Pandemic flight brings wave of new residents to the Scenic City

By David Laprad

“There he is – the man who’s going to wreck your city!” laughs Jeff Greenspan, a former New Yorker who’s now living and working in Chattanooga, as he flips through smartphone photos of himself in the North Shore condo he recently purchased.

Greenspan, 50, is joking, of course. It’s what he does. He’s a comedian. Instead of ruining the town he’s now calling home, Greenspan is using his talent for wit to give people an inexpensive way to enjoy themselves on a Friday night.

Called the Carpetbagger’s Comedy Night, Greenspan’s contribution to the Scenic City costs $8, includes a beer and is luring 50 stand-up comedy fans and West Village revelers to the lobby of the Bode Hotel every other weekend.

Within that pocket of time, Greenspan and a procession of local and visiting comics transform the hotel’s usually tranquil foyer into a bubbling cauldron of cocktails, adult humor and laughter that ranges from polite to raucous, depending on the crowd’s approval of the jokes.

“Maybe it’s just southern hospitality,” Greenspan winks. “Maybe no one thinks we’re funny but no one wants to tell us.”

Greenspan is not the only newcomer to Chattanooga, but rather is just one ripple among the waves of people who are moving to the Scenic City from across the U.S.

Evidence of the incoming tide is hard to miss. Social media groups devoted to Chattanooga are replete with posts announcing the author’s intent to move to the city, local employers are receiving a steady stream of applications from out of town, and Realtors are taking calls from people in New York, California, Chicago and elsewhere who have discovered the town to which travel website Thrillist says they should “totally move.”

Ask Chattanooga Realtor Susan Stout why people are moving to the city and she’ll likely offer this same short list of familiar reasons.

NEWCOMERS >> PAGE 9
Chambliss, Bahner & Stophel has added three experienced attorneys – Shelton Swafford Chambers, JR Glenn and M. Craig Smith – to enhance its estate and tax, financial services, labor and employment and real estate practices.

With more than a decade of experience and dual law and accounting degrees, Chambers advises high-net worth individuals and families on their estate planning and tax needs, including asset protection planning, charitable and foundation planning, conservatorships, elder law, estate and trust matters and special needs planning.

In addition, she works with business owners to develop succession plans and advises nonprofit organizations on applying for and maintaining their tax-exempt status and best practices. Chambers dedicates much of her time to working with clients on building a family governance structure.

She is a certified public accountant and a member of several professional organizations, including the Southeast Tennessee Lawyers Association for Women, the American Institute of Certified Public Accountants, the Tennessee Society of Certified Public Accountants, the Estate Planning Council of Chattanooga and Chattanooga Tax Practitioners.

In addition, Chambers serves on the Normal Park Spark board of directors.

Glenn recently joined the Chambliss labor and employment team after nearly a decade of experience in labor and employment counseling and litigation in Chicago.

Chambliss Law adds 3 experienced attorneys

Chambers
Glenn
Smith
Stewart finally finds right time for Chattanooga move

By David Laprad

For many years, Chattanooga was where attorney Jon Stewart and his family would see friends or spend a quick getaway. "Chattanooga is a great place to visit for a long weekend," says Stewart, who was living in Jackson at the time. "There’s a lot to do, especially outdoors."

Stewart and his wife, Shannon, enjoyed their time in Chattanooga enough to begin tossing around the idea of moving to the city. But they tabled the topic when their oldest daughter balked at the notion because she didn’t want to leave her high school. "That was understandable," Stewart concedes.

Then came the beautiful day last summer when Stewart caught a largemouth bass while sitting in a boat on Chickamauga Lake with a friend. On the drive back to Jackson, Stewart—who was still buzzing from the weekend—looked at his wife and asked, "Want to reopen our conversation about Chattanooga?"

She did.

The oldest daughter had graduated high school that spring and was preparing to leave for college in the fall, so she no longer objected to a move. Moreover, the notion of moving to a new town excited her sister and brother—both of whom were set to leave for college in the fall, so she no longer objected to a move. Moreover, the notion of moving to a new town excited her sister and brother—both of whom were set to leave for college in the fall, so she no longer objected to a move. Moreover, the notion of moving to a new town excited her sister and brother—both of whom were set to leave for college in the fall, so she no longer objected to a move. Moreover, the notion of moving to a new town excited her sister and brother—both of whom were set to leave for college in the fall, so she no longer objected to a move. Moreover, the notion of moving to a new town excited her sister and brother—both of whom were set to leave for college in the fall, so she no longer objected to a move. Moreover, the notion of moving to a new town excited her sister and brother—both of whom were set to leave for college in the fall, so she no longer objected to a move.

Eventually, Stewart and his family moved to the Scenic City at the end of last year. "We haven’t walked away disappointed yet," Stewart says. He and his wife are also venturing out to meet people. They now count some of their neighbors among their friends and have a found a church home in Mission Chattanooga, a local Anglican congregation.

Their three youngest daughters have also adjusted well, Stewart says, and are enjoying their new schools. Next on Stewart’s checklist is taking advantage of the Scenic City’s celebrated outdoor activities.

"I love to kayak, fish and hike," he says. "Chattanooga really fits our lifestyle." Stewart also likes to cave dive, which he describes as finding a deep hole in the ground, lowering himself into it and then climbing out. Although he says he’s not yet experienced this particular sport in Chattanooga, he’s looking forward to the day he finds a local pit that’s ripe for exploration.

Until then, Stewart and his family will continue to spend each day making a city that was once a great place for a quick getaway a great place to call home.

Chambliss

Combining his legal experience and a prior human resources role at General Electric, Glenn provides clients with counsel on matters ranging from day-to-day operations to long-term strategies. He leads business owners, operators and human resources professionals in making informed decisions related to labor and employee relations, occupational health and safety issues, employment counseling and litigation, restrictive covenants, trade secrets, business organization, planning and corporate governance issues, as well as employment-related litigation and risk management.

Glenn serves clients operating in a variety of industries, including manufacturing, hospitality, transportation and warehousing, construction, real estate and utilities.

In addition to Tennessee, Glenn is licensed to practice in Illinois, the District of Columbia, Michigan and Texas.

Smith advises businesses and financial institutions worldwide. He also represents clients such as landlords, corporate businesses and utility providers.

His practice also involves navigating issues related to insolvency, restructuring, loan documentation and commercial litigation on the federal and state levels.

Smith also serves as a resource for banks and credit unions for creditors’ rights issues related to loan enforcement, workouts and collateral liquidation.

He is active in the local community, holding leadership roles with both professional and civic organizations like the Chattanooga Bar Association, Habitat for Humanity and National Park Partners.

Smith is also a Chattanooga Bar Association Fellow and has been recognized by Mid-South Super Lawyers as a Rising Star for many years.
A Southern Flying Squirrel peers down from a tree used during a training session at the Tennessee Aquarium.

