



Housing

the **Ochs Center**
for metropolitan studies

The State of the Region **2010**



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Notes on Data

American Community Survey (ACS)

Data for this report are derived from 2006-2008 American Community Survey 3-Year Estimates. The ACS is a survey instrument that is sent out nationwide and provides current data information about geographic areas concerning demographic, economic, social, housing and financial variables. Data for the three year time period are averaged to provide a data point. The survey information is provided for area populations larger than 20,000. The sample size of the data set is larger than the 1 year surveys and therefore more reliable. The data can be compared to Census 2000 data when using the same variables.

Population Estimates Program, Census Bureau

Data are provided yearly and are revised annually. These population estimates are the basis for federal funding allocations. In this report data for year 2000 refers to April 1 (Census 2000) numbers.

Home Mortgage Disclosure Act (HMDA)

Data are compiled by the Federal Reserve Board on loan application and origination. Information is available by type of loan, purpose, amount, property type, location, and occupancy.

Ochs Center State of the Region Survey

The State of the Region Report includes data from telephone surveys of Hamilton County adults. The survey asked a series of questions related to health, jobs and education in Hamilton County. The 2010 survey had a sample size of 800 randomly selected Hamilton County adults and an additional oversample of 372 interviews with African Americans and Latinos to ensure adequate representation of both population subgroups. The 2010 survey included 200 completes from cell phone calls. For the 2006 and 2008 surveys, the sample size was 1,000 Hamilton County residents and included only landline telephones. For all surveys, the survey data was weighted to correspond more precisely to demographic estimates of the Hamilton County population. Demographic variables included in weighting were age and race.

State of the Cities Database System (SOCDS) Building Permits Database

This searchable database contains data for residential construction as collected by the Census Bureau's Building Permits Survey. The database is maintained by the Department of Housing and Urban Development.

United States Postal Service (USPS) Data

The United States Postal Service has provided data to the Department of Housing and Urban Development (HUD) on a quarterly basis since 2008. HUD cleans the data so that it can be downloaded from its website. Information is based on the universe of addresses and coded for occupied or vacant. Information is available about the length of vacancy and at the census tract level.

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Executive Summary

Between 2000 and 2010, the Chattanooga Metropolitan Statistical Area (MSA) grew by nearly 50,000 residents. Hamilton County, with nearly two-thirds of the population, accounted for 61 percent of the growth. Sequatchie County led the 6-county metro area with a 22.4 percent increase in population—more than two times the metro average.

In the metro area, most housing is single unit (72.8 percent) and owner occupied (70.0 percent). The rate of owner occupied housing ranges from 67 percent in Hamilton County to 78 percent in Marion and Catoosa counties.

With a population density of 274.3 people per square mile, Hamilton County is ten times the density of Catoosa County. Overall, the metro area's population density increased by 11.4 percent since 2000.

Between 2000 and 2009, over 27,000 building permits were issued in the metro area. The number of single unit permits issued peaked in 2005, declining 70 percent by 2009. Multi-unit permits have declined from a high of 630 in 2001 to 132 in 2009—a 79 percent drop. During the nine-year period, 85 percent of the building permits were for single family units. Hamilton County accounted for 61 percent of all permits, but 65 percent of multi-family permits.

Chattanooga's 10.2 percent population increase between 2000 and 2009 led Hamilton County (9.5 percent) and the MSA (10.0 percent). The growth rate for Chattanooga was about four times the rate of population growth in the 1990s. Excluding Chattanooga, population in the rest of Hamilton County grew by 8.9 percent—compared to 14.5 percent in the 1990s.

In Hamilton County, the median sales price for homes reached a peak of \$150,000 in 2008, up 27 percent from 2002, before dropping to \$140,000 in 2009.

Between 2004 and 2006, the number of subprime housing loans (including finance, refinance and home improvement) nearly doubled and reached a high of 2,386 in 2006. Foreclosures increased by 22.6 percent from 931 foreclosures in 2006 to 1,142 in 2009.

Since 2000, living costs in Hamilton County have been rising faster than income. For homeowners in Hamilton County, costs increased by 33.4 percent while income grew by 23.3 percent. For renters, costs increased by 27.5 percent—more than double the increase in renter median income.

In comparison with ten benchmark counties, Hamilton County ranked fourth for vacant housing units, seventh for housing unit growth and ninth in population growth. Hamilton County had the second lowest median monthly owner cost and third lowest median monthly rent cost. Still, homeowners and renters pay a higher percentage of household income than in some benchmark counties with higher housing costs.

Within Hamilton County, Ooltewah/Summit (88.0 percent), Hickory Valley/Hamilton Place (47.4 percent), Harrison Bay (43.4 percent), Mountain Creek/Moccasin Bend (40.3 percent) and Northgate/Big Ridge (38.6 percent) had the greatest increases in occupied housing since 2000.

The slowest growing subregions were Brainerd (3.2 percent), Glenwood/Eastdale (2.8 percent), South Chattanooga (2.2 percent), Bushtown/Highland Park (0.6 percent) and Amnicola/East Chattanooga (-0.8 percent).

Growth trends from 2008 to 2010 indicate slightly different growth patterns for subregions than the decade snapshot. Fastest growing areas include Signal Mountain (9.6 percent), North Chattanooga (9.0 percent), Apison (7.7 percent), Downtown (7.2 percent) and Dupont/Murray Hills (6.7 percent). Slowest growing areas include Amnicola/E. Chattanooga (-3.5 percent), Glenwood/Eastdale (-1.8 percent), Bonny Oaks/Highway 58 (-1.8 percent), Ridgedale/Oak Grove/Clifton Hills (-1.7 percent), and East Ridge (-1.3 percent).

In five subregions between 2004 and 2008, subprime loans accounted for more than 30 percent of the total loans: Amnicola/East Chattanooga (37.9 percent), Glenwood/Eastdale (37.4 percent), Ridgedale/Oak Grove/Clifton Hills (34.0 percent), Bushtown/Highland Park (33.1 percent) and Woodmore/Dalewood (31.0 percent).

There were five areas that experienced over 200 foreclosures in the period between 2006 and 2009: South Chattanooga (293), East Ridge (278), Ridgedale/Oak Grove/Clifton Hills (243), Amnicola/East Chattanooga (221) and Woodmore/Dalewood (219).

Housing and Quality of Life in the Chattanooga Region

Housing is an important pillar of the economy. The impact of housing goes far beyond its economic reach: it is also about neighborhoods and building a sense of place. Homeownership has been a means of building wealth and stabilizing communities. As the economy has undergone a downturn, increased foreclosures and vacancies are evident. This report examines various aspects of housing in the six-county metro area, in Hamilton County, among select benchmark areas and at the subregion level within Hamilton County.

In 2010 the Ochs Center conducted a phone survey of Hamilton County adults. The State of the Region survey asks questions related to health, jobs, housing and education in Hamilton County. As in prior years, the survey points to the importance of strong neighborhoods and affordable housing to overall quality of life in the region.

Table 1: Determining quality of life

	Very Important 2010	Very Important 2008	Very Important 2006
Safety from crime	91%	90%	87%
Quality health care and hospitals	90%	89%	86%
Quality schools	83%	83%	79%
Availability of jobs that pay a living wage	83%	81%	77%
Clean air	82%	83%	78%
Clean streets and neighborhoods	80%	80%	76%
Affordability of housing	75%	74%	72%
A place where people of all backgrounds are welcome	70%	72%	66%
A strong religious community	63%	63%	58%
A strong sense of community	61%	64%	63%
Parks and other outdoor recreational opportunities	59%	61%	56%
Short commuting time	44%	52%	47%
Arts and cultural opportunities	42%	46%	38%

Source: Ochs Center Survey of Hamilton County Residents: 2006, 2008, 2010

Housing in the Chattanooga Metropolitan Statistical Area

The Chattanooga Metropolitan Statistical Area (MSA) consists of Tennessee counties: Hamilton, Marion and Sequatchie and Georgia counties: Catoosa, Dade and Walker County. Metro areas are based on core population size and social and economic ties as measured by commuting patterns. Within the six counties, Hamilton County has the largest population and most number of housing units.

According to population estimates in this decade (2000 to 2009), the 6-county area increased in population by 10 percent—rising from 476,531 to 524,303 residents. Hamilton County, with nearly two-thirds of the total population in the metro area, accounted for 61 percent of the population growth.

Sequatchie and Catoosa counties, the two fastest growing counties in the MSA, accounted for 28 percent of the total population increase. By comparison, the 2000 to 2009 population growth in Walker and Dade counties (6.4 percent) and Marion County (1.1 percent) is lower.

