | Unaware of city services. | Yeah, they don't know they need to call 311. A lot of things, they just don't know. |
| | Fixed income limits ability. | And some of them are on a fixed income. There's a lot of people out here with social security, and that's it. |
| | Poor public transportation. | Transportation is not good around here. |
| | Lack of effort. | [People just sit back and] see what happens, don't put nothing in. |
| 4 | No access to loans. | They don't have the finances, and it is hard for them to get finances, you know, to bring their properties up. |
| | Zoning prohibits the duplexes. | Some of them are making [the vacant duplexes] into one family dwellings, they can't rent them out as they are. |
| | Deferred maintenance isn't always a choice. | They want it maintained, but they want it to be where they can get funding where they can bring up their properties to where they need to be. But you know, but like I said, if you don't have a job, or you've got some financial problems and you don't |

| Census Tract | Obstacles to Neighborhood Improvements | Comment from Participant |
|---|--|--|
| | | meet the requirements, then you don't have any other choice, basically. |
| 12 | Hard to recruit more participation. | It's hard to do. It's really hard to get the people to have confidence in you coming and asking them questions. |
| | Feeling you aren't allowed to speak up. | And people are just silent. They said well you have to have a separate stream of income if you are going to speak up in this city. |
| | Fear of speaking up. | They don't want to be associated with what they said. |
| | Original leaders stepping down. | It was older people that started [the block leaders program] because they were concerned about their neighborhood. |
| | Not enough people working to improve things. | We need some people to walk the streets and write down things that need to be done on the street. To note all the code violations and things that need to be called into 311. |
| | Temporary nonprofit programs often fail to teach groups to be self-sustaining once they leave. | They became inactive when they became part of the group Community Impact. Community Impact had a lot of money, and when they left, the money left, and the block leaders left. What they did was train the immediate administrators, neighborhood leaders, but they didn't teach them how to write grants to be self-sustaining. So that was a real problem. |
| | Participation is dwindling in younger generations. | No, they just step down, but I don't get anyone to fill them. It's going down. Like in Glenwood we had forty something and I think we have half of that now. |
| | Residents don't even know how to be "involved." | No, they don't know about it. They don't know that you can – everybody that I've asked has said yes. I've never had anybody say no. But that takes time, and so that's what it is. |
| | Airbnb could threaten the sense of community. | When you have people coming and going, like these Airbnbs, that's a threat to me to a community, and a community lifestyle. People coming and going, transient, that is not a sense of community. |
| | Disinterest in knowing neighbors. | [response to asking resident who his neighbors were] I've been here 15 years and I don't know who they are, and I don't want to know. |
| | Action is the goal. Plans are not the goal. | I don't have that kind of time for people to sit around and complain and talk. What are you going to do? You talked about it, what are you going to do? You can't just sit around and talk about what they're doing and why they're doing it. Do something about it! |
| | Neighborhoods not having any say in the sale (or possible sale) of their rec center. | You're going to take [the rec center] away from our kids and our families? No, you're not going to do that. They still got to put the roof on it. The roof is leaking. It needed a lot of work; it had been neglected. |
| Resources, assistance programs, tools, etc. are hard to find. | They created it, and it's there, and if the neighborhoods don't step up and start finding out about it – hidden away – then the city will use it for themselves. | |
| Absentee owners not invested in health of a | It's fear – so, one example would be, homeowner occupied versus not. So, the idea would be someone from Nashville or | |

| Census Tract | Obstacles to Neighborhood Improvements | Comment from Participant |
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| | neighborhood and mostly interested in making a profit. | another city buys a house here and just rents it out, and they have no real eyes on the ground. They don't know what's happening in the neighborhood. So, it would hurt the neighborhood. |
| | Fear due to being uninformed. | A lot of people who are pushing back against [Airbnb] don't really understand what it is. |
| | Affordability and access to financing. | I think home ownership and renting is a big part of that, and then affordable housing and affordable rent. And I think of financing. You know, just someone's ability to get, or not get a home loan. |
| 11 | Low income areas don't fit in today's development model. | The city has developed an economic model that is based on recruiting higher income, higher class of people from other areas in order to relocate here. |
| | Airbnb properties dip into the already stretched resources of housing in the city. | [Airbnb] takes those effectively off the market. And it makes old established neighborhoods like ours into sprawling portfolios. So that is a major difficulty in that we already have so few resources. The resources of housing stock that we do have in Chattanooga are typically dilapidated. They're older. |
| | Lack of community banks and below market rate lending. | The problem is, we don't have the organizations that can create the kind of city that we want yet. We don't have community banks; we don't have any sort of investment structure that really lends itself to below market rate lending or development. |
| | Misconception of resident's power. | People are given a false choice between either no development and total disinvestment in the neighborhoods or no control or say so in what that development looks like. I think that is a false dichotomy. |
| | No clear action or cause to join. | People aren't going to be involved if they are just going to come to meetings. |

Theme 5: Perceptions around Community Development

The fifth theme emerged around perceptions about community development which revealed a skepticism of developers and city government but was complimentary about the Area 3 planning process. There was a slight fear that the Area 3 planning, along with the Opportunity Zones, would cause gentrification because of the new incentive to buy properties in the area. There was also much discussion about the Harriet Tubman site redevelopment, and about how the city was going to do what they want regardless of what the residents want. The perceptions are shown in Table 4.8.

