

# Timeline

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## 1986 - mid 1990s

- CNE is incorporated with the mission of making all Chattanooga housing decent, fit and affordable.
- Launched home improvement loan program.
- Established down payment and mortgage assistance program.
- Awarded Urban Land Institute Award for Excellence for Small Scale Residential Development for Orchard Village, CNE's first concentrated new construction project.
- Chartered as the first affiliate member of the NeighborWorks America network.
- Recognized by HUD for work in homeownership promotion and preservation and CNE's "extraordinary partnership" with the City of Chattanooga.
- Launched the CNE Homeownership Center.
- Published the FasTrack to Homeownership homebuyer education curriculum, which became a national standard in homeownership education.
- Approved as the first nonprofit FHA Direct Endorsement Lender in the nation by FHA.

- Scattered affordable housing projects in Hill City, North Chattanooga, Alton Park and Lincoln Park.
- Scattered site affordable housing projects in Alton Park, East Chattanooga and Eastdale, one of the first LIHTC projects in Tennessee.
- Built 58 new and rehabbed affordable housing units in Ft. Negley, CNE's first targeted neighborhood.

## *Late 1990s - 2000s*

- Board expanded the mission from affordable housing to neighborhood revitalization.
- Reached \$10 million in loans made to small businesses by CNE's CDFI.
- Initiated the revitalization of Cowart Place, a mixed-income neighborhood revitalization project featuring 35 units of housing built by CNE, and over 100 units of housing built by private-sector partners on land controlled by CNE.
- Launched the Chattanooga Foreclosure Prevention Hotline.
- Continued revitalization efforts in the Jefferson Heights neighborhood with approximately 100 new units of rental and homeownership housing. Initiated energy efficiency in our projects and homebuilder training for higher design standards.
- Continued revitalization efforts in the MLK and Bushtown neighborhoods with 150 additional units in three years.

# 2010s

- Released updated RENTWISE! handbook about tenant and landlord rights and responsibilities in Chattanooga.
- Prevented over 1000 foreclosures through THDA's Hardest Hit Program
- Launched Money School, an annual free financial education day providing free classes and seminars to community members.
- Launched the Community Loan Center of Southeast TN, an employer-based small dollar loan program that combats the harm of traditional payday lending institutions.
- Purchased 51 vacant parcels in Ridgedale and Highland Park with the goal of restoring the housing fabric of the neighborhood, stimulating new private investment, and creating new affordable housing units.
- Built the Mai Bell Apartment building in Highland Park, our largest mixed-use project —43 below market rate units and 8 income-restricted affordable housing units.
- Built in Highland Park and Ridgedale 28 new single-family homes, two six-plex prototypes housing 36 units to add density in keeping with the scale of the original neighborhoods.
- Initiated the development of new "Missing Middle" small-scale housing prototypes, which has led to 132 units in six different building typologies with 82 additional units under development.

- Adopted the Healthy Neighborhood Investment framework outlined by czb LLC. Scored the condition of 40,000 Chattanooga homes.

## 2020s

- Responded to the COVID-19 pandemic by creating an online center of COVID resources. Administered a rental relief program to 142 families.
- Improved the curb appeal of 31 blocks through dumpster days, porch clean ups, build a planter and fix your-mailbox events.
- Initiated a community engagement campaign in the Oak Grove neighborhood focused on bringing residents together to improve their neighborhood. Results thus far include a 287% increase in 311 calls and the creation of the Oak Grove Plan.
- Created a policy platform to elevate affordable housing issues for candidates running for the mayor positions in the City and County.
- Completed food mapping and started leading tienda tours to combat food deserts in East Chattanooga.
- Partnered with World Changers and YM360 to bring more than 300 volunteers to Chattanooga to help improve homes.
- Built 12 different Missing Middle Housing types ranging from single-family to a 27-unit building in Ridgedale and Highland Park.

- In October 2024, CNE's Missing Middle was recognized as a recipient of the Jack Kemp Excellence in Affordable and Workforce Housing Award by the Urban Land Institute. The award recognizes exemplary developments that demonstrate creativity in expanding housing opportunities. The award honors developments that meet both "affordable" and "workforce" needs and help to create mixed-income communities.
- By 2026, CNE will have completed a total of 263 rental units and 28 single-family homes along MLK and across the Oak Grove, Ridgedale and Highland Park neighborhoods.