Table 2: Changes in MSA population by county

	2000	2009	Change	% Change
Hamilton County, Tennessee	307,896	337,175	29,279	9.5%
Walker County, Georgia	61,053	64,983	3,930	6.4%
Catoosa County, Georgia	53,282	64,035	10,753	20.2%
Marion County, Tennessee	27,776	28,068	292	1.1%
Dade County, Georgia	15,154	16,127	973	6.4%
Sequatchie County, Tennessee	11,370	13,915	2,545	22.4%
Total MSA	476,531	524,303	47,772	10.0%

Source: : Population Estimates Program, Census Bureau

There has also been growth in the number of housing units in the metro area. According to the Census 2000, there were 205,343 housing units in the six counties that now comprise the MSA; the American Community Survey (ACS) 2006-8 survey estimates that the number of units increased 11 percent to 228,782 housing units in the metro area.

As of 2008 in the metro area, 70 percent of the housing units are owner occupied, and 73 percent are single unit structures. Marion and Catoosa counties have the highest level of owner occupied housing at 78 percent. In Hamilton County, 67 percent of the housing is owner occupied. In Marion County, 22 percent of the housing stock is mobile home units.

Housing density is highest in Hamilton County at 274.3 units per square mile, which is 10 times the density of Marion County. Catoosa County had the greatest rate of growth while the increase in housing units in Hamilton County accounted for more than half the increase across the MSA.

Table 3: Characteristics of housing in MSA counties 2006- 2008

	MSA	Hamilton County	Marion County	Catoosa County	Walker County
Total housing units	228,782	148,762	13,397	25,970	28,706
1 unit	72.8%	72.2%	71.1%	76.2%	73.1%
2 or more	18.2%	23.3%	7.0%	11.5%	8.8%
Mobile home	9.0%	4.4%	21.8%	12.1%	18.1%
Boat, RV, van, etc.	0.1%	0.1%	0.0%	0.1%	0.0%
Occupied housing units	203,967	133,378	11,715	23,588	25,118
Owner occupied	70.0%	66.6%	77.6%	77.7%	73.6%
Renter occupied	30.0%	33.4%	22.4%	22.3%	26.4%

Source: American Community Survey, 2006-8

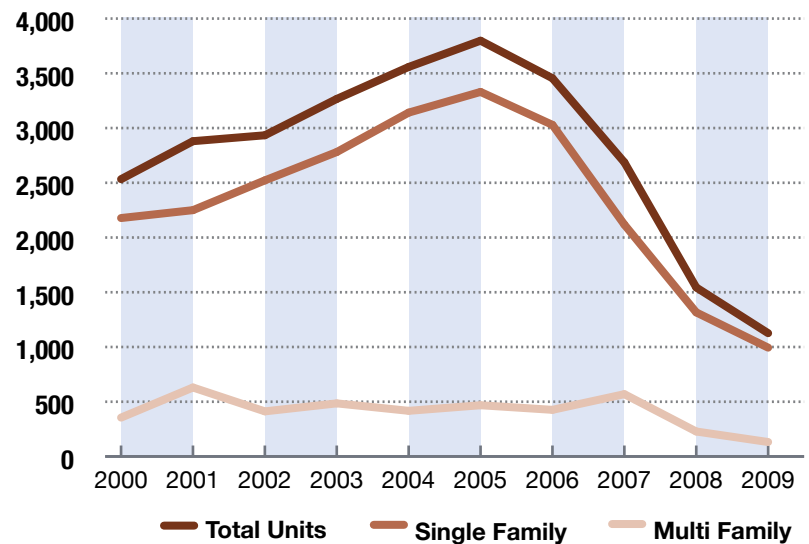
Table 4: Total housing units in MSA counties

	Hamilton County	Walker County	Catoosa County	Marion County	MSA
Census 2000	134,692	25,577	21,794	12,140	205,343
ACS 2006-08	148,762	28,706	25,970	13,397	228,782
Increase 2000-08	14,070	3,129	4,176	1,257	23,439
% Increase 2000-08	10.40%	12.20%	19.20%	10.40%	11.40%
Land area	542.4	446.6	162.2	498.4	1823.6
Density 2000	248.3	57.3	134.4	24.4	112.6
Density 2008	274.3	64.3	160.1	26.9	125.5

Source: American Community Survey, 2006-8

Chart 1: Building permits for metro counties

Examination of building permit data provides a more nuanced look at where building is planned. Single unit construction indicates low density development while multi-unit buildings point to higher density development. In the metro area, the annual number of building permits issued steadily increased until 2005 when 3,798 permits were issued. Since then, the number of building permits issued in the metro area has continued to decline to levels lower than in 2000. From 2005 to 2009, the total annual number of building permits issued in the metro area dropped by 70 percent. The number of two or more units permitted fluctuated over the last nine years; there was a slight rebound in multi-unit permits in 2007 but a drop of 77 percent from 2007 to 2009.



The majority of new housing permits issued in the metro area are for single family residences. Between 2000 and 2009, 85.4 percent of the permits issued in the metro area were for single family units. Since 2000 in the metro area, 61 percent of the single-family units were permitted in Hamilton County.

Source: SOCDS Building Permits Database

Table 5: Building permit activity for metro area counties: 2000-09

	Single-Family Units	Multi-Family Units	Total	% Single-Family Units
Hamilton County	14,349	2,667	17,016	84.3%
Catoosa County	4,311	1,017	5,328	80.9%
Walker County	3,304	326	3,630	91.0%
Marion County	1,433	10	1,443	99.3%
Sequatchie County	165	15	180	91.7%
Dade County	97	87	184	52.7%
MSA Total	23,659	4,122	27,781	85.2%

Source: SOCDS Building Permits Database

In the metro area, 45 percent of the multi-unit permits were in Chattanooga and 33 percent of the single unit permits were in the unincorporated area of Hamilton County.

Table 6: Building Permit activity for places in the metro area: 2000-09

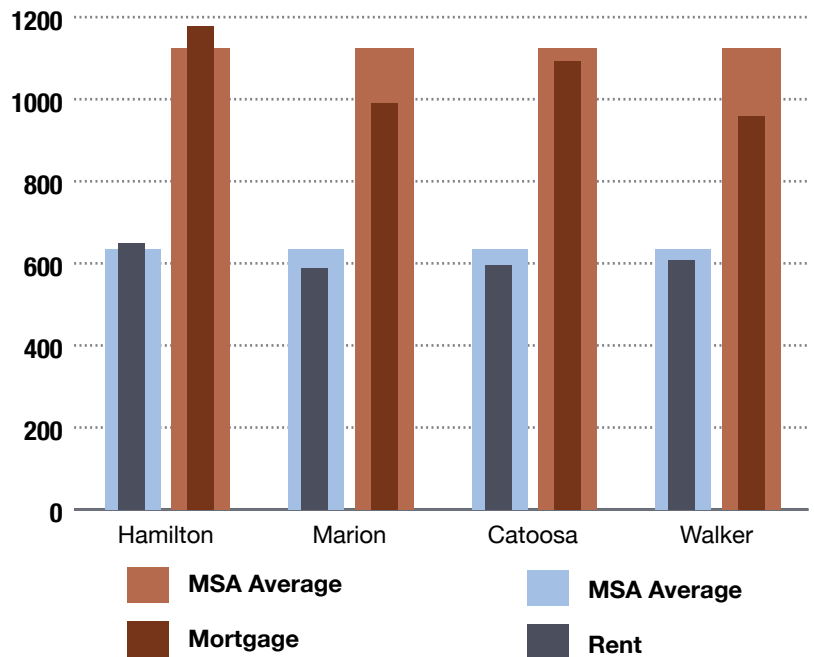
	Single-Family Units	Multi-Family Units	Grand Total	% Single Family
Hamilton County Unincorporated Area	7,619	136	7,755	98.2%
Chattanooga	5,112	1831	6,943	73.6%
Catoosa County Unincorporated Area	3,705	139	3,844	96.4%
Walker County Unincorporated Area	2,849	142	2,991	95.3%
Fort Oglethorpe	606	878	1,484	40.8%
Marion County Unincorporated Area	1,050	8	1,058	99.2%
Soddy-Daisy	764	98	862	88.6%
Collegedale	447	292	739	60.5%
East Ridge	172	235	407	42.3%
La Fayette	195	96	291	67.0%
Chickamauga	123	78	201	61.2%
Dunlap	165	15	180	91.7%
Rossville	115	10	125	92.0%
Signal Mountain Town	109	0	109	100.0%
Jasper Town	106	0	106	100.0%
Kimball Town	105	0	105	100.0%
Lakesite	53	42	95	55.8%
Red Bank	54	33	87	62.1%
South Pittsburg	82	0	82	100.0%
Whitwell	44	2	46	95.7%
New Hope	46	0	46	100.0%
Lookout Mountain (GA)	22	0	22	100.0%
Lookout Mountain Town	19	0	19	100.0%
Grand Total	23,562	4,035	27,597	85.4%

Source: SOCDs Building Permits Database

The ACS provides data on median monthly housing expenditures including rental cost or mortgage cost along with other monthly household expenses such as utilities. The metro area mortgage median is \$1,124 per month. Monthly mortgage expenses in Hamilton County are the highest (\$1,179) in the metro area and are the lowest in Walker County (\$960). Metro area renters in the ACS survey spend an average of \$635 a month. Rents are lowest in Marion (\$588) and highest in Hamilton County (\$650).