Table 4.8

Theme 5 "Perceptions around Community Development"

| Census Tract | Perception around Community Development | Comment from Participant |
|--------------|---|--|
| 123 | Developers aren't personally affected by vacancies. | Developers are buying up property, and they are doing what they need to do to keep things up to code or whatever, but they are just sitting and waiting for the future. |
| | The city is going to do what they want anyway. | Because of things that have happened in the past, [residents believe] their opinion doesn't matter. – There is already a plan, and they are going to do, what they are going to do anyway. |
| | There is no point in voicing an opinion, | It doesn't matter anymore; they're going to do what they're going to do. It appears that the decision is made, just wait and see. |
| | The redevelopment of the Harriet Tubman site is out of the residents' hands. | Now that the [Harriet Tubman] property has been leveled, there's all kinds of disagreements and arguments about how the property should be developed. I think that is where you are getting feedback from the people in the community now, because the city owns the property, so it's like, you know, what are they gonna do with it? And does it matter what we think? |
| | There are a lot of questions about who development is for. | And if there is going to be businesses or industry or whatever put there, how is it going to impact the community? Are people in the community going to be able to work there? Or frequent the area for whatever reason? |
| | Not sure how to start <i>desired</i> businesses. | We are trying to figure out what the process is to be able to have businesses in the neighborhood [that people here want to go to]. |
| | Residents have to get ahead of developers. | Once something is built and it's not what they want, then it's going to be an even bigger problem. Instead of getting ahead. |
| | Inability to actually build affordably. | The most I ever heard was construction costs were going up too much. So, it's not actually affordable to make affordable housing. |
| 122 | Home ownership has increased; improving Neighborhoods | It has! It has changed. This street is pretty much quiet. We don't have any of that out here. And then most of the people on this street own their houses. They're the owners. |
| | The current market isn't heading toward improvement, but the Area 3 plan might! | They're excited [about the Area 3 planning]. Because we want this to stop. We want it to be better. And it can be! So, they're excited about it. We are open to new suggestions. Because, this way, is not going to work. It's just going to empty out and deteriorate the way that it is going. |
| | East Chattanooga used to be a good area, but it has declined. | Avondale was a pretty good area, and East Chattanooga. They were good areas. And Orchard Knob. All of this was good areas, you know, people worked and took care of the kids, and the houses were nice. It was a nice area. |
| | The new Rec Center is a great improvement. | How could I forget the new Rec Center?! That's a big thing! Yes, because our other one was so tiny, and it was as old as I was. Yes, I think that is going to be really great. |
| 4 | Development tends to throw out the good with the bad, but it needs to happen. | A whole lot of changes in this neighborhood. I mean, we had a lot of black businesses in this neighborhood. I hated to see the businesses go because it was active but yeah, we had people |

| Census Tract | Perception around Community Development | Comment from Participant |
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| | | coming in and prostitution, we had to deal with that. Drugs, we had to deal with that. But it's not like it used to be. |
| | Spot zoning seems suspicious. | You gave a ruling about single family dwellings, and then you're going to go back and swap out. It's like, to me, a conflict of interests basically, |
| | Fear of affordability of new development. | I think [a fear of affordability of new development] is all over, and I do know, it's a problem here because of the income of the people. |
| | It seems like the city is not listening to what the people in the community are saying they want. | The city plays a big role in a lot of that too. So, it's, I think it could be done. If everybody worked together and they listened to what the people are saying in the communities, in the neighborhoods, if they would just only listen to what they are saying. But a lot of times they are not listening. |
| | The Area 3 planning is causing residents to fear displacement. | It's a big fear. Because they're concerned, they're going to be pushed out. <i>Where are we going to go? Are we going to be homeless?</i> I'm hearing all of that within our neighborhood. And that is really a sad situation even though they're saying, you are not going to be pushed out. It appears that's what is taking place. |
| | Suspicious of developers. | I don't know how it's going to play out now, because they have some developers that are interested [the Harriet Tubman site], and I don't know what kind of person is thinking about buying it. |
| | It seems like the city isn't taking survey results into consideration. | You know, <i>oohh they are not going to do anything anyway.</i> Some of them told me, in the past, they gave their opinion, and nothing came of it. And it's just feels like, they're not listening to what we want, and why am I doing the survey when they're not going to do anything with it? |
| | Unclear about the concept of an area plan. | I don't know if they are trying to knock neighborhood associations out [with the Area 3 planning]. I don't know exactly what their plan is for the neighborhood associations. |
| | Suspicious about intentions behind the historical markers and it's timing with the Area 3 planning. | They're doing a marker thing, where it seems like okay, I want to know your history of your neighborhood. And that's the only way the people are going to know the history of the neighborhood, is through the marker. I guess to me, and I guess I could be wrong, if they are going to dissolve the neighborhood associations or neighborhoods, then you've got a marker to say, this is what took place here in this area. |
| | Fear of losing the history of the neighborhood by reducing it to a sign. | It's like it's fading certain things out, and you're just going to have just a little glimpse of what did happen within your neighborhood. Other people that have moved into your neighborhood, that don't even know anything about it. And so that they can read a blurb and be like, oh, this is the history of the place. |
| 12 | Area 3 planning and Opportunity Zones cause developers to buy properties which | We have both the Area 3 regional plan – the Area 3, Historic River-to-Ridge regional planning going on, and people know about it – as well as we've had several places identified as an opportunity zone. And opportunity zone gives developers an |