Aquarium offering free educational videos to teachers

Even as the global pandemic slowly recedes, many schools have placed field trips in indefinite timeout.

At the moment, many students are unable to see the Tennessee Aquarium firsthand – but nothing says the aquarium can’t come to them.

For almost a year, the aquarium has sought a way to leverage its education department to augment the efforts of classroom-bound teachers. Soon, that effort will bear new fruit with “Science Streams,” a professionally produced series of eight free videos crafted to meet national science standards for students in kindergarten through 12th grade.

The Tennessee Aquarium produced “Science Streams” in collaboration with Chattanooga-based Atomic Films. Grants from Tennessee American Water and BlueCross BlueShield of Tennessee funded the series.

The support of Tennessee American and BlueCross BlueShield helped to increase the potential for Science Streams to reach teachers throughout the country, says Dr. Brooke Gorman, the aquarium’s director of science education.

“Our original plan was to make the series freely available to Title I schools and to charge a small fee for other schools,” Gorman says. “We’re thrilled to have received enough support to be able to make the videos free to all teachers.”

In each video, Aquarium staff members lead discussions of and walk students through activities on a wide range of age-appropriate scientific topics, including: what animals need to survive (kindergarten); how plants grow and flourish (first grade); the water cycle (second grade); survival through adaptation (third grade); invasive species and reintroduction efforts (fourth grade); natural instinct versus learned behavior (fifth grade); ecological relationships (sixth through eighth grade); and the science of studying animal behavior (ninth through 12th grades).

In addition to walking students through the ins and outs of photosynthesis and breaking down the problem posed by invasive species, “Science Streams” also includes a suite of 10 behind-the-scenes videos. These pieces pull back the curtain to showcase many facets of life at the aquarium, from conservation projects and diving to veterinary work and the care requirements for Giant Pacific Octopuses.

A link to view these videos and access to the accompanying educator guides will be made available for free to educators who register via naqua.org/educate/science-streams.

After submitting an online registration form, teachers will be emailed individual login information within two business days, providing them access to all 18 videos.

Source: Tennessee Aquarium
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Mocs add Wright to staff as offensive coordinator

Chattanooga Mocs head coach Rusty Wright has added Assumption University offensive coordinator Tommy Galt to his staff. “Excited to have Tommy here,” Wright says. “His experience and knowledge of the position is going to mesh well with the older guys we have and the young guys we need to develop. He’s done that at every level.

“He fits in with what we’re trying to accomplish and how we want to get things done.”

Galt comes to the University of Tennessee at Chattanooga from Assumption University in Worcester, Massachusetts, where he coached two seasons. His offenses were prolific, averaging nearly 36 points per game. The Hounds led the Northeast 10 and ranked 21st nationally with a 37.2 scoring average in 2018.

Assumption also led the league in first downs, rushing touchdowns and yards per game in 2018. Galt’s offensive lines registered four All-NE10 honors, including first-team All-American Quentin Hall and NE10 Offensive Lineman of the Year in 2019. Galt’s experience ranges from Division I-A to Division II. He was the offensive line coach for Fordham in 2017, helping the Rams to 371.7 yards of total offense per game.

That came after two campaigns as offensive grad assistant and assistant offensive line coach at Penn State. Galt’s time with the Nittany Lions included two bowl appearances at the 2016 TaxSlayer Bowl and the 2017 Rose Bowl, which came after claiming the 2016 TaxSlayer Bowl and the 2017 Rose Bowl win versus Shorter.

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Galt spent two campaigns as offensive line and tight ends coach and run game coordinator at North Greenville University in 2013 and 2014. The Crusaders amassed more than 400 yards of total offense per game over those two seasons and in 2014 claimed a Victory Bowl win versus Shorter.

Galt got his coaching start in 2009 at Towson as an offensive quality control coach. That led to three years at the University of South Carolina.

Galt is a 2007 graduate of Maryland, where he played tight end and was reserve long snapper.

Source: University of Tennessee at Chattanooga

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Source: University of Tennessee at Chattanooga

Chamber invites business leaders to sign Pledge for Racial Equity

The Chattanooga Chamber of Commerce is spearheading a CEO Pledge for Racial Equity, a commitment by regional CEOs and managing leaders to enhance efforts to achieve equity of opportunity within organizations and the broader Chattanooga community.

“In Chattanooga, a CEO Pledge for Racial Equity will grow business, drive accountability and increase innovation,” says Lorne Steedley, vice president of Diversity and Inclusive Growth at the Chamber.

“Starting with an organizational assessment, CEOs and managing leaders can take a deeper dive to focus on talent, performance management, leadership development and workforce culture.

“The outcome of these efforts will yield internal and external performance recommendations. These recommendations will promote competitiveness, enhance geographic attractiveness and drive economic growth.”

The WK Kellogg Foundation, Morgan Stanley and Citigroup report that the economic cost of inequity to African Americans is reported to be billions of dollars per year. This directly impacts GDP, employment, lending, education and health.

A more equitable economy makes the business case for the growth and full participation of African Americans and other communities of color in Chattanooga and Hamilton County, Chattanooga Mayor Tim Kelly says.

“In order for Chattanooga to become the best city in the country, we have to build a city that works for all our residents, especially those whose fortunes have been held back by years of systemic racism.

“The persistent gaps in black and white outcomes in Chattanooga are not only unjust, but expensive. This issue is holding us back from economic progress.

“A people deprived of the opportunity to build wealth and advance are not only undervaluing what they can contribute to our collective wealth and stories of human capital, but we run the risk that they will eventually sink into hopelessness and despair.

“That abandonment of hope tears at the social fabric that binds together our city’s families. We owe it to our neighbors, our businesses and our community to tackle the issue of racial equity because we can accomplish so much more together than we can apart.”

“This Pledge is about Chattanooga as a thriving community and location of opportunity and prosperity for all,” says Valoria Armstrong, Chamber board chair and American Water’s chief inclusion officer.

“It supports talent retention, talent development and talent diversity, which are especially important in an environment that’s highly competitive for talent.

“Many companies, including American Water, are already engaging in inclusion, diversity and equity work in their own ways. Working together intentionally, developing new outreach and equity practices makes sense as we seek to advance the economic prosperity of our community.”

More than 50 local business leaders have signed the pledge so far, reports the Chamber.

Source: Chattanooga Chamber
Department of Education expands trauma-informed program to 13 Hamilton County schools

The Tennessee Department of Education has selected 13 Hamilton County schools to participate in its second cohort of trauma-informed schools. Trauma-informed schools are schools in which adults in the school community are prepared to recognize and respond to those who have been impacted by traumatic stress. Those adults include administrators, teachers, staff and parents.