Since June 2008, the USPS has provided data that allow researchers to analyze occupied and vacant housing based on whether or not mail is delivered to an address. Unlike the ACS data, the USPS data provides information for all counties based on known addresses. As of June 2010, approximately 5.8 percent of all residential addresses are vacant. Hamilton County accounted for 64.6 percent of all occupied residential addresses in 2010 and 73.8 percent of the increase in occupied residences over the last two years.

Chart 2: Median housing costs



Source: ACS 2006-2008

Table 7: Occupied residential addresses by metro area county

	Number		Percent of metro area total	
	8-Jun	10-Jun	8-Jun	10-Jun
Hamilton TN	146,784	150,434	64.4%	64.6%
Walker GA	28,149	28,401	12.4%	12.2%
Catoosa GA	25,693	26,080	11.3%	11.2%
Sequatchie TN	12,554	12,827	5.5%	5.5%
Marion TN	8,440	8,641	3.7%	3.7%
Dade GA	6,144	6,326	2.7%	2.7%
Metro Area Occupied	227,764	232,709	100.0%	100.0%
Metro Area Vacant	10,537	14,272		
Total Metro Area Addresses	238,301	246,981		

Source: United States Postal Service (USPS) Data

Table 8: Housing and population in Hamilton County

Housing in Hamilton County

Between 2000 and 2009, a 12.2 percent increase in housing units coincided with a 9.5 percent gain in population in Hamilton County. Chattanooga accounted for just over half of all population growth in the county.

By comparison, between 1990 and 2000, Hamilton County's growth primarily occurred outside of its center city. During the prior decade, Chattanooga accounted for under 15 percent of countywide growth. Viewed another way, Chattanooga's growth between 2000 and 2009 was more than four times its population growth in the 1990s while growth in the rest of the county was less than in the prior decade.

	Housing Units	Population	
	Hamilton County	Hamilton County	Chattanooga city
2000	134,693	307,896	155,554
2001	136,801	311,628	158,701
2002	138,681	314,524	160,786
2003	140,482	316,875	162,367
2004	142,580	319,905	164,077
2005	144,732	323,740	165,927
2006	146,976	328,551	168,293
2007	148,903	331,117	169,847
2008	150,441	334,123	170,819
2009	151,114	337,175	171,350
Change 00-09	12.2%	9.5%	10.2%

Source: Population Estimates Program, Census Bureau

Table 9: Population change: 1990-2000

	1990 Census	2000 Census
Chattanooga	152,466	155,554
Hamilton County	285,536	307,896

Source: Census Bureau

Table 10: Median ownership costs and income for homeowners

In Hamilton County, median cost of renting and homeownership has grown at a faster rate than income since 2000. The gap in growth was particularly acute for renters. In Hamilton County, median income for renters grew at just 11.1 percent while median rent increased 27.5 percent.

	2000	2006-08	Change 2000-08
Hamilton County			
Median costs	\$884	\$1,179	33.4%
Median income	\$48,854	\$60,260	23.3%
Chattanooga			
Median costs	\$803	\$1,108	38.0%
Median income	\$ 43,164	\$52,890	22.5%

Source: : Census 2000 and American Community Survey 2006-2008

Table 11: Median costs and income for renters

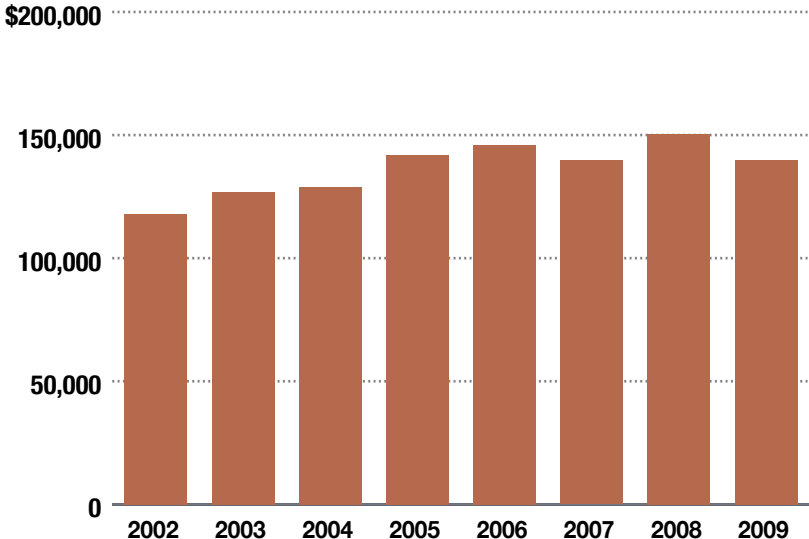
	2000	2006-08	Change 2000-08
Hamilton County			
Median rent	\$510	\$650	27.5%
Median income	\$24,128	\$26,799	11.1%
Chattanooga			
Median rent	\$495	\$646	30.5%
Median income	\$21,738	\$25,249	16.2%

Source: : Census 2000 and American Community Survey 2006-2008

Home sale prices in Hamilton County have fluctuated from 2002 to 2009. Median sales price peaked in 2008 at \$150,500, but in 2009 the price declined 7.5 percent. Since 2000, the overall median sales price has declined 18.6 percent.

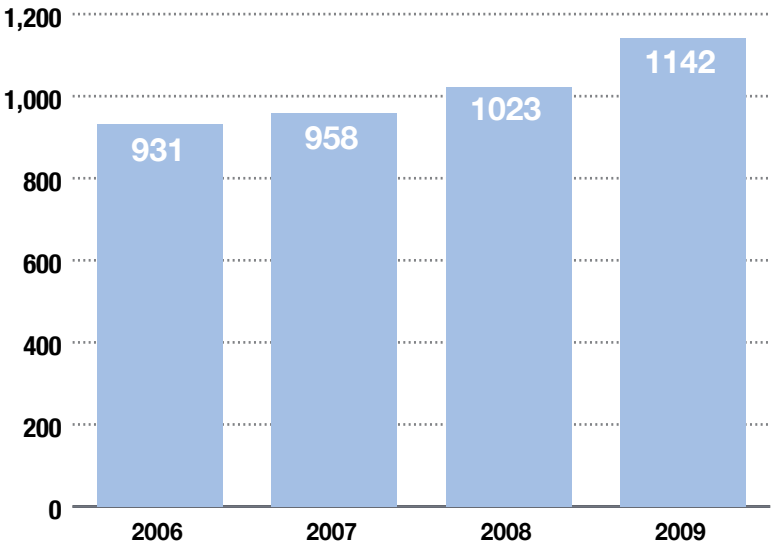
Unlike home sale prices, foreclosures have steadily increased in Hamilton County. By 2009, single home foreclosures have increased 23 percent since 2006.

Chart 3: Median sales price in Hamilton County



Source: MLS Home Sales

Chart 4: Single unit foreclosures in Hamilton County



Source: Hamilton County Register of Deeds

Table 12: Number of subprime loans in Hamilton County

The increase in foreclosures may be related to the increase in subprime lending in the county. Subprime loans are made to borrowers who do not qualify for conventional loans. In some cases, subprime loans are made to individuals with less than stellar credit history who are often high risk borrowers. Subprime loans usually carry a higher interest rate than conventional loans. Foreclosure rates for subprime loans are higher on average than those for conventional loans. Subprime lending in Hamilton County peaked in 2005 and 2006 with the number of subprime loans nearly doubling in just one year. By 2008, subprime lending dropped 78.8 percent from its high in 2006.

	Home Purchase	Home Improvement	Refinancing	Total
2004	677	147	410	1,234
2005	1,274	191	885	2,350
2006	1,135	199	1,052	2,386
2007	483	177	651	1,311
2008	139	66	299	504

Source: HMDA

Between 2000 and 2009, there were 17,016 building permits issued for residential housing in Hamilton County. Single family permits represented 84 percent of the permits issued. While over 40 percent of all permits were issued in Chattanooga, the city accounted for 68.7 percent of all multi-unit permits.