| Census Tract | Perception around Community Development | Comment from Participant |
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| | can cause gentrification. | opportunity to come in and if they own the property that they develop for ten years, they don't have to pay any taxes. |
| | Opportunity zones benefit city interests, not communities. | The Opportunity Zone was supposed to benefit the low-income area. But it did not. It's benefiting the development that the city had already put in place. |
| | Area 3 plan does away with individual neighborhood plans. | They are going to do away with the neighborhood surveys and do the area. And that's okay if people participate, and we do have a group that is participating. |
| | Confusion about Harriet Tubman site because the Area 3 plan is a plan for development, but the city owns the site and will get tax revenue. | And that's the reason why we had all this confusion around the Tubman site, because the Regional Planning is both the city and the county. And so we were given the charge to do the plan, and then identify land use; what we wanted to go on the land. And how we wanted the areas reconfigured. All the presidents of the neighborhood associations in Area 3, were invited to come. I am on that because of my community advocacy |
| | Suspicion about the Area 3 planning vs. the city's plan. | If they consider what the people said. They could have another committee working on something different. Which is what most people suspect so anyway. |
| | Keeping the neighborhood culture alive. | [The Area 3 planning committee] want to keep the culture of the neighborhood and try to build other things in that. |
| | PILOT is an incentive for business to come. | They have what they call a PILOT, and that means that for so many years, you don't have to pay taxes, and so that is an incentive. We have that already in place. Volkswagen is here, and Amazon. |
| | Because of past experience, residents don't think the city cares what they say. | They are suspect, because in the past, they have gone and given their opinion and the city has just ignored it. They say okay, we heard you, okay we talked to the residents, then they go on and do what they want to do. So, it's a lot of uncertainty, distrust, suspect, |
| | The city does things behind the scenes without talking to residents and ends up looking suspicious. | And then they tried to buy the Glenwood Youth and Family Development Center. Notre Dame wanted to buy it. The city wanted to sell it to them. It was still being used. They just weren't taking care of it. It was leaking. They had buckets and trashcans and all. So, behind the scenes they were trying to sell it. |
| | Airbnb is a permitted activity regulated by the city, so it shouldn't be feared. | In late 2017, the city was passing a new short-term rentals ordinance, and I had heard that Glenwood was going to be excluded. But there had never been any vote on this subject. So, I got involved, and we held a vote, and we voted to be included. It's a new ordinance. It's a permitted activity regulated by the city keeping us equal with the rest of downtown. |
| | Airbnb is not just vacation rentals; it is also used for jobs. | Sure [Airbnb] is vacations, but it's also people coming for job interviews, medical students. So, all sorts of people, it is used for all sorts of professional purposes. |
| | Zoning can help control development. | I fear commercial development, in particular. Zoning can help control both residential and commercial development. But I don't think there is concern about residential. |

| Census Tract | Perception around Community Development | Comment from Participant |
|--------------|--|--|
| | Zoning should be gradual in terms of allowed type and scale of development. | Well I think it just needs buffers, and it needs to be gradual. You don't want to go from a commercial center a home. That's my main thought on the housing types. Which could go from manufacturing, industrial, multi-unit apartment complexes down to like single families. You don't want to skip several steps. |
| | Seems like the city moved ahead with their plan for the Harriet Tubman site before a formal Community Benefits agreement had been made. | The Tubman site, part of it has been sold for 61 million dollars. Our neighborhoods have been meeting and talking about having a community benefits agreement to govern or have formal input about what happens at that site. The plan has been getting more and more traction, but there was a plan to have a town hall, in the coming weeks to really gauge formal input towards developing this community benefits agreement. So, all that is pretty much downstream from what is taking place. |
| | Seems like the city is doing what they want with the Tubman site. | So, they zoned it manufacturing, and then told the neighborhood that they can do whatever they want with it... the city is having its way. In my opinion, the city is having its way with the Tubman site. |
| | Hopefully there will be some indirect benefits to the neighborhoods just by having a business there, but it is not a direct amenity for the residents. | If it were a housing type or an apartment complex, people would at least live there, but there would still be the criticism that there is no homeownership and maybe the rent is too damn high. But people would still use it directly... Manufacturing, they are not going to go there. They are going to employ about 150 people... super curious to learn how many East Chattanoogaans are hired from this company ... so the city is going to be raking in all this money from it. Maybe it will indirectly cause them to appreciate Avondale more, and East Chattanooga more, because East Chattanooga is now contributing more to the City's budget. |
| | The Area 3 planning seems to be well intentioned as opposed to the city's Tubman site plan. | They've created a 150-page report on East Chattanooga. I'm honored that they have spent so much time on us... so I think their agenda is perhaps a little bit different. Well for all I know, I could be getting fooled by them, but I'm still honored that they have spent so much time creating a 150-page report so far. |
| | Perceptions about the way a back tax sale works. | When someone hasn't paid their property taxes, maybe they are three months delinquent or something like that. The city will sell it, but that property owner has one year to redeem it. After that one-year period, it's an outright sale. So, it's yours. The previous homeowner can no longer have any claim to redeem it. |
| | Seems like the City values revenue over residents. | Sure, the city wants it to be manufacturing and rake in the money. The city gets way more money from that than they get from a 1200-dollar property tax a year. |
| | The Area 3 Plan seems to be taking resident opinions into consideration. | I don't feel I like the city limits our options. I feel like they – in terms of developing the community and the Area 3 planning – they were pretty open-ended with their survey and what they allowed people to say of what people want to see and don't want to see. |