“Trauma-informed schools also provide students with clear expectations and communication strategies to manage their distress. "I commend our school leaders and teachers for applying for this opportunity and committing to the three-year process of creating safe and supportive learning environments for our students,” says Patricia Russell, director of social emotional learning and K-12 counseling for Hamilton County Schools. “When a student’s basic needs are met, such as feeling safe, cared for and respected, they are positioned to reach their full potential.”

Research shows the benefits of implementing trauma-informed approaches include improved academic achievement, improved attendance, improved school climate, improved retention of new teachers and reduced dropout rate, a Hamilton County Schools news release states.

These practices will also help students build capacity to address trauma and support their ability to self-regulate. “In order to accelerate student achievement, we must ensure all of our students’ needs are met so they can thrive in the classroom,” says Dr. Bryan Johnson, superintendent of Hamilton County Schools. “When schools are trained to recognize trauma, they are better equipped to provide the academic and social and emotional supports necessary to help students reach their full potential.”

Four Hamilton County Schools were selected to be in the first cohort of trauma-informed schools during the 2018-2019 school year: Aptson Elementary, East Lake Academy, Hardy Elementary and Middle Valley Elementary. This brings the total number of schools in the trauma-informed program to 17 across the district. Source: Hamilton County Schools

Chattanooga Motorcar Festival gets new course

Competitors in the 2021 Chattanooga Motorcar Festival will race along a new two-mile course in downtown Chattanooga during wheel-to-wheel events scheduled to take place Oct. 15-17. The inaugural Chattanooga Motorcar Motorcar Festival was held in 2019. The 2020 event was canceled due to the pandemic.

A renowned motor sports track planning and execution company designed the course, the festival reports. Construction is underway.

It will begin at Blue Goose Hollow Park and consist of eight turns that wind through the public streets and sections of private property.

The course will be named the Pace Grand Prix at the Bend in memory of the late Jim Pace.

A longer version of the course is planned for 2022. Events on the course Friday and Saturday will include class races among 12 competitors at a time. The new track replaces the time trial course used in 2019.

To view class designations, register at chattanoogamotorcar.com/pagewidthprix. The track entry is walkable from the Westin Hotel in West Village, which will serve as the home base of the festival. In addition, four 72-passenger open-air trams will carry spectators between West Village and the track. Learn more at chattanoogamotorcar.com.

Tickets will be available soon. Source: Chattanooga Motorcar Festival

Austin Hatcher launching new support group for cancer parents

The Austin Hatcher Foundation for Pediatric Cancer is launching Resilient Parenting, a new support group for parents of children facing a pediatric cancer diagnosis.

The program, designed by Austin Hatcher social work intern Teka Grayson and licensed clinical social worker Tyler Clemmons, will offer parents the opportunity to join an education and support-based platform.

Clemmons and Grayson will begin sessions May 18. This first session will be a virtual support group based on their original introduction video. This video can be found at www.hatcherfoundation.org/resilient.

Following the first session, anyone who would like to attend the virtual support sessions can submit topic requests during “emotional check-ins” Clemmons and Grayson will conduct.

The eight-week series will cover topics such as anxiety, PTSD, managing challenging behaviors and other topics those in attendance request.

Any parent with a child who has been impacted by pediatric cancer, whether they are at diagnosis, in treatment or into survivorship, is welcome to attend.

Email beckyl@hatcherfoundation.org to register. Source: Austin Hatcher Foundation

Nightfall resuming live shows June 4

Nightfall organizers will resume free live shows for the 34th season of Chattanooga’s outdoor concert series in Miller Plaza.

The start date of June 4 represents a one-month delay from the regular May kickoff, but the season will still include 15 Friday night shows.

Performances will take place 7-9:30 p.m.

The first night of Nightfall will serve as the finals for this year’s Road to Nightfall local band competition and feature three groups. The winner will earn a cash prize and the chance to perform a longer set on a date later in the season.

The remaining three shows in June also will highlight local talent by including a co-bill of two Chattanooga acts each night:

**June 11**
Ben Van Winkle and The Figment
Emily Kate Boyd Band

**June 18**
Rick Rushing
Davey Smith

**June 25**
PrinceT
Ogra

Starting in July, Nightfall will return to its regular format of having a local opening band followed by a national headliner. This schedule includes:

**July 2**
The War and Treaty
Kimmi J. Soul

**July 9**
2021 Road to Nightfall Winner
2020 RTN winner We Are Us

The schools in the 2021-2022 cohort are:

- Battle Academy for Teaching & Learning
- Big Ridge Elementary
- Dalewood Middle School
- East Brainerd Elementary
- East Ridge Middle School
- East Side Elementary School
- Harrison Elementary
- Hisson Middle School
- Lookout Valley Elementary
- Orchard Knob Elementary
- Red Bank Middle School
- Snow Hill Elementary
- Spring Creek Elementary

**July 16**
Lee Roy Parnell
Rachel McIntyre Smith

**July 23**
Joanna Connor
Rye Baby

**July 30**
Po’ Ramblin Boys
New Dismembered Tennesseans

**Aug. 6**
Nth Power
NuBreed Band

**Aug. 13**
Hogslop String
The Other Brothers

**Aug. 20**
Radio Free Honduras
Telemonstar

**Aug. 27**
Bonnie Bishop
Brandy Robinson

**Sept. 3**
Waylon Thibodeaux
Mojo Whiskey

**Sept. 10**
SUSU Stereofeet
Stereofoot
Bulk discount beer and wine tickets will be available this year at each show and offer a 20% savings on a packet of 20 beer and wine tickets. Food trucks and nonalcoholic drink concessions will also be available. No outside food or beverages will be allowed.

Nightfall is locally produced by Chattanooga Presents.

Source: Chattanooga Presents

Source: Chattanooga Motorcar Festival

Source: Hamilton County Schools

Source: Austin Hatcher Foundation
Cool vs. practical: Flashy credit card might be bad fit

By Sara Rathner

The credit card you pluck out of your wallet can make as much of a statement as the purse or pants in which you carry it. With cards touting sleek metal designs, luxury perks and loyalty program status upgrades, simply carrying a flashy card can make you look like the kind of person who has access to whatever it is they hide behind velvet ropes.

Brand recognition is big, and credit card companies benefit from loyalty and familiarity (sometimes you can benefit from loyalty, too – more on that later). Depending on what you need out of a credit card, though, the option that looks impressive might actually leave you wanting more. It can pay to be practical and even consider a card you may not have heard of before, or carry multiple cards at once for different types of purchases.

I’ve carried high-end cards with pricy annual fees and fancy benefits and no-fee cards with few extras beyond rewards on my spending. Sometimes I needed the 24/7 concierge service when booking travel, and other times I just needed to earn cash back on pet food. Here’s how I look at credit cards when I’m deciding which to apply for and which to use on a purchase.