Table 13: Building permits total units by building type: 2000-2009

	Total permits	Hamilton County outside Chattanooga	Chattanooga	% Chattanooga permits
Single Family	14,349	9,237	5,112	35.6%
Two Family	418	70	348	83.3%
Three and Four Family	172	113	59	34.3%
Five or More Family	2,077	653	1,424	68.6%
Total permits	17,016	10,073	6,943	40.8%

Source: United States Census Bureau: Building permits 2000 to 2009

Comparing Hamilton County to Other Benchmark Counties

Among benchmark counties, Hamilton County was seventh out of eleven in the rate of increase in housing units and ninth out of eleven in population growth. Ada County (Boise) led in both categories with a population growth rate almost triple the rate of growth in Hamilton County.

Table 14: Housing units and population in benchmark counties: 2000-09

	Housing Units			Population		
	2000	2009	% Change	2000	2009	% Change
Boise, ID (Ada County)	118,517	157,178	32.6%	300,906	384,656	27.8%
Fort Wayne, IN (Allen County)	138,905	153,506	10.5%	331,849	353,888	6.6%
Nashville, TN (Davidson County)	252,975	285,197	12.7%	569,889	635,710	11.5%
Winston Salem, NC (Forsyth County)	133,095	157,333	18.2%	306,067	359,638	17.5%
Chattanooga, TN (Hamilton County)	134,693	151,114	12.2%	307,893	337,175	9.5%
Knoxville, TN (Knox County)	171,441	197,712	15.3%	382,033	435,725	14.1%
Allentown, PA (Lehigh County)	128,911	138,989	7.8%	312,090	343,519	10.1%
Huntsville, AL (Madison County)	120,412	144,279	19.8%	276,952	327,744	18.3%
Salem, OR (Marion County)	108,175	120,950	11.8%	284,837	317,981	11.6%
Columbia, SC (Richland County)	129,794	158,843	22.4%	320,781	372,023	16.0%
Memphis, TN (Shelby County)	362,954	402,797	11.0%	897,472	920,232	2.5%

Source: Population Estimates Program, Census Bureau

Among benchmark counties, Hamilton County had the third highest vacancy rate in 2000 and the fourth highest rate in 2008.

Table 15: Vacancies in benchmark counties: 2000-09

	Vacant housing units	Vacant housing units	% Vacant housing units	% Vacant housing units
	2000	2006-8	2000	2006-8
Huntsville, AL (Madison County)	10,333	14,088	8.6%	10.2%
Boise, ID (Ada County)	5,108	9,716	4.3%	6.4%
Fort Wayne, IN (Allen County)	10,160	16,003	7.3%	10.5%
Winston Salem, NC (Forsyth County)	9,242	17,613	6.9%	11.6%
Salem, OR (Marion County)	6,533	6,959	6.0%	5.9%
Allentown, PA (Lehigh County)	7,004	7,152	5.4%	5.2%
Columbia, SC (Richland County)	9,692	15,802	7.5%	10.3%
Nashville, TN (Davidson County)	15,572	26,626	6.2%	9.5%
Chattanooga, TN (Hamilton County)	10,248	15,384	7.6%	10.3%
Knoxville, TN (Knox County)	13,567	15,684	7.9%	8.1%
Memphis, TN (Shelby County)	24,588	55,809	6.8%	14.0%

Source: Census 2000 and ACS 2006-8

As for affordability, Hamilton County's median rent was the third lowest among benchmark counties, and Hamilton County's median homeownership costs was the second lowest. Yet, when factoring in household income, Hamilton County was tied for fifth lowest percentage of household income cost for housing.

Table 16: Housing costs 2006-2008 for benchmark counties

	Median housing costs as a % of household income	Median rent as a % of household income	Median selected monthly owner costs	Median rent
Boise, ID (Ada County)	23.6	27.1	\$1407	\$774
Fort Wayne, IN (Allen County)	20.6	25.7	\$1088	\$615
Nashville, TN (Davidson County)	24.6	29.4	\$1315	\$757
Winston Salem, NC (Forsyth County)	22.6	29.8	\$1255	\$656
Chattanooga, TN (Hamilton County)	22.5	28.4	\$1179	\$650
Knoxville, TN (Knox County)	22.3	28.8	\$1198	\$669
Allentown, PA (Lehigh County)	24.6	29.7	\$1541	\$786
Huntsville, AL (Madison County)	19.4	28.0	\$1189	\$641
Salem, OR (Marion County)	27.3	29.5	\$1466	\$704
Columbia, SC (Richland County)	22.5	29.2	\$1251	\$752
Memphis, TN (Shelby County)	24.9	32.7	\$1356	\$769

Source: ACS 2006-8

Housing in the Hamilton County Subregions

By comparing 2000 Census data with USPS occupied residence data, it is possible to develop a proxy for the growth in housing and population at the subregional level within Hamilton County. Ooltewah/Summit had the greatest percentage increase in occupied units (88.0 percent). Next highest were three subregions with increases greater than 40 percent: Hickory Valley/Hamilton Place (47.4 percent), Harrison Bay (43.4 percent) and Mountain Creek/Moccasin Bend (40.3 percent). Only Amnicola/East Chattanooga had a decline in occupied units (-0.8 percent). Three inner city areas—Bushtown/Highland Park (0.6 percent), South Chattanooga (2.2 percent) and Glenwood/Eastdale (2.8 percent)— had the lowest percent increases in occupied units. Downtown and North Chattanooga/Hill City/UTC appeared to be thriving with growth in occupied units exceeding 15 percent. Over 3,300 addresses were added in Ooltewah.

Table 17: Estimated changes in occupied housing for subregions

	Total Occupied (Census 2000)	Total Occupied (USPS 2008-10)	Change 2000-10
Ooltewah/Summit	3818	7177	88.0%
Hickory Valley/Hamilton Place	4766	7026	47.4%
Harrison Bay	2074	2974	43.4%
Mtn Creek/Moccasin Bend	3736	5242	40.3%
Northgate/Big Ridge	2239	3104	38.6%
Westview/Mountain Shadows	2993	3924	31.1%
Collegedale	3498	4578	30.9%
Dallas Bay/Lakesite	3750	4868	29.8%
East Brainerd	3184	4110	29.1%
Birchwood	2450	3096	26.4%
Bakewell	2406	3037	26.2%
Apison	3123	3932	25.9%
Walden/Mowbray/Flat Top Mtn	2914	3655	25.4%
Soddy Daisy	3175	3804	19.8%
Downtown	3500	4178	19.4%
Lookout Valley/Lookout Mtn	2992	3569	19.3%
Middle Valley	3194	3758	17.7%
Falling Water/Browntown	3052	3579	17.3%
North Chattanooga/Hill City/UTC	2551	2977	16.7%
Hixson	4699	5443	15.8%
Tyner/Greenwood	3630	4199	15.7%
Riverview/Stuart Heights	3086	3534	14.5%
Dupont/Murray Hills	3574	4050	13.3%
Harrison	2998	3348	11.7%
Signal Mtn (Town Area)	2576	2872	11.5%
Woodmore/Dalewood	5019	5546	10.5%
Ridgedale/Oak Grove/Clifton Hills	3261	3541	8.6%
Bonny Oaks/Highway 58	2441	2625	7.6%
Red Bank	4903	5235	6.8%
East Ridge	9288	9900	6.6%
Lupton City/Norcross	2554	2691	5.4%
Brainerd	3497	3608	3.2%
Glenwood/Eastdale	2581	2654	2.8%
South Chattanooga	5004	5112	2.2%
Bushtown/Highland Park	2800	2817	0.6%
Amnicola/East Chattanooga	3118	3092	-0.8%

Sources: Census Bureau and United States Department of Housing and Urban Development (HUD) aggregated United States Parcel Service (USPS) administrative data. Three year average is based on total non-vacant residences for June quarterly reports 2008, 2009 and 2010

Table 18: Occupied addresses: 2008-10

Between 2008 and 2010, ten subregions experienced declines in occupied residences. Amnicola/East Chattanooga had a 3.5 percent decline in occupied residences in just three years. Two of the four fastest growing subregions in the last three years are in the center of Chattanooga—North Chattanooga/Hill City/UTC and Downtown.