| Census Tract | Perception around Community Development | Comment from Participant |
|--------------|--|---|
| | The Area 3 Plan seems to be taking resident opinions into consideration, but only time will tell if they really did. | I'm sure you have people that are not fully represented. But from the RPA, from the Area 3 survey, I think they are trying to hear everyone. I think everyone had an opportunity to provide input. So, I do feel like people have had an opportunity to express themselves sufficiently, but then the other part of that will be whether they turn a blind eye to it and do whatever they want anyways. |
| | The Area 3 planning is probably causing a fear of gentrification because of the attention it is getting. | I imagine that the Area 3 planning is adding to the fear because it's more buzz, it's more buzz about, it's conversation and it's activity. So, the more activity, the more action, the more there is to fear if that action is going to raise the property taxes to where it kicks some old lady out of her home or something like that. |
| | City action without resident input or knowledge causes fear of displacement. | We have fear, in particular, because the city was proposing the idea of selling our Glenwood Youth and Family Development Center and moving us into Orange Grove. That is city action. A conversation about selling our center, possibly moving it. So, I think any action kind of causes some fear in a lot of people. Because it is, oh no, how far does this go? What does it mean for me? |
| | The buzz can mean opportunity. | I feel like there is opportunity. I own a few properties. |
| | If regulations about rent are needed, that must be enforced by the city. | There's always going to be conflicting interests when you have a business owner. I think it is unrealistic to think in a capitalist society that a homeowner is supposed to regulate and be a philanthropist. |
| 11 | People aren't buying the houses to live in. | [The vacant] housing is being sold and flipped, or it is being used as income property or short-term vacation rental property. |
| | Demographics will inevitably change. | [What do you like about the neighborhood that will probably disappear?] Number 1, the demographics. |
| | Housing trends aren't providing for the demands of the low-income residents. | From 2016-2026, the average cost for new home builds all across Hamilton County, is going to be between \$300 and \$500 thousand dollars. Meanwhile, the greatest demand that was shown over the next ten years is for below market rate affordable rental units. |
| | Airbnb's need to be further regulated. | There are so few limitations on market development such as the expansion of short-term vacation rentals. |
| | Huge % of cost-burdened residents. | It is also a major problem that you have 25,000 households that are burdened by housing costs according to those HUD standards. |
| | The housing cost burdens are causing mass racial displacement. | The afflictions of a lot of our neighborhoods, especially East and South Chattanooga, are facing is what is causing a mass amount of displacement. Between 2000 and 2010, Chattanooga was highlighted in a Fordham University study for having 2 of the top 15 zip codes in the country for racial displacement. |
| | The city has promised half a million to developing affordable housing units. | The city just announced that they are putting 500 thousand dollars to partner with Habitat for Humanity in developing over 30 affordable housing units in South Chattanooga... part of that has |

| Census Tract | Perception around Community Development | Comment from Participant |
|--------------|---|--|
| | | to do with land acquisition and potentially with vouchers, but part of it is going to construction costs. |
| | Community Land Trusts are a viable option for Chattanooga. | Community Land Trusts are going to work best in areas where the property is likely to increase in value and the community could capture some of that increase but hasn't been already priced out. The city has been open to the idea. |
| | A property managing organization could hold houses that are donated to an association. | Create an organization that handles the management of properties, and has some sort of responsibility for it, that has, also, some level of community accountability. That has the expertise to handle that kind of stuff. That's definitely not, like a volunteer neighborhood association can't manage properties. |
| | The Accessory Dwelling Unit ordinance is good in theory, but is currently difficult to use. | It's also a similar thing with accessory dwelling units... The problem is that all the codes, the building codes, don't really allow for them to be created. Even though the ordinance has been created, it is impossible to find, number one the financing. It is really difficult to find who is going to finance you building a 20- or 30-thousand-dollar unit on an existing property, to rent out. Banks aren't used to or comfortable with that sort of lending. |
| | Rehabbing in an affordable way can build a portfolio. | Rehabbing existing vacant properties that are on the market, rehabbing them for affordable purposes, and seeing how you can build a portfolio out of that. |
| | The Opportunity Zone ensures future development. | Well, I think development is coming one way or another. You know, Glass Farms, that zip code, is one of the Opportunity Zones. |