More important than looks

Forget the surface-level stuff. You should be able to squeeze a lot of value out of every card you carry, especially if those cards charge a premium-level annual fee. Keep these factors in mind:

• Cost to carry: Consider the card’s fees. The annual fee is typically the biggest expense if a card charges one, but cards also may charge for late payments, foreign transactions and more. Compare these costs with the dollar value of any benefits you intend to use. This includes the value of a sign-up bonus and other rewards you earn through your spending, plus other perks like Global Entry ($100 in value) or an annual travel statement credit. Ideally, the benefits outweigh the card’s cost. And remember, a perk you don’t use is worth nothing at all.

• How you earn rewards: Aim for a card that earns more where you spend the most. That could be a card with a higher rewards rate in specific spending categories (like travel, groceries or dining out) or a card that earns the same rate of points, miles or cash back on every purchase.

• Redemption options: Consider how much each point is worth when redeemed for cash back, travel, gift cards or other rewards. NerdWallet’s 2019 Travel Credit Card Study found that the average value of a point or mile is around 1 cent, but point values may be higher or lower depending on what you do to redeem them for. And remember: Points are worth nothing until you redeem them, so don’t let them sit in your account forever.

• Other perks: Some extras offer time-saving convenience. Priority boarding on flights and late checkout at hotels are common credit card benefits that make travel less stressful.

When brand matters

Sticking to one bank or loyalty program can help you keep things simple, especially if you prefer to manage all your accounts in one place. You can more easily optimize rewards this way by transferring them to one central account or to a card with better perks or redemption rates. Here are times to stay loyal to a brand, plus one instance where you won’t be able to:

• You already have a relationship with the issuer: Some banks make loyalty worth your while, granting you a higher rewards rate for having other accounts with them. You may need to keep a minimum amount of money deposited in a bank account to qualify.

• You can combine points from multiple sources into one pooled account: Certain credit card rewards programs let you combine points earned on multiple credit cards into one account. You may also be able to combine points with members of your household. If an airline or hotel offers multiple co-branded credit cards, they can all feed into one loyalty program account. This makes it easier to maximize your earning potential within one rewards ecosystem.

• You’re shopping for a balance transfer credit card: In this case, it’s less about rewards and more about following the rules. Many credit card companies don’t allow you to transfer a balance from one card to another within their family of products. In this case, you’ll need to look beyond the familiar and focus on the card’s balance transfer fee, as well as how long you can get a 0% interest rate.

* Sara Rathner is a writer at NerdWallet. Email: rashner@nerdwallet.com. Twitter: @SaraKRathner.
COBRA premiums paid for 6 months

You might be entitled to free health insurance now

The latest coronavirus relief package did more than dole out $1,400 checks. The law also made health insurance free for millions more people and reduced costs for others – at least for now.

The American Rescue Plan, which President Joe Biden signed in March, expanded subsidies for people buying their own insurance on Affordable Care Act exchanges. In addition, anyone who receives unemployment benefits this year can qualify for zero-premium health insurance through the exchanges, regardless of income.

In fact, many people who are uninsured will qualify for free or low-cost coverage through the exchanges or Medicaid, says Daniel McDermott, a policy analyst with KFF, the nonpartisan health care think tank formerly known as the Kaiser Family Foundation.

People who lost their jobs but want to keep their former employer’s health insurance also might get help. If you don’t qualify for group health insurance elsewhere, the federal government will pay your COBRA premiums for up to six months.

Millions qualify

Since 2013, ACA exchanges have allowed people to buy individual and family health insurance policies, usually with tax credits that reduced their premiums and other costs. ACA has four levels: bronze, silver, gold and platinum. Bronze plans typically have the lowest monthly premiums and the highest deductibles, while platinum plans have the highest premiums and the lowest deductibles.

Before the new relief package, people with incomes greater than 400% of the federal poverty level typically didn’t qualify for subsidies to reduce their premiums. Now people with incomes up to 600% of the poverty level – up to $76,560 for a single person or $157,200 for a family of four – can qualify, KFF reports. (KFF’s calculator can show you how much you’d likely pay for ACA coverage.)

The relief package reduced premiums for the vast majority of people who buy their own insurance, McDermott says. In addition, nearly half of the 20 million currently uninsured now qualify for a free plan, he says.

Those with incomes less than 250% of the poverty line also will benefit from reduced cost-sharing, which means lower deductibles and other out-of-pocket costs. At 150% of the poverty line – income of about $19,000 for a single person and just under $40,000 for a family of four – people qualify for zero-premium silver plans with annual deductibles of just $777.

Millions of unemployed people will be eligible for similar coverage. Anyone who receives unemployment benefits for any part of 2021 can qualify for a zero-premium silver plan with the maximum cost-sharing reductions, McDermott says.

“For all intents and purposes, the health insurance exchanges are going to look at you as if your income was under 150% of poverty level, McDermott says.

How to qualify

The expansion of Affordable Care Act subsidies is retroactive to Jan. 1 and will continue through Dec. 31, 2022. People must purchase their insurance from Healthcare.gov or their state’s ACA exchange to qualify for subsidies. The act also created a new special enrollment period that extends through Aug. 15.

Some people still don’t qualify for subsidies, including those who have incomes above 600% of the poverty line; undocumented immigrants; people who have offers of employer-provided health insurance that’s considered affordable; and certain low-income people in states that haven’t expanded Medicaid coverage.

Free COBRA coverage

Many people prefer to keep their employer’s health insurance coverage when they lose their jobs, although the cost is often prohibitive. Most employers pay a large portion of the cost to cover workers, but former employees who opt to extend their coverage using the federal COBRA law typically must pay the full premium plus a 2% administrative fee.

Thanks to the new law, employers are required to provide free COBRA coverage April 1–Sept. 30 to eligible former employees who lost their health care coverage because of involuntary termination or a reduction in hours, says financial planner and certified public accountant Kelley Long, consumer financial education advocate for the American Institute of CPAs. The employers’ cost will be offset by federal tax credits.

If you’re eligible for other group health coverage – through a spouse, new employer or Medicare, for example – you won’t qualify for free COBRA.

“The intention is to help people who have no other options and would otherwise be uninsured because they can’t afford COBRA,” Long says.

Normally, you have 60 days after you lose your job to opt for COBRA coverage, which typically lasts a total of 18 months. If you missed that 60-day window, or signed up but then dropped coverage, you might have another opportunity to enroll. The new law extends the sign-up period so that people who lost their jobs during the pandemic can get the free coverage.

Employers are required to reach out to eligible former employees by May 31. If you think you’re eligible but you haven’t heard from your employer, McDermott recommends contacting your former employer’s human resources department.