	2008	2009	2010	Change 2008-10
Signal Mtn (Town Area)	2,695	2,966	2,955	9.6%
North Chattanooga/Hill City/UTC	2,871	2,933	3,128	9.0%
Apison	3,768	3,972	4,057	7.7%
Downtown	3,970	4,307	4,257	7.2%
Dupont/Murray Hills	3,930	4,028	4,192	6.7%
Ooltewah/Summit	6,960	7,161	7,409	6.5%
Lookout Valley/Lookout Mtn	3,463	3,574	3,670	6.0%
East Brainerd	3,953	4,186	4,190	6.0%
Collegedale	4,524	4,467	4,744	4.9%
Middle Valley	3,671	3,771	3,833	4.4%
Dallas Bay/Lakesite	4,771	4,858	4,974	4.3%
Bakewell	2,974	3,038	3,099	4.2%
Northgate/Big Ridge	3,061	3,076	3,175	3.7%
Red Bank	5,175	5,167	5,362	3.6%
Falling Water/Browntown	3,510	3,595	3,632	3.5%
Soddy Daisy	3,752	3,793	3,868	3.1%
Lupton City/Norcross	2,634	2,727	2,711	2.9%
Mtn Creek/Moccasin Bend	5,154	5,277	5,296	2.8%
Westview/Mountain Shadows	3,858	3,961	3,954	2.5%
Walden/Mowbray/Flat Top Mtn	3,610	3,665	3,689	2.2%
Riverview/Stuart Heights	3,508	3,535	3,559	1.5%
Hickory Valley-Hamilton Place	6,949	7,085	7,043	1.4%
Birchwood	3,096	3,051	3,140	1.4%
Tyner/Greenwood	4,155	4,241	4,202	1.1%
Hixson	5,425	5,451	5,453	0.5%
South Chattanooga	5,115	5,101	5,120	0.1%
Woodmore/Dalewood	5,542	5,568	5,527	-0.3%
Brainerd	3,607	3,635	3,581	-0.7%
Harrison Bay	2,994	2,960	2,969	-0.8%
Harrison	3,355	3,362	3,327	-0.8%
Bushtown/Highland Park	2,812	2,851	2,787	-0.9%
East Ridge	9,911	10,001	9,787	-1.3%
Ridgedale/Oak Grove/Clifton Hills	3,546	3,594	3,484	-1.7%
Bonny Oaks/Highway 58	2,686	2,553	2,637	-1.8%
Glenwood/Eastdale	2,656	2,698	2,608	-1.8%
Amnicola/East Chattanooga	3,123	3,138	3,015	-3.5

Source: United States Postal Service (USPS) Data

Table 19: Foreclosures 2006-2009

In five subregions between 2004 and 2008, subprime loans accounted for more than 30 percent of the total loans: Amnicola/East Chattanooga (37.9 percent), Glenwood/Eastdale (37.4 percent), Ridgedale/Oak Grove/Clifton Hills (34.0 percent), Bushtown/Highland Park (33.1 percent) and Woodmore/Dalewood (31.0 percent).

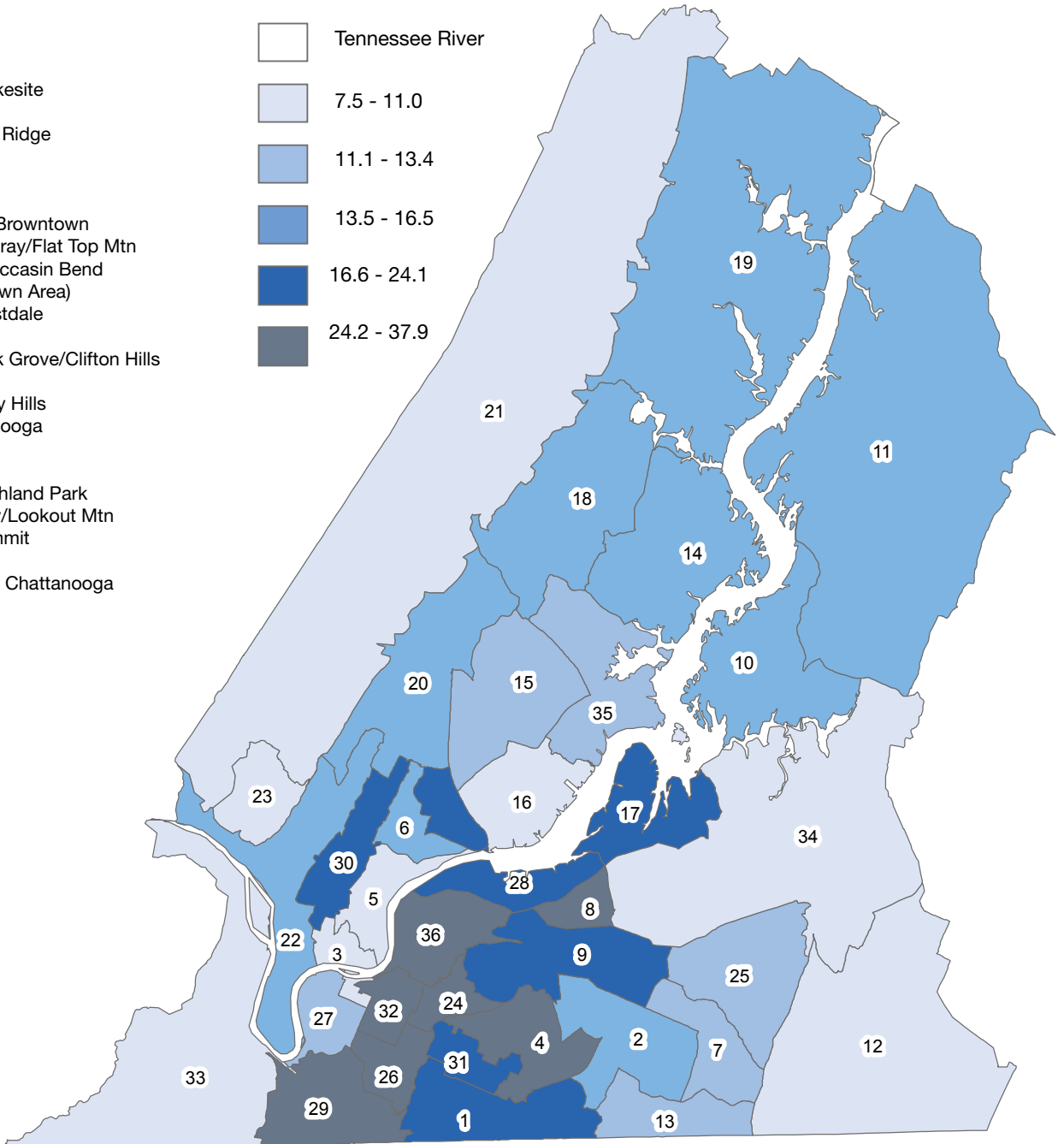
Between 2006 and 2009, the five regions with the highest number of foreclosures accounted for more than one in four foreclosures countywide. Downtown and Signal Mountain experienced the fewest foreclosures in the county.

	2006	2007	2008	2009	Total
South Chattanooga	72	88	65	68	293
East Ridge	63	64	79	72	278
Ridgedale/Oak Grove/Clifton Hills	78	67	44	54	243
Amnicola/East Chattanooga	57	52	44	68	221
Woodmore/Dalewood	49	49	52	69	219
Brainerd	32	35	50	51	168
Bushtown/Highland Park	44	35	41	43	163
Ooltewah/Summit	22	35	49	56	162
Red Bank	25	43	47	34	149
Dallas Bay/Lakesite	39	22	33	49	143
Glenwood/Eastdale	29	45	36	26	136
Hickory Valley/Hamilton Place	28	34	33	41	136
Tyner/Greenwood	32	22	45	32	131
Harrison	35	20	40	35	130
Hixson	30	23	34	41	128
Dupont/Murray Hills	19	26	22	40	107
Bakewell	29	22	33	19	103
Bonny Oaks/Highway 58	24	27	27	21	99
East Brainerd	16	28	18	36	98
Collegedale	26	22	22	26	96
Soddy Daisy	23	25	26	22	96
Middle Valley	13	27	23	31	94
Lupton City/Norcross	17	26	16	23	82
Birchwood	19	10	20	25	74
Apison	14	15	13	25	67
Westview/Mountain Shadows	10	10	25	18	63
Harrison Bay	11	13	13	22	59
Riverview/Stuart Heights	12	18	14	10	54
Walden/Mowbray/Flat Top Mtn	13	9	14	17	53
Lookout Valley/Lookout Mtn	12	5	9	14	40
North Chattanooga/Hill City/UTC	8	9	7	12	36
Northgate/Big Ridge	4	9	10	13	36
Falling Water/Browntown	4	10	8	12	34
Mtn Creek/Moccasin Bend	12	5	5	6	28
Signal Mtn (Town Area)	6	2	4	6	18
Downtown	4	6	2	5	17