Recommendations for the Study Area

As a mixed methods study, the findings from the literature review, interviews, and census data were merged in a comprehensive analysis. The triangulation of the data strengthened the findings and used established non-gentrifying revitalization strategies to provide insight on returning the vacant housing in East Chattanooga back into productive use. The census data revealed the seriousness of the vacancy problem in East Chattanooga and provided insight on where specific remediation strategies would work best. The interviews revealed both strengths and weaknesses in current neighborhood work and provided insight on what types of revitalization strategies were needed most. The literature review offered a variety of best

practices and tools to reclaim vacant housing and revitalize neighborhoods in the process. Recommendations for the neighborhoods are based on findings from all three sources and are organized by topic below.

Block Leaders and Democratic Leadership

All neighborhoods in the study area should recruit block leaders for every block. Block leaders support physical and social revitalization of their block by reporting code violations, welcoming new residents, and organizing residents for area concerns. They also strengthen neighborhood safety by reporting and monitoring vacant houses and suspicious activity (Thibaud, 2016). According to the interview participants, block leaders already exist in Avondale, Glass Farm, and Glenwood, but there is room for growth.

All neighborhoods should also use a democratic approach in handling anything that has to do with neighborhood. This means listening to all opinions when planning events or get-togethers and voting on new ordinances. During the interviews, this approach was specifically discussed regarding Churchville and Glenwood. Research shows that these types of leadership will play a big role in keeping the streets looking nice rather than run down, fostering a culture of resident participation (Florin & Wandersman, 1990), and improving the neighborhoods' overall sense of community (Ohmer, 2010).

Block Parties and Pocket Parks

All neighborhoods should host holiday parties, block parties, neighborhood reunions, or small area festivals as a way to increase resident interaction. All neighborhoods should also repurpose vacant lots as small pocket parks or community gardens similar to successful efforts in

Philadelphia, PA (Whitman, 2001). These types of activities foster a culture of resident participation and encourage a sense of community (Florin & Wandersman, 1990; Ohmer, 2010).

Equitable Development and Social Impact Investors

All neighborhoods should advocate for equitable development so that everyone benefits from area improvements. A great resource can be found in the Communities over Commodities report about people-driven alternatives to unjust housing systems (Baiocchi, 2018). Additionally, because most neighborhoods in the study area are majority investor-owned versus owner-occupied, it is also important for the neighborhoods to identify and support investors who are looking for long-term appreciation, also known as social impact investors.

Below Market-rate Lending and Home Maintenance Assistance Programs

All neighborhoods need to advocate for below market rate lenders. Insufficient access to fair lending was mentioned in multiple interviews as an obstacle to buying a home. There are very few banks that will even consider giving home loans to low-income populations, but there is a huge need for this type of service. An example of an area securing low interest loans for home purchase or improvement can be found in Baltimore's Healthy Neighborhood Initiative (Cohen, 2001). The interviews also revealed that absentee landlords, low-income owners, and elderly residents create a cycle of neglect that call for home maintenance programs to be prioritized. All neighborhoods need to advocate for nonprofit rehabilitation and home maintenance assistance similar to those established in Youngstown and Cleveland, Ohio (Mallach, 2018). These programs, along with below-market-rate lending, will allow housing cost-burdened families to

improve their homes, and ultimately, their neighborhoods, which will also lead to wealth generation through increased property values (Temkin et al., 2013).

Economic Development

All neighborhoods with empty storefronts should recruit small businesses to occupy the vacant buildings. These businesses should be affordable and desirable to the existing residents. This will bring life back to the street and alleviate the appearance of blight in the area (National Vacant Properties Campaign, 2005). This idea was discussed in the Glass Farm neighborhood and aligns with the idea of non-gentrifying neighborhood revitalization.

Vacant Property Receivership

The vacant property receivership ordinance in Chattanooga is a crucial mechanism for eliminating blight and promoting the development of affordable housing in the city (Alexander, 2017). This tool needs to be utilized in census tract 123 (see Figure 4.3), which includes the neighborhoods of Battery Heights, Boyce Station, Glass Farm, and Riverside Area. In this tract, the owner-occupied housing was the highest percentage in 2017; renter occupied housing was the second highest, and vacant housing was the smallest. The high owner occupancy rate indicates a stable neighborhood, but the vacancy rate being 2.6% higher than Hamilton County, TN still warrants concern regarding the sense of community in those areas. Vacant property receivership is most often used for single structures and is not an appropriate vehicle for large-scale development schemes (Lacey, 2016).



Figure 4.3

Area Map Highlighting Census Tract 123

Shared Equity Development

The shared equity model of development needs to be implemented in census tracts 12 and 122 (see Figure 4.4), where owner occupied housing significantly decreased from 2011 to 2017. These tracts include the neighborhoods of Avondale and Glenwood. Census tract 4, which includes the neighborhoods of Bushtown, Churchville, and Lincoln Park, also experienced a decrease in owner occupied housing, but only a 1.5% drop in comparison to the 11.7% and 6.2% drop in tracts 12 and 122 respectively. A shared equity model allows residents to own a share of the development and earn small amounts of equity without taking on the risk of foreclosure (Temkin et al., 2013).