There will be a special enrollment window at the end of September to allow people with COBRA to switch to an ACA plan, McDermott says.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lweston.
No laughing matter

Greenspan doles out jokes that provocatively touch on race, religion and sex from a stage fashioned from a Ping-Pong table. But instead of fretting over the possibility of the table top collapsing, he was initially concerned his material might not land well in Chattanooga. "About 2 or 3 worried Mexicans are going to steal their jobs," he offered during his May 7 show at the Bode. "Mexicans are not going to steal your jobs; robots are going to steal your jobs. And then Mexican robots are going to steal their jobs." The bit earned a respectable chuckle from the audience, which Greenspan says he viewed as a win. "Before I came down here, I perceived the south as right wing, conservative and small-minded. They don't always agree with me, but the audiences here are open-minded." Greenspan says he encountered a community of smart, caring, empathetic people who had struggled with their own opinions and had knowledge to share. Plus, they were funny as hell.

While searching for freelance work during the quarantine, Greenspan spotted an appeal for a senior copywriter at Chattanooga-based ad agency Humanaut. After connecting with co-founder and chief creative officer David Littlejohn, Greenspan and his writing partner spent a month working remotely for the company.

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Newcomers

"We have a beautiful waterfront, an appealing urban lifestyle and housing that's still affordable," she says. Leaning against the granite countertop in the kitchen of his still-empty space at Fairpoint Condos, Greenspan says the amount of square footage he was able to secure for the price he paid astonished him. "This place cost half as much as my apartment in Brooklyn and it's twice the size," he enthuses. He then turns to look through his living room windows, which offer an impossible vista that extends from the tops of the neighboring buildings in North Shore, across the Tennessee River and into downtown Chattanooga. "I was quarantined alone in 640 square feet for months, and now this is my view."

Stout says another popular draw to Chattanooga is its reputation for being one of the best cities in the U.S. for working at home, principally due to what might still be the fastest internet in the country. Her clients don't have to take her word for it, though, as national publications like Forbes and PC Magazine, and real estate websites like Zillow, have been lining up to offer Chattanooga accolades for its speedy fiber-to-the-home connections. Like Greenspan, Scott Morris and Rachel Grundy, both 39, also recently relocated from the Northeastern U.S. to Chattanooga, but they actually work more than 1,000 miles from the city. Unlike Greenspan, who must descend his hill on the North Shore and walk about a mile to host Carpenterbagger's downtown, Morris and Grundy need to ascend only a single flight of stairs to arrive at their computers. From there, the couple connects to a Boston-based ButcherBox, a meat delivery company whose reputation for being cloud infrastructure engineer and Grundy works as a project manager. They both secured jobs with the company, which recently shifted to a fully distributed labor force, in the wake of the pandemic. "Rachel was looking for work while we were quarantined in a cabin in upstate New York," Morris says. "While I was ordering meat from ButcherBox, I saw an opening for a project manager and suggested she apply."

Stout also mentions Chattanooga's status as a popular destination for outdoor enthusiasts, which is news to no one.

Former New Yorkers Scott Morris and Jeff Greenspan enjoy the view from the rooftop of Fairpoint Condos on the North Shore. From hiking, mountain biking and rock climbing to boating, fishing and paddle boarding, the Scenic City offers an abundance of activities for people who enjoy exchanging their walls for the open air.

This is one of the reasons Nikki Broussard, 30, and Matt Ortego, 33, have chosen to leave their home state of Louisiana and move to Chattanooga this summer. "Now that we have our degrees, we're eager to move out of state and do the things we love," Broussard, a teacher, says. "Right now, we have to travel six hours to do anything we enjoy."

Stout also cites Tennessee's lack of a state income tax as a magnet for people who live in one of the 41 states have. The state's conservative political climate also is appealing to many people, she adds. But people rarely relocate across the country for one reason, she adds. Certainly, the opportunity to play outside the country for one reason, she adds. Greenspan doles out jokes that provocatively touch on race, religion and sex from a stage fashioned from a Ping-Pong table. But instead of fretting over the possibility of the table top collapsing, he was initially concerned his material might not land well in Chattanooga. "About 2 or 3 worried Mexicans are going to steal their jobs," he offered during his May 7 show at the Bode. "Mexicans are not going to steal your jobs; robots are going to steal your jobs. And then Mexican robots are going to steal their jobs." The bit earned a respectable chuckle from the audience, which Greenspan says he viewed as a win. "Before I came down here, I perceived the south as right wing, conservative and small-minded. They don't always agree with me, but the audiences here are open-minded." Greenspan says he encountered a community of smart, caring, empathetic people who had struggled with their own opinions and had knowledge to share. Plus, they were funny as hell.

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Despite handling the peaks and valleys of the reception to his material like a pro, Greenspan is still a toddler in the world of stand-up, he says. From most of his former life, Greenspan worked in advertising and built a resume that includes stints with Facebook, BuzzFeed and writing for filmmaker Michael Moore.

He began performing comedy five years ago as part of his effort to pull himself out of a suicidal tailspin. "I was successful in the things I thought would make me happy; I loved my career, I was making a lot of money and I was pursuing art projects that were reaching people worldwide. But I was empty and dispendent; I was disconnected from my life and nothing brought me joy."

While seeking professional help, Greenspan also took three classes outside his comfort zone in an effort to rewire his brain: Spanish, jujitsu and stand-up comedy. Only one of his ventures gained traction, he says. "I don't know how to say, 'My pencil is yellow' in Spanish, and you could probably kick my ass in jujitsu, but I found I had an aptitude for making people laugh, so I stuck with it."

As Greenspan delved further into comedy, he says the people he encountered started to resuscitate him. "I found a community of smart, caring, empathetic people who had struggled with their own opinions and had knowledge to share. Plus, they were funny as hell.

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As Morris and Grundy isolated themselves in an upstate New York cabin during the early days of the pandemic, they had only a loose plan for what they would do next.

They knew they weren’t going back to Jersey City. Grundy moved from London to New York City several years later for work, so neither were natively tied to the region.

They had also answered a question that had pestered them each time they traveled more than an hour outside the city to hike, mountain bike and camp: “Why are we doing this?”

“They found ourselves wanting to be outdoors more than in the city, so we started to ask ourselves, ‘Why are we paying the high cost of living here when all we want to do is leave town?’” Morris recalls. “Our priorities were shifting as we grew older.”

At the end of 2019, the couple drew up an escape plan that included only a sketchy notion of where they would end up. First, they would sell the condo, then they'd spend a few months in Asia up. First, they would sell the condo, then they would spend a few months in Asia.

Greenspan points out. “And that’s essentially what I’m doing. I’m fleeing the north and moving south to take advantage of what’s here.”

As Greenspan stands on the modified Ping-Pong table at the Bode and serves up socially fueled comedy, few of the people in the audience are aware they’re giving him the kiss of life.

“None of this is what I would have predicted, especially as an older guy. You think your life is just going to be what it was yesterday and the day before that, and you forget it can still have adventures and be surprised. I’m fully engaged in my life now and am thankful to comedy and to Chattanooga.”

“Then again, who knows? Maybe I’ll become suicidal again and move to Montana.”

Destination unknown

As Morris and Grundy isolated themselves in an upstate New York cabin during the early days of the pandemic, they had only a loose plan for what they would do next.