Source: Hamilton County Register of Deeds

Map 1: Percentage of loans that are subprime: 2004-08

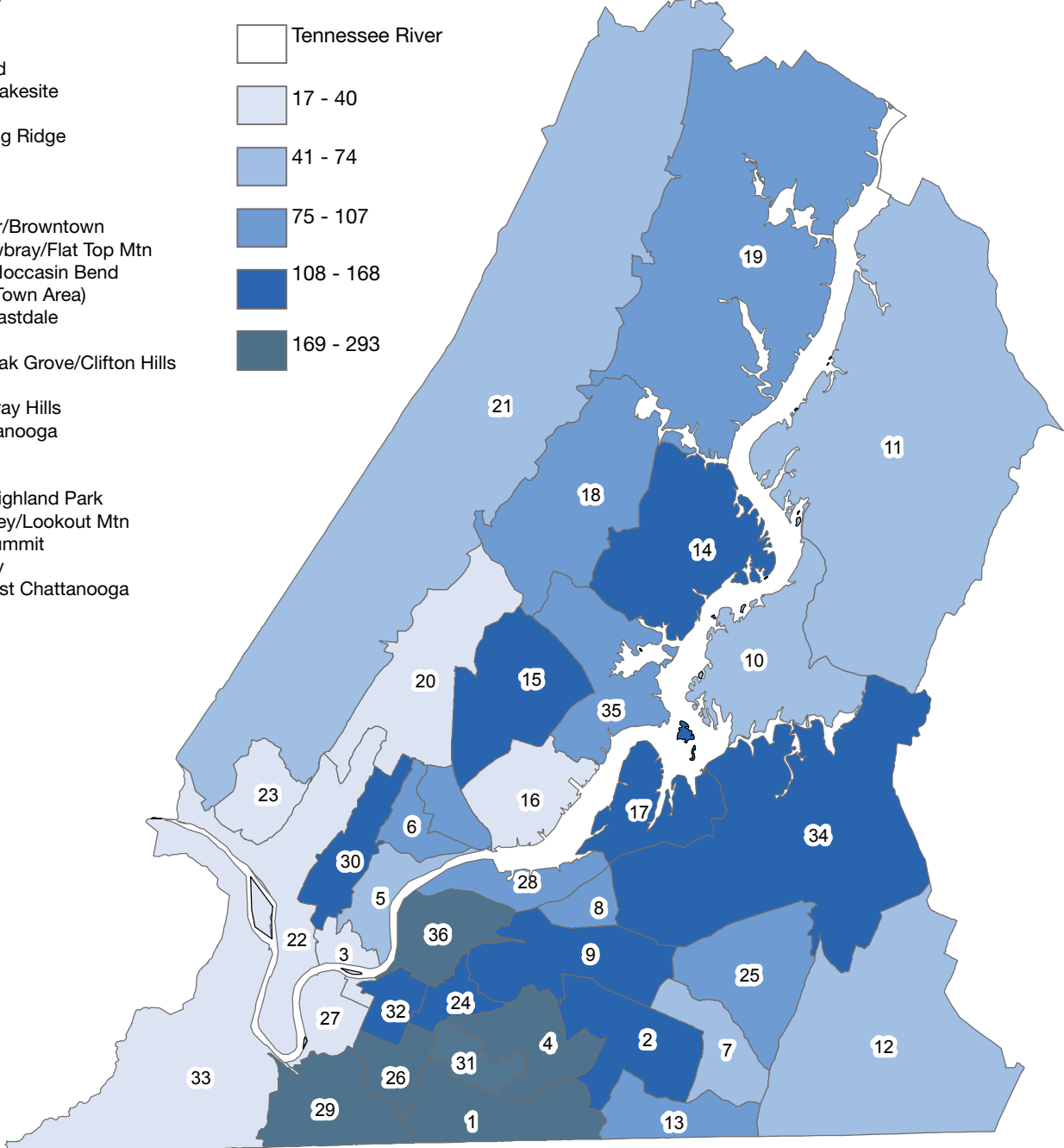
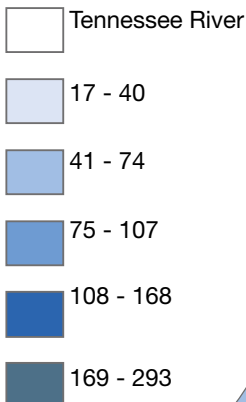
- ID Neighborhood Name
- 1 East Ridge
- 2 Hickory Valley/Hamilton Place
- 3 North Chattanooga/Hill City/UTC
- 4 Woodmore/Dalewood
- 5 Riverview/Stuart Heights
- 6 Lupton City/Norcross
- 7 Westview/Mountain Shadows
- 8 Bonny Oaks/Highway 58
- 9 Tyner/Greenwood
- 10 Harrison Bay
- 11 Birchwood
- 12 Apison
- 13 East Brainerd
- 14 Dallas Bay/Lakesite
- 15 Hixson
- 16 Northgate/Big Ridge
- 17 Harrison
- 18 Soddy Daisy
- 19 Bakewell
- 20 Falling Water/Browntown
- 21 Walden/Mowbray/Flat Top Mtn
- 22 Mtn Creek/Moccasin Bend
- 23 Signal Mtn (Town Area)
- 24 Glenwood/Eastdale
- 25 Collegedale
- 26 Ridgedale/Oak Grove/Clifton Hills
- 27 Downtown
- 28 Dupont/Murray Hills
- 29 South Chattanooga
- 30 Red Bank
- 31 Brainerd
- 32 Bushtown/Highland Park
- 33 Lookout Valley/Lookout Mtn
- 34 Ooltewah/Summit
- 35 Middle Valley
- 36 Amnicola/East Chattanooga



Source: HMDA

Map 2: Total foreclosure: 2006-09

- ID Neighborhood Name
- 1 East Ridge
- 2 Hickory Valley/Hamilton Place
- 3 North Chattanooga/Hill City/UTC
- 4 Woodmore/Dalewood
- 5 Riverview/Stuart Heights
- 6 Lupton City/Norcross
- 7 Westview/Mountain Shadows
- 8 Bonny Oaks/Highway 58
- 9 Tyner/Greenwood
- 10 Harrison Bay
- 11 Birchwood
- 12 Apison
- 13 East Brainerd
- 14 Dallas Bay/Lakesite
- 15 Hixson
- 16 Northgate/Big Ridge
- 17 Harrison
- 18 Soddy Daisy
- 19 Bakewell
- 20 Falling Water/Browntown
- 21 Walden/Mowbray/Flat Top Mtn
- 22 Mtn Creek/Moccasin Bend
- 23 Signal Mtn (Town Area)
- 24 Glenwood/Eastdale
- 25 Collegedale
- 26 Ridgedale/Oak Grove/Clifton Hills
- 27 Downtown
- 28 Dupont/Murray Hills
- 29 South Chattanooga
- 30 Red Bank
- 31 Brainerd
- 32 Bushtown/Highland Park
- 33 Lookout Valley/Lookout Mtn
- 34 Ooltewah/Summit
- 35 Middle Valley
- 36 Amnicola/East Chattanooga