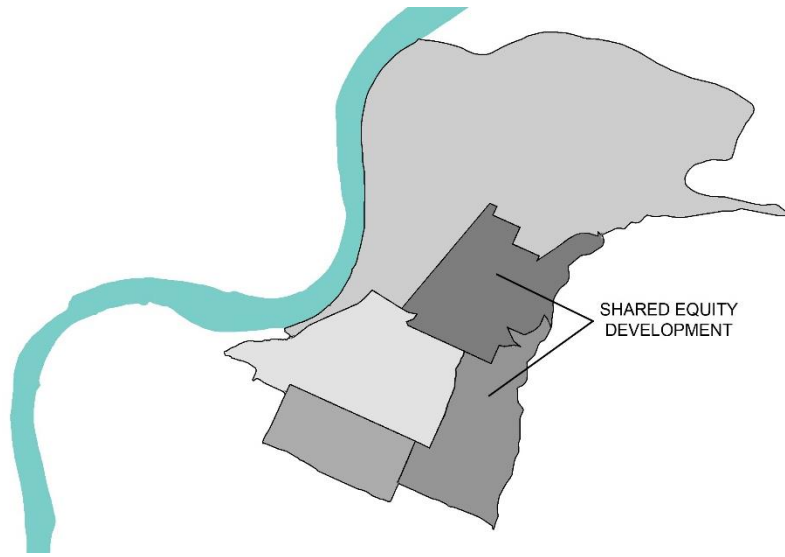


Figure 4.4

Area Map Highlighting Census Tracts 12 and 122

Community Land Trust

A community land trust needs to be utilized in census tracts 4 and 12 (see Figure 4.5). These tracts include the neighborhoods of Bushtown, Churchville, Glenwood, and Lincoln Park, and the vacancy rates in each showed an increase from 2011 to 2017. Bordering tract 11, which includes the Orchard Knob neighborhood, showed a decrease in vacancy rate during that same time. This indicates market demand moving, and community land trusts help stabilize communities against speculative land development. The result is that people stay put and are rarely displaced (Baiocchi, 2018). One of the best examples of this type of development is Dudley Neighbors Incorporated (Dudley Neighbors Incorporated, 2019b).

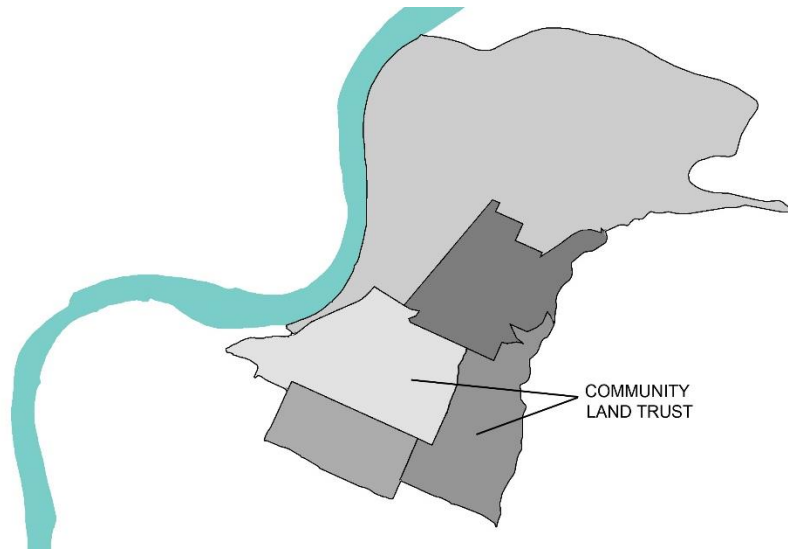


Figure 4.5

Area Map Highlighting Census Tracts 4 and 12

Summary of Results

Chapter 4 provided an analysis of census data and interview comments from neighborhood leaders in the study area. The results of each data set were then looked at within the context of the literature review to provide recommendations to the neighborhoods in East Chattanooga on non-gentrifying ways to return the vacant housing in their area back into productive use. Chapter 5 will discuss the researcher's opinions regarding the outcome of this study and provide recommendations for further research.

CHAPTER 5

CONCLUSIONS

Chapter 5 is broken into two sections. The first section discusses assumptions and conclusions based on the findings of this study. Judgements are made about the discrepancies between the perception of vacant housing and published data about the problem. The second section makes recommendations for further research. Ideas for additional analysis are included.

Discussion

This study fills a gap in the literature regarding East Chattanooga neighborhood leaders' perceptions of neighborhood improvements and area development. This study also exposes a compelling perspective on how little influence neighborhood leaders feel they have in decisions regarding city-funded neighborhood improvements. The purpose of gathering this information was to provide insight to the neighborhoods in East Chattanooga on how to return vacant housing back into productive use. This study is meant to be a resource for neighborhood leaders in East Chattanooga, and a call to action about how vacant housing in their community should be prioritized, and what tools are available for success.