They knew they weren’t going back to Jersey City. Grundy moved from London to the Big Apple in 2005 to pursue acting and singing, while Morris relocated from Florida to New York City several years later for work, so neither were natively tied to the region.

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High demand, low supply drive prices up

The hot local housing market continued through April. This busy spring market continues to see many multiple-offer situations driving sales prices exceeding asking price. By the time a sale closes, the market might already have moved higher than that sold price suggests.

This type of market can create stress and frustration for prospective homebuyers who are frequently having to submit offers on multiple properties before they are able to secure a purchase. While housing affordability remains an area to watch as prices continue to rise, strong buyer demand and limited housing supply show no signs of easing soon, pointing to a continuation of this market trend through spring and into summer.

Dr. Lawrence Yun, chief economist of the National Association of Realtors, recently said that while the housing inventory shortage has been pushing up prices, it’s also holding back home sales. In nearly every market, 20% more inventory would mean 20% more home sales. In nearly every market, 20% more inventory would mean 20% more home sales. In nearly every market, 20% more inventory would mean 20% more home sales.

Nationally, there were 1.74 million housing listings in March, the most in 14 years and very welcome news in light of the persistent inventory shortage.

Yun also mentioned that a new home construction surge is highly needed, especially in light of major challenges on material costs and soaring lumber prices. As I mentioned last week, the National Home Builders Association, on behalf of 550 organizations, including the National Association of Realtors, wrote to Commerce Secretary Gina Raimondo urging the Biden administration to "undertake a thorough examination of the

Stout would rather sell city than houses

Relo expert works to match clients with right area

By David Laprad

When Realtor Susan Stout is offering advice to new agents, she tells them to find their niche.

Her niche, she says, is relocation.

“I’m not an open house person. I don’t like to tell sellers what to do with their home and I don’t like to follow buyers from room to room,” she admits. “But I can sell somebody on Chattanooga.”

As a lifelong resident of the Chattanooga area, Stout says she knows the city like the back of her hand. But instead of using her knowledge to impress her friends at social gatherings, she draws on it to find her relocation clients the right place to live.

“I encourage people who are moving here to become familiar with the area first because where they work and what they like to do will influence where they’ll want to live,” Stout offers. “If you like urban walkability, then you might want to rent a place downtown.”

Such was the case with a recent client of Stout’s from Pennsylvania. After the man moved into a downtown condominium, he spent the next few months walking and riding his bike to restaurants and other nearby destinations.

He loved the experience, Stout says, so he decided to buy a place downtown.

As someone who handles more than 15 relocations a year, Stout has seen this scenario play out across the greater Chattanooga area.

Signal Mountain is a great community for people who have kids, but they need to figure out if they want to drive up and down the mountain every day,” Stout explains.

“If you like to play on the water, then you might want to consider Hixson or Soddy Daisy. If you enjoy golf, then

Photo by David Laprad | Hamilton County Herald

Real Estate

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mystifies her: “How did a Brit end up having to tell an American about ‘Chattanooga Choo Choo?’”

Destination: Chattanooga

A Louisiana native, Broussard doesn’t mind traveling great distances to enjoy the outdoors and experience places she’s never seen. She and Ortega often travel several hours to Texas or Arkansas, and she’s made longer excursions with her two dogs to Colorado and Washington State, camping along the way. Still, the idea of living a short drive from the nearest trailhead appeals to her, she says. So when her husband and his friends returned from a climbing trip to Chattanooga and told her she’d love the city, the wheels in her head started turning. A visit to the Scenic City last Thanksgiving shifted her thinking into high gear.

“We were able to go on a hike that was a ten-minute drive from our Airbnb,” she says by phone from Louisiana. “And we loved the idea of getting off work and going on a quick hike or visiting a dog-friendly park or taking our canoe out. It would be wonderful to live near so many options.”

While Broussard and Ortego were excited about Chattanooga’s outdoor amenities, she says the welcoming nature of the people they met sealed the deal. “When we stayed at an Airbnb for Thanksgiving, our host was incredibly nice. He actually invited us to Thanksgiving dinner,” Broussard laughs. “The friendliness and charm of the South are not myths.”

Just as real are the economic challenges of moving to another state on a teacher’s salary. Knowing this, Broussard and her husband waited until they had earned their college degrees before solidifying plans to move.

Even with their diplomas in hand, the couple must surmount several obstacles ahead of moving to Chattanooga on the Fourth of July weekend, not the least of which is finding work.

Broussard has applied for positions at several public schools, but like a fisherman who’s cast his line into Chickamauga Lake, she’s still waiting for a bite.

Beyond that hurdle looms a question market the size of a house. Broussard says she’s spoken with a lender and a Realtor, but knows their ability to buy a home hinges on her securing a job.

If she can land an offer, she says she believes they’ll be able to afford to buy a place to live. “Houses cost the same there as they do here, which is one of the reasons we’re feeling optimistic,” Broussard says. “We researched moving to the West Coast and Colorado, but that’s not feasible on a teacher’s salary. However, it feels like the American dream still exists in Chattanooga.”

Broussard and Ortega’s Realtor in Chattanooga, Micah Hall of J Douglas Properties, is also feeling optimistic, despite their lack of work in Chattanooga and the competitive nature of the local housing market. “I believe they’ll qualify once they find employment,” Hall submits. “I also believe I’ll be able to find a home for them. Even though there’s a limited supply of houses on the market, I’ve been successful at putting my buyers under contract. The key is to make the best offer first.”

Broussard says if she and her husband have not made any headway before mid-June, they’ll look for a rental. Either way, they’re coming to Chattanooga. “We’ve booked the U-Haul,” she says, laughing again. “We’re coming.”

In the meantime, Broussard is laying the groundwork for becoming a part of the community. From posting on the Chattanooga Reddit to becoming active in several Scenic City Facebook groups, she’s feeling the welcoming embrace she and Ortega experienced last Thanksgiving all over again.

“Teachers have told me about jobs and other people have helped me to make connections,” she gushes. “It’s nice to already feel like we’re not outsiders.”

Don’t wreck our city

Greenspan knows it’s natural for the people who call a city home to be wary of newcomers. To ease the concerns of Chattanoogans about the influx of people from the Big Apple, he hosted a social event at Proof Bar & Incubator that invited former New Yorkers and established residents to meet and get to know each other.

“Chattanooga is a beautiful place with great outdoor activities and fantastic food. It’s also a little progressive,” he says. “The people here worked hard to make it that way, and they don’t want outsiders coming in and spoiling it. I created the meet up so we could say, ‘Don’t worry; we don’t all suck.’”

Greenspan says it will take time for him to truly feel like Chattanooga is his home. “I’m dropping his New York identity has not been easy. But he says the day will come when a guest host at Carpetbagger’s introduces him as “Jeff from Chattanooga,” and it feels right.