Source: Hamilton County Register of Deeds

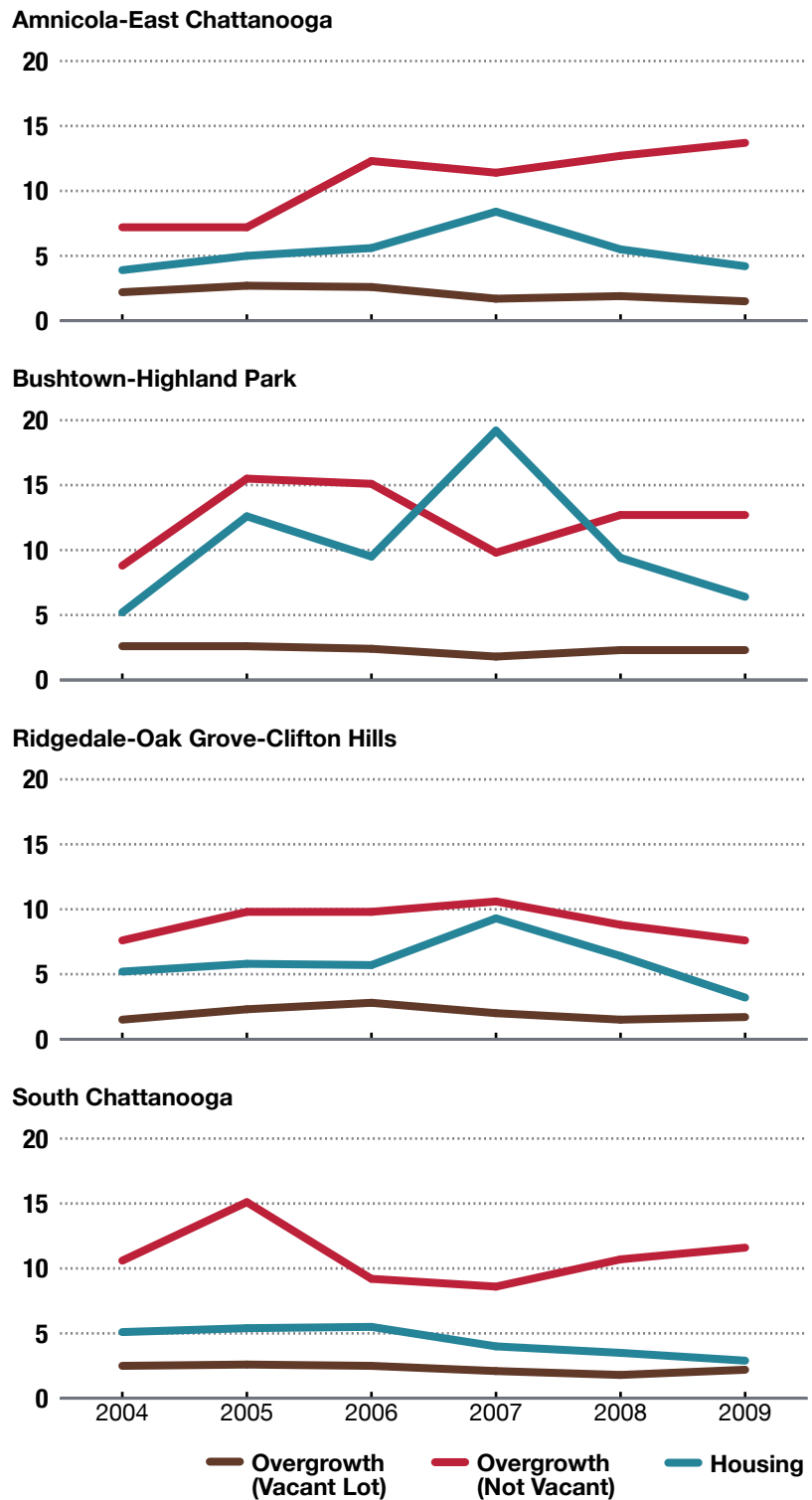
For subregions within the City of Chattanooga, one indicator of blight or problem properties are the number of complaint calls placed by individuals to the City of Chattanooga’s 311 system about housing and overgrowth. Complaints are not a perfect indicator – high levels of complaint could indicate a more active neighborhood association as well as the magnitude of the problem – but are a useful proxy for looking at conditions at the subregion level. Over-growth complaint data also goes directly to public concern about “clean streets and neighborhoods” identified in the State of Chattanooga Region Report survey.

Citywide, between 2004 and 2009, the number of complaints to 311 on housing and overgrowth is up from 3,886 to 4,807 – a 23.7 percent increase. The number of complaints peaked at 5,111 in 2008 before declining by 6 percent in 2009.

Both for the city and at the subregion level, it is possible to calculate a rate of 311 calls on housing and overgrowth complaints based on the number of occupied housing units in each of the subregions. Those subregions where only some of the residents live within Chattanooga – and therefore have 311 service – were excluded.

For both housing and overgrowth complaints, four subregions had the highest complaint rates—Bushtown/Highland Park, Amnicola/East Chattanooga, South Chattanooga, and Ridgedale/Oak Grove/Clifton.

Chart 5: Rate of 311 complaints per 100 housing units



Source: Chattanooga 311 calls. For 2004-6 housing unit rate was calculated using the numbers for Census 2000 occupied housing units. For years 2007-2009, USPS 3 year average data for occupied units were used.

Table 20: 311 complaints: 2004-09

	2004	2005	2006	2007	2008	2009
Amnicola/East Chattanooga	414	483	618	559	625	598
Housing	122	175	155	122	171	129
Overgrown Not Vacant	223	224	383	353	393	423
Overgrown Vacant	69	84	80	84	61	46
Bonny Oaks/Highway 58	79	116	124	78	87	83
Housing	19	24	38	19	15	18
Overgrown Not Vacant	44	77	82	44	64	58
Overgrown Vacant	16	15	4	15	8	7
Brainerd	121	136	166	137	154	188
Housing	36	61	65	36	25	51
Overgrown Not Vacant	76	62	95	88	115	124
Overgrown Vacant	9	13	6	13	14	13
Bushtown/Highland Park	463	774	844	493	689	604
Housing	145	266	353	145	266	179
Overgrown Not Vacant	246	435	423	275	358	359
Overgrown Vacant	72	73	68	73	65	66
Downtown	216	181	106	138	145	129
Housing	53	50	35	53	50	38
Overgrown Not Vacant	105	85	41	39	77	76
Overgrown Vacant	58	46	30	46	18	15
Dupont/Murray Hills	111	132	114	100	129	187
Housing	24	17	28	24	18	36
Overgrown Not Vacant	63	89	71	50	97	140
Overgrown Vacant	24	26	15	26	14	11
East Brainerd	32	48	48	44	56	42
Housing	3	7	7	3	5	7
Overgrown Not Vacant	25	33	32	33	39	31
Overgrown Vacant	4	8	9	8	12	4
Falling Water/Browntown	31	38	34	43	48	38
Housing	16	10	16	16	12	10
Overgrown Not Vacant	14	23	16	22	35	27
Overgrown Vacant	1	5	2	5	1	1
Glenwood/Eastdale	162	266	263	216	323	212
Housing	49	122	80	49	104	54
Overgrown Not Vacant	81	108	159	131	195	136
Overgrown Vacant	32	36	24	36	24	22
Hickory Valley/Hamilton Place	97	128	133	148	155	149
Housing	18	25	22	18	26	24
Overgrown Not Vacant	57	69	94	96	101	94
Overgrown Vacant	22	34	17	34	28	31
Hixson	42	44	44	38	34	87
Housing	12	7	14	12	8	35
Overgrown Not Vacant	24	30	26	19	25	47
Overgrown Vacant	6	7	4	7	1	5

Table 20 continued: 311 complaints: 2004-09

	2004	2005	2006	2007	2008	2009
Lookout Valley/Lookout Mtn	58	88	58	58	216	218
Housing	17	12	22	17	148	163
Overgrown Not Vacant	37	66	34	31	63	47
Overgrown Vacant	4	10	2	10	5	8
Lupton City/Norcross	64	73	93	53	76	146
Housing	15	28	31	15	10	26
Overgrown Not Vacant	46	44	60	37	65	119
Overgrown Vacant	3	1	2	1	1	1
Mtn Creek/Moccasin Bend	40	59	54	58	66	81
Housing	17	20	28	17	28	26
Overgrown Not Vacant	17	27	19	29	30	35
Overgrown Vacant	6	12	7	12	8	20
North Chattanooga/Hill City/UTC	227	165	208	194	187	196
Housing	61	41	73	61	39	73
Overgrown Not Vacant	141	105	107	114	129	93
Overgrown Vacant	25	19	28	19	19	30
Northgate/Big Ridge	36	53	61	34	178	36
Housing	8	19	12	8	141	8
Overgrown Not Vacant	19	31	43	23	31	21
Overgrown Vacant	9	3	6	3	6	7
Ridgedale/Oak Grove/Clifton Hills	466	578	599	622	592	443
Housing	171	185	188	171	225	115
Overgrown Not Vacant	247	319	319	377	313	269
Overgrown Vacant	48	74	92	74	54	59
Riverview/Stuart Heights	63	108	122	106	71	91
Housing	13	37	31	13	17	18
Overgrown Not Vacant	42	48	71	70	46	65
Overgrown Vacant	8	23	20	23	8	8
South Chattanooga	911	1,161	854	825	818	856
Housing	257	277	270	257	179	150
Overgrown Not Vacant	530	755	461	439	545	592
Overgrown Vacant	124	129	123	129	94	114
Tyner/Greenwood	73	115	96	91	134	142
Housing	19	30	26	19	26	41
Overgrown Not Vacant	45	68	52	55	87	87
Overgrown Vacant	9	17	18	17	21	14
Westview/Mountain Shadows	20	12	15	22	32	34
Housing	6	3	3	6	3	7
Overgrown Not Vacant	12	8	11	15	21	22
Overgrown Vacant	2	1	1	1	8	5
Woodmore/Dalewood	160	203	193	222	296	247
Housing	48	74	43	48	98	63
Overgrown Not Vacant	96	96	127	141	172	169
Overgrown Vacant	16	33	23	33	26	15

Source: Chattanooga 311 calls

Table 21: Rate of 311 complaints per 100 units of housing in the City of Chattanooga: 2004-2009