Neighborhoods in East Chattanooga need to reframe the vacant housing in their community as an asset for revitalization efforts and realize that involving residents is a way to curb the usual gentrification effects of these improvements. This work is not easy, and there is no single solution that can fix the problem. It will take the combined efforts of individuals and

organizations, as well as the utilization of government programs and policies to revitalize these neighborhoods that have experienced decades of disinvestment.

In the Chattanooga Neighborhood Assessment (2011), healthy neighborhoods were defined as having residents who actively worked to solve problems, and troubled neighborhoods were defined as having residents who believed that taking action was a fruitless endeavor (Schubert, 2011). Based on those definitions, all neighborhoods in this study are both healthy and troubled, depending on who you talk to. The key thing is that there are people in neighborhood leadership positions that are actively working to solve problems despite, or maybe especially because of, the residents who do not see the point in trying. To quote one of the interview participants, it is time to “Speak up, step up, do something. Stop talking about it. Do something.”

During the interviews, it seemed that the neighborhood leaders’ involvement in the neighborhoods had slightly warped their perception of the problems in the area. No one ignored the fact that there were an above average number of vacancies in Avondale (census tract 122) and Glass Farm (small portion of census tract 123), but several participants’ perceived low vacancies in their neighborhood, even though the census data showed otherwise. It is possible that the situation has changed since the 2017 census data was gathered. It is also possible that the more absorbed the participants were in neighborhood improvement work, the more likely they were to see the positive aspects of the neighborhood.

Another discrepancy was found between participant perception and census data when looking at homeownership rates. In Glenwood (census tract 12), it was expressed that most of the people in their area owned their homes, but the census data showed the opposite. This distortion of reality seems to suggest that the participant saw their neighborhood through their own experience. They personally owned their home, so they assumed that their neighbors did as well.

It is also possible that the participant valued homeownership and thus chose to believe their neighborhood was majority owner-occupied. Increasing homeownership was discussed in multiple interviews as an important aspect of stable neighborhoods. However, because four of the five census tracts in the study area were majority renter-occupied, it is important that the neighborhood leaders see the value in renters, as well. Just because a resident chooses to rent does not mean that they are not invested in the long-term success of the neighborhood. Recruiting renters to be involved in neighborhood improvements should not be overlooked.

The results from the interviews, and the recommendations for the neighborhoods in the study area, add to the body of knowledge about vacant housing and displacement. Although this study is not generalizable, one can assume that the neighborhood leaders' feelings of powerlessness regarding large-scale development, is not unique to Chattanooga. It is hard to go from the dream of neighborhood revitalization to the reality of attracting new residents that will bring excitement and life without causing rapid gentrification. The ideas for small-scale change, such as creating a community garden in a vacant lot, as well as the ideas for large-scale equitable development, such as community land trusts, are both valuable for the future success of the neighborhoods in East Chattanooga.

Direction for Future Research

This study can serve as a call to action to do something about the vacant housing in East Chattanooga, but the next step is to implement the recommendations. Based on the goals and findings from this study, recommendations for further study include:

- Looking into the change in home values in the study area over a significant span of time to either confirm or disprove the assumption that homeowners in the study area are not generating wealth from their houses.
- Researching established strategies to attract and retain resident participation in neighborhood improvement efforts.
- Interviewing more neighborhood leaders, as well as city employees, developers, and stakeholders in the study area to increase the understanding of the conditions of the study area and complexity of the vacancy problem.
- Exploring the influential factors that may cause the discrepancy between residents' perception and actual data regarding vacant housing.
- Creating a master plan of each neighborhood in the study area that lays out which vacant houses need to be demolished and which need to be rehabilitated and returned to the market.
- Determining the economics of rehabilitation of the vacant houses, including land acquisition, construction costs, and loan values, in order to put together action plans for low-income families to be able to buy a home, or for nonprofit entities to be able to rent homes at affordable rates.
- Proposing remodel construction drawings for vacant houses that consider the average household size and composition in the study area.

Summary of Conclusions

Chapter 5 discussed the researcher's assumptions and conclusions regarding the findings of this study and reiterated that there is no single solution that can fix the vacancy problem in

East Chattanooga. It also explained that it is time for the neighborhoods to implement the recommendations for non-gentrifying neighborhood revitalization strategies. Finally, it made recommendations for further research.

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APPENDIX A

IRB APPROVAL LETTER

Institutional Review Board

Dept 4915
615 McCallie Avenue
Chattanooga, TN 37403
Phone: (423) 425-5867
Fax: (423) 425-4052
instrb@utc.edu
<http://www.utc.edu/irb>

TO: Alexandra Hunt **IRB # 19-063**
Dr. Eun Young Kim

FROM: Lindsay Pardue, Director of Research Integrity
Dr. Amy Doolittle, IRB Committee Chair

DATE: 4/3/2019

SUBJECT: IRB #19-063: Reclaiming Vacant Housing in Chattanooga, Tennessee: A Non-gentrifying
Neighborhood Revitalization Strategy

Thank you for submitting your application for exemption to The University of Tennessee at Chattanooga Institutional Review Board. Your proposal was evaluated in light of the federal regulations that govern the protection of human subjects.