“This is my life now. I came to this city by accident, was supposed to be here for only a short amount of time and fell in love. It’s a great place to be.”
Economic experts predict bright path for commercial real estate in 2021

The U.S. economy experienced one of the swiftest declines in history last year, followed by a quick and relatively swift recovery in the second quarter of 2020. Speakers this month’s Commercial Economic Issues and Trends Forum, held as part of the 2021 Realtors Legislative Meetings & Trade Expo, discussed these historic shifts in the nation’s economy over the past 12 months while projecting a favorable outlook for the commercial real estate market in the coming year.

Lawrence Yun, chief economist at the National Association of Realtors, predicts considerable capital will be pumped into the economy in 2021’s second quarter, with consumers eager to tap into a year’s worth of savings and unspent stimulus funds.

“Economic expansion and the jobs recovery will lead to rises in occupancy across all commercial real estate property types,” Yun says. “However, overall consumer price inflation is expected to increase 3% by the end of 2021 and likely will stay stubbornly high through next year, which will increase interest rates to 3.5%.”

Hotels, restaurants, theaters and other entities across the entertainment and hospitality industries are expected to benefit from this pent-up demand as many cites have already eased or altogether ended pandemic-induced restrictions.

While housing helped prop up the economy over the last year, apartments and rental markets have stumbled in the midst of the pandemic. Yun, however, says he expects them to regain footing as the broader national economy—particularly in urban areas—continues to recover.

“The apartment sector underwent sudden and severe declines in occupancy abruptly in the early months of the pandemic and then sharply rebounding in recent months—but we expect vacancy to drop and rents to rise,” Yun says.

Office rents have also declined over the past four quarters, and it is unclear if new leasing of office spaces will take place, even as more workers return to their offices. Office vacancies are expected to remain elevated at 16.5% in 2022, while retail vacancies are projected to settle at 11.5%, the NAR reports.

“The industrial sector has been the star throughout the pandemic,” Yun says. “There’s been great demand for industrial space, and reconversion of some distressed properties like older shopping malls can help meet this demand.”

On the whole, the pandemic is leading to sweeping changes in the commercial real estate sector, including modifications to vacant hotels and motels. The NAR recently released Case Studies on the Conversion of Hotels/Motels into Multifamily Housing, a report that demonstrates the feasibility of such conversions. Often, these adaptations require public funding, such as the Low-Income Housing Tax Credit, the Historic Tax Credit or tax abatement.

John Worth, executive vice president for research and investor outreach at Nareit, spoke at this month’s forum and provided a positive forecast for the future of commercial real estate.

"Work from home is the most important question facing the future of commercial real estate coming out of COVID-19," he said.

Worth noted that commercial valuations are recovering, but that those improvements are occurring unevenly across various property types, with high returns over the COVID-19 period in REIT funds invested in digital real estate such as cell towers, data centers and logistics facilities, as well as single-family homes, self-storage and timber.

He explained that share prices are being driven by the strong demand for housing, the surge in e-commerce and the rising price of lumber.

“We’re going to go through a period where companies will experiment with how they use office space, but I’m bullish about the outcome of the office space sector after a period of experimentation,” Worth said.

Both Yun and Worth agree that office vacancy rates will remain elevated compared to pre-pandemic levels as hybrid work models become the norm in America.

Source: National Association of Realtors

So many details

Benefits of hiring a professional remodeler

After spending more time at home this year, you might be ready to give your dwelling a refresh. A remodel can modernize your home and add more value.

Before you start a project big or small, consider finding and hiring a professional remodeler. Working with an expert has many benefits.

A remodeler can provide a wealth of experience, professional integrity and solve any design challenges you encounter during your project.

Experience on the job site

Do you know what to expect when you remove a wall? How will you dispose of the old materials? Exactly how much new material are you going to need? What is the precise sequence of steps to finish the job?

Professional remodelers understand all the intricacies of the project and can provide you with a project timeline. Plus, many contractors have specialized knowledge and contacts to get the best prices on materials and labor.

As a trained expert, a remodeler has a firm grasp of the requirements to meet city ordinances, regulations and permits.

Business management and integrity

A large component of being a professional remodeler is maintaining a reputable business. This includes integrating best practices, writing clear contracts, having insurance, providing warranties and more.

A professional remodeler will be able to provide you with a copy of their business license, as well as show proof of their workers’ compensation and liability insurance. This will protect you from liability in situations involving job site injuries and property damage resulting from the work being done on your home.

Better business management means better service for homeowners because they can rely on the remodeler to perform with integrity.

Customizing to fit your needs

Home remodeling frequently involves problem-solving, such as maximizing existing space, strategically building additions or navigating limited budgets. Professional remodelers can help homeowners manage such challenges and meet their needs while staying within the budget.

Proper training and invaluable experience help remodelers identify the various options and solutions to satisfy their customers.

If your goal is a well-executed project, then your best bet is to hire a professional remodeler. By investing in their expertise now, you will get to enjoy the tangible benefits of high-quality craftsmanship for many years to come.

To find a professional remodeler in your area, contact the Home Builders Association of Greater Chattanooga membership directory at www.HBAGC.net.

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When Stout decided to retire from TVA, she told Pryor she was thinking about becoming a Realtor and was interested in doing relocations.

“She said, ‘You need to come here and work for me,’” Stout recalls with a laugh. Stout says the skill that has been the most valuable to her relocation work is her ability to solve problems. This has been especially useful in the current building climate, in which the high costs of materials can bring plans and visions to a screeching halt.

“I had clients from Charlotte who wanted to do a custom build at Black Creek,” Stout begins, “but because of the question mark surrounding building materials, we decided this wasn’t the best time for that.”

Instead of bidding her clients farewell, Stout secured for them a six-month lease in a downtown Chattanooga condo. Since then, she’s sold a condo to the clients and is on tap for when they’re ready to build.

“You need to be a good problem solver to do well with relocations,” she adds. “It’s not about sales, sales but ‘You need something and I’m going to figure out how to get it for you.’”

That said, some of Stout’s clients do end up walking away, she says. This included a family from California who had visions of buying land close to Chattanooga and then building a couple of homes on the property. Since Hamilton County is short on land for building, the family decided to look elsewhere.

“Perhaps they thought Chattanooga is rural more than it is,” Stout says. “People sometimes have a vision of what they want, but when they get here, they see it’s not going to be easy to find.”

However, when someone is open to exploring other options, Chattanooga has plenty to offer, Stout adds, and it’s her pleasure to introduce someone to what she says she believes will be their niche in the city.

“It’s helpful when you’ve lived here your whole life and can tell people about how downtown used to be, or how Ooltewah has grown, or how Chattanooga has always had a lot of private schools. I love doing that, not because I’ve lived here all my life but because I’ve loved living here all my life.”

>> GCRC PRESIDENT From page 11

Of COVID), there were 978 newly listed properties.