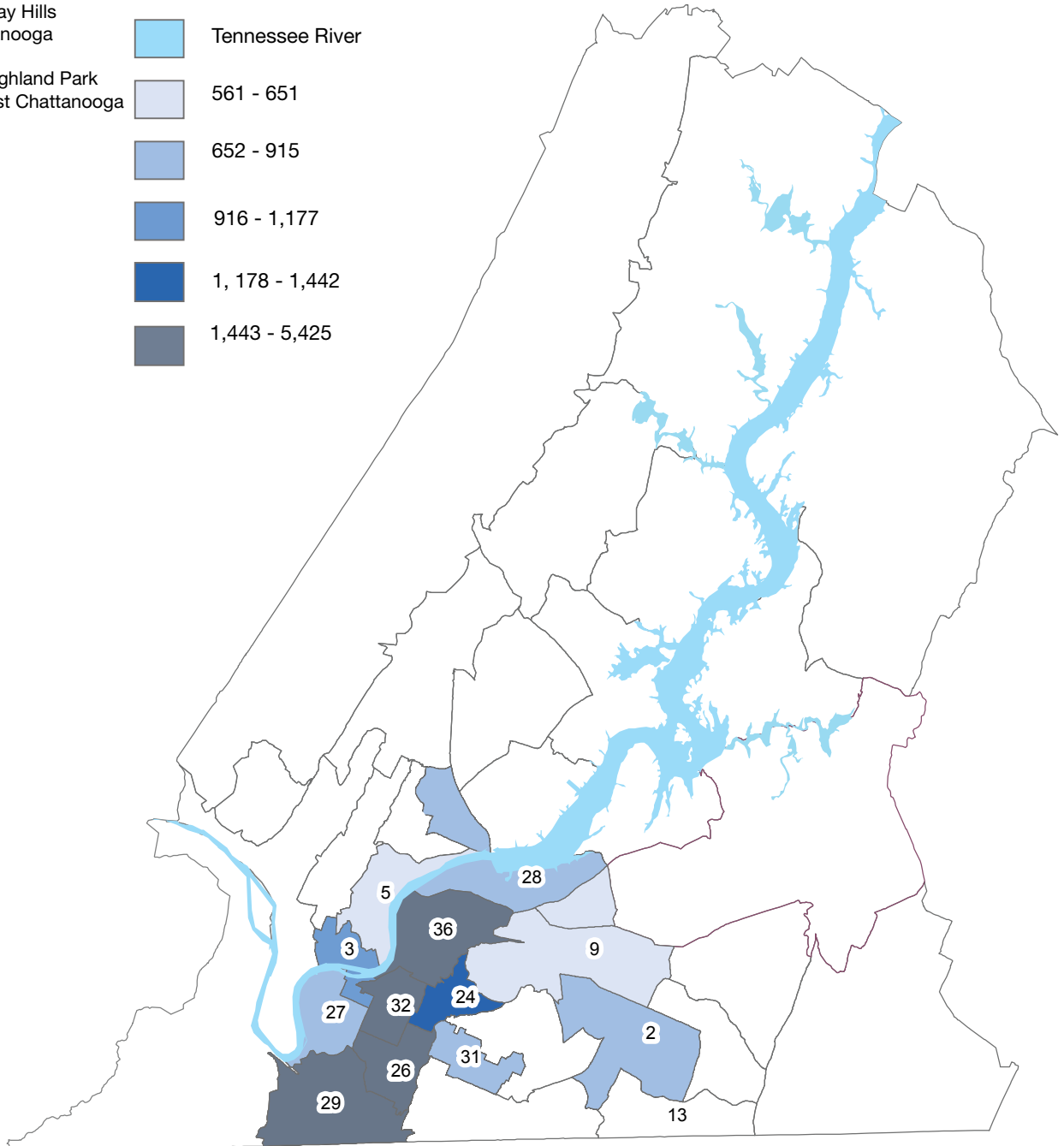
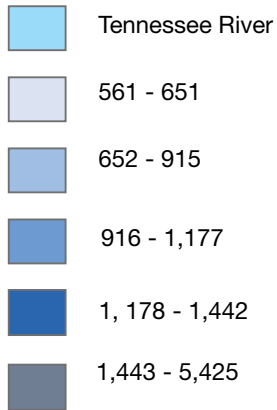
	2004	2005	2006	2007	2008	2009
Housing						
Amnicola/East Chattanooga	3.9	5.6	5.0	3.9	5.5	4.2
Bonny Oaks/Highway 58	0.8	1.0	1.6	0.7	0.6	0.7
Brainerd	1.0	1.7	1.9	1.0	0.7	1.4
Bushtown/Highland Park	5.2	9.5	12.6	5.1	9.4	6.4
Downtown	1.5	1.4	1.0	1.3	1.2	0.9
Dupont/Murray Hills	0.7	0.5	0.8	0.6	0.4	0.9
Glenwood/Eastdale	1.9	4.7	3.1	1.8	3.9	2.0
Hickory Valley/Hamilton Place	0.4	0.5	0.5	0.3	0.4	0.3
North Chattanooga/Hill City/UTC	2.4	1.6	2.9	2.0	1.3	2.5
Ridgedale/Oak Grove/Clifton Hills	5.2	5.7	5.8	4.8	6.4	3.2
Riverview/Stuart Heights	0.4	1.2	1.0	0.4	0.5	0.5
South Chattanooga	5.1	5.5	5.4	5.0	3.5	2.9
Tyner/Greenwood	0.5	0.8	0.7	0.5	0.6	1.0
Overgrowth (Not Vacant)						
Amnicola/East Chattanooga	7.2	7.2	12.3	11.4	12.7	13.7
Bonny Oaks/Highway 58	1.8	3.2	3.4	1.7	2.4	2.2
Brainerd	2.2	1.8	2.7	2.4	3.2	3.4
Bushtown/Highland Park	8.8	15.5	15.1	9.8	12.7	12.7
Downtown	3.0	2.4	1.2	0.9	1.8	1.8
Dupont/Murray Hills	1.8	2.5	2.0	1.2	2.4	3.5
Glenwood/Eastdale	3.1	4.2	6.2	4.9	7.3	5.1
Hickory Valley/Hamilton Place	1.2	1.4	2.0	1.4	1.4	1.3
North Chattanooga/Hill City/UTC	5.5	4.1	4.2	3.8	4.3	3.1
Ridgedale/Oak Grove/Clifton Hills	7.6	9.8	9.8	10.6	8.8	7.6
Riverview/Stuart Heights	1.4	1.6	2.3	2.0	1.3	1.8
South Chattanooga	10.6	15.1	9.2	8.6	10.7	11.6
Tyner/Greenwood	1.2	1.9	1.4	1.3	2.1	2.1
Overgrowth (Vacant Lot)						
Amnicola/East Chattanooga	2.2	2.7	2.6	2.7	2.0	1.5
Bonny Oaks/Highway 58	0.7	0.6	0.2	0.6	0.3	0.3
Brainerd	0.3	0.4	0.2	0.4	0.4	0.4
Bushtown/Highland Park	2.6	2.6	2.4	2.6	2.3	2.3
Downtown	1.7	1.3	0.9	1.1	0.4	0.4
Dupont/Murray Hills	0.7	0.7	0.4	0.6	0.3	0.3
Glenwood/Eastdale	1.2	1.4	0.9	1.4	0.9	0.8
Hickory Valley/Hamilton Place	0.5	0.7	0.4	0.5	0.4	0.4
North Chattanooga/Hill City/UTC	1.0	0.7	1.1	0.6	0.6	1.0
Ridgedale/Oak Grove/Clifton Hills	1.5	2.3	2.8	2.1	1.5	1.7
Riverview/Stuart Heights	0.3	0.7	0.6	0.7	0.2	0.2
South Chattanooga	2.5	2.6	2.5	2.5	1.8	2.2
Tyner/Greenwood	0.2	0.5	0.5	0.4	0.5	0.3

Source: Chattanooga 311 calls. For 2004-6 housing unit rate was calculated using the numbers for Census 2000 occupied housing units. For years 2007-2009, USPS 3 year average data for occupied units were used.

Map 3: Total 311 complaints in subregions in the City of Chattanooga: 2004-09

ID Neighborhood Name

- 2 Hickory Valley/Hamilton Place
- 3 North Chattanooga/Hill City/UTC
- 4 Woodmore/Dalewood
- 5 Riverview/Stuart Heights
- 9 Tyner/Greenwood
- 24 Glenwood/Eastdale
- 26 Ridgedale/Oak Grove/Clifton Hills
- 27 Downtown
- 28 Dupont/Murray Hills
- 29 South Chattanooga
- 31 Brainerd
- 32 Bushtown/Highland Park
- 36 Amnicola/East Chattanooga



Ochs Center for Metropolitan Studies
739 McCallie Avenue
Chattanooga, Tennessee 37403
423.425.5610 | ochscenter.org

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