Specifically, 45 CFR 46.104(d) identifies studies that are exempt from IRB oversight. The UTC IRB Chairperson or his/her designee has determined that your proposed project falls within the category described in the following subsection of this policy:

46.104(d)(2)(ii): Research only includes educational tests, surveys, interviews, public observation and any disclosure of responses outside of the research would NOT reasonably place subject at risk

Even though your project is exempt from further IRB review, the research must be conducted according to the proposal submitted to the UTC IRB. If changes to the approved protocol occur, a revised protocol must be reviewed and approved by the IRB before implementation. For any proposed changes in your research protocol, please submit an Application for Changes, Annual Review, or Project Termination/Completion form to the UTC IRB. Please be aware that changes to the research protocol may prevent the research from qualifying for exempt review and require submission of a new IRB application or other materials to the UTC IRB.

A goal of the IRB is to prevent negative occurrences during any research study. However, despite our best intent, unforeseen circumstances or events may arise during the research. If an unexpected situation or adverse event happens during your investigation, please notify the UTC IRB as soon as

possible. Once notified, we will ask for a complete explanation of the event and your response. Other actions also may be required depending on the nature of the event.

Please refer to the protocol number denoted above in all communication or correspondence related to your application and this approval.

For additional information, please consult our web page <http://www.utc.edu/irb> or email instrb@utc.edu.

Best wishes for a successful research project.

APPENDIX B

INFORMED CONSENT FORM

UNIVERSITY OF TENNESSEE AT CHATTANOOGA
PROTOCOL TITLE: *RECLAIMING VACANT HOUSING: A NON-GENTRIFYING
NEIGHBORHOOD REVITALIZATION STRATEGY*

Please read this consent document carefully before you decide to participate in this study.

Purpose of the research study:

This is a research study designed to contribute to general knowledge. The purpose of this research study is to propose reuse strategies for the vacant housing in neighborhoods in East Chattanooga, Tennessee. The documentation of the research will provide a process that can be repeated in other neighborhoods with high vacancy rates.

What you will be asked to do in the study:

Your participation will involve talking about your neighborhood; what it is, what it means to you, and what you would like to see it become. You will be asked to talk about the current state of the neighborhood and why you think it is the way it is. You will be asked to share ways in which you think your neighborhood could be improved and ways in which you hope it never changes. You will be asked to share your excitement and/or fears about potential investment in your neighborhood.

Time required:

Approximately 1 hour

Risks and Benefits:

There are no anticipated risks to this study. The potential benefits of the study include the promise of a more stable neighborhood.

Incentive or Compensation:

There are no incentives and you will not be paid for your participation.

Confidentiality:

Your identity will be kept confidential to the extent provided by law. Your comments will be assigned a code number, and there will be no list connecting your name to the code number. The recording of the meeting will be used to assist with the accuracy of the responses. When the study is complete and the data has been analyzed, the recording will be destroyed. After the recording is destroyed and there are no other surviving identifiers, the information could be used for future research studies or distributed without additional informed consent. Your name will not be used in any report or publication.

Voluntary participation:

You will be excluded from the study if you are younger than 18. Your participation in this study is completely voluntary. Should you elect to discontinue participation, any information already collected will be discarded. There is no penalty or loss of benefit for choosing not to participate.

Right to withdraw from the study:

You have the right to withdraw from the study at any time without consequence or penalty.

Whom to contact if you have questions about the study:

Alexandra Hunt, student researcher (email: alexandra-hunt@utc.edu) or Eun Young Kim, faculty advisor (address: 412 Hunter Hall, 615 McCallie Ave, Chattanooga, TN 37403; phone: 423-425-5458; email: eun-y-kim@utc.edu).

If you have any questions about your rights as a subject/participant in this research, or if you feel you have been placed at risk, you may contact Dr. Amy Doolittle, Chair of the UTC Institutional Review Board at (423) 425-5563. This research protocol has been approved by the UTC Institutional Review Board. Additional contact information is available at www.utc.edu/irb.

Agreement:

If you wish to participate in this study, please sign the form below. A signature will indicate agreement to participate.

Participant's Name: (Print) _____

Signature _____ (Date) _____

Video/Audio recording of study activities

Interviews may be recorded using video devices (or audio recording) to assist with the accuracy of your responses. These tapes will be kept by the researcher in a locked filing cabinet. Only the researcher will have access to these tapes and they will be destroyed by April 30, 2020. You have the right to refuse the recording. Please select one of the following options:

I consent to video (or audio) recording: Yes _____ No _____

VITA

Alexandra Hunt was born in Dalton, GA, to the parents of Mike and Lisa Peebles. She is the second of three children, an older brother and a younger sister. She attended Christian Heritage School in Dalton, GA from kindergarten through twelfth grade. After graduation, she attended Auburn University where she majored in architecture and received a Bachelors of Architecture degree in May 2012. Alex worked in an architecture firm in Chattanooga, TN for five years before returning to graduate school at the University of Tennessee at Chattanooga in 2017. She received her architecture license in 2016, which was the motivation to look further into the roles of architects and designers in their communities. She received her Masters of Science degree in Interior Design in May 2020.