Pending sales increased 60.1% to 1,250. Inventory levels shrank 66.0% to 820 units, compared to 2,409 in April 2020.

Prices continued to rise, with the median sale price increasing 16.9% to $252,500. Days on market dropped 54% to 23 days.

Sellers were encouraged as months supply declined 54% to 23 days.

Days on market dropped 54% to 23 days.

Homes on the market sold 8% faster, while the market period decreased 44% to 63 days.

We R.

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,400 member Realtors, Greater Chattanooga Realtors is one of 500 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors services Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gacr.net or call 423-698-8001.

So many details

Benefits of hiring a professional remodeler

After spending more time at home this year, you might be ready to give your dwelling a refresh. A remodel can modernize your home and add more value.

Before you start a project big or small, consider finding and hiring a professional remodeler. Working with an expert has many benefits.

A remodeler can provide a wealth of experience, professional integrity and solve any design challenges you encounter during your project.

Experience on the job site

Do you know what to expect when you remove a wall? How will you dispose of the old materials? Exactly how much new material are you going to need? What is the precise sequence of steps to finish the job?

Professional remodelers understand all the intricacies of the project and can provide you with a project timeline. Plus, many contractors have specialized knowledge and contacts to get the best prices on materials and labor.

As a trained expert, a remodeler has a firm grasp of the requirements to meet city ordinances, regulations and permits.

Business management and integrity

A large component of being a professional remodeler is maintaining a reputable business. This includes integrating best practices, writing clear contracts, having insurance, providing warranties and more.

A professional remodeler will be able to provide you with a copy of their business license, as well as show proof of their workers’ compensation and liability insurance. This will protect you from liability in situations involving job site injuries and property damage resulting from the work being done on your home.

Better business management means better service for homeowners because they can rely on the remodeler to perform with integrity.

Customizing to fit your needs

Home remodeling frequently involves problem-solving, such as maximizing existing space, strategically building additions or navigating limited budgets. Professional remodelers can help homeowners manage such challenges and meet their needs while staying within the budget.

Proper training and invaluable experience help remodelers identify the various options and solutions to satisfy their customers.

If your goal is a well-executed project, then your best bet is to hire a professional remodeler. By investing in their expertise now, you will get to enjoy the tangible benefits of high-quality craftsmanship for many years to come.

To find a professional remodeler in your area, contact the Home Builders Association of Greater Chattanooga membership directory at www.HBAGC.net.
of 139 feet to a point in the west line east across the east 20 feet of lots feet, more or less, to a point; thence lots (9) and (10), a distance of 109 all the points 20 feet west of line of 139 feet to a point; thence south and along the south line of allen street, lots make one (1) tract described in and for the benefit of mortgage electronic registration systems, Inc., as nominee for mortgage investors group, as successor and assigns; and the undersigned, Wilson & associates, P.L.L.C., having been appointed successor trustee by Amerihome mortgage company, LLC.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as successor trustee, by virtue of the power, duty, and authority vested in and imposed upon said successor trustee, by Amerihome mortgage company, LLC, will, on July 2, 2021, at or before 10:00 AM, at the Hamilton County courthouse, chattanooga, tennessee, offer for sale certain property mentioned to the highest bidder for certified funds paid at the conclusion of the sale, or by certified check from a bank other than the bank owning the property.

All that tract or parcel of land lying and being in the city of Chattanooga, Hamilton County, Tennessee, being the south 75 feet of lots 6 and 7, Charles park, first section, as shown by plat of record in book 624, page 19, in the register's office of Hamilton county, tennessee, and being described as lot 6 and 7 of the first section of Charles park subdivision, as shown by plat recorded in plat book 37, page 138, in the register's office of Hamilton county, tennessee, this conveyance is made subject to the following: restrictions of record in book 824, page 19, in the register's office of Hamilton county, tennessee, or any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless such covenant or restriction vests in and for the benefit of mortgage electronic registration systems, Inc., as nominee for mortgage investors group, as successor and assigns; and the undersigned, Wilson & associates, P.L.L.C., having been appointed successor trustee by Amerihome mortgage company, LLC.

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The sale will be advertised as set out in Instrument recorded in Book 465, Page 1 in the Register's Office for Hamilton County, Tennessee, ("Deed of Trust"), executed by James E. Albertelli, P.A. d/b/a ALAW, a Florida corporation duly authorized to conduct business in Tennessee, having been appointed Trustee, of all the property in the Record of the Deeds Office for Hamilton County, Tennessee, ("Deed of Trust"), executed by James E. Albertelli, P.A. d/b/a ALAW, a Florida corporation duly authorized to conduct business in Tennessee, having been appointed Trustee, of all the property shown by Plats or Plans of record in the Register's Office for Hamilton County, Tennessee, ("Deed of Trust,"), in the performance of the covenants, terms, and conditions of said Deed of Trust has been made, and a sale in default of said Deed of Trust has been made. The property is sold "as is" and subject to all unauthorized encumbrances, defects, adverse claims and other matters that may be applicable; rights of redemption, statutory or otherwise, not otherwise waived in the Deed of Trust, including right of redemption of any governmental agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, taxes, and all other matters that may be applicable; rights of redemption, statutory or otherwise, not otherwise waived in the Deed of Trust, including right of redemption of any governmental agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, taxes, and all other matters that may be applicable; rights of redemption, statutory or otherwise, not otherwise waived in the Deed of Trust, including right of redemption of any governmental agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, taxes, and all other matters that may be applicable; 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The following vehicles will be sold at public auction on
Saturday, May 28, 2021 at 9:00 AM at 3500 Bonny Oaks Dr, Chattanooga, TN 37406.

- 2004 Ford, Vin# 1FMRU17W44LA80527
- 1992 Honda, Vin# JHMBB2151NC020478
- 1990 Chevrolet, Vin# 1G1AL14C7L1147893
- 2000 Toyota, Vin# JTDDR32TXY0007020
- 2009 Honda, Vin# JHMGCR8401B464715

These vehicles will be sold at public auction on
Wednesday, June 9, 2021 at 10:00 AM at 1194 Hooker Rd, Chattanooga, TN 37402.

- 2006 Honda, Vin# JHMGCR8401B464715

These meetings will be conducted in person in the County Commission meeting room on the fourth floor of the Hamilton County Courthouse located 625 Georgia Avenue, Chattanooga, Tennessee 37402.

The purpose of these meetings is to give con-
sideration and approval for a Residential Planned Unit Development for property located at 7502 Snow Hill Road in the Hampton Creek Subdivision 2021-033. The Champions Club, LLC requests the abandonment of a Special Exceptions Permit for a 1-story residential Planned Unit Development for property located at 7502 Snow Hill Road in the Hampton Creek Subdivision 2021-029 – ASA Engineering, C/O Allen Jones requesting rezoning from A-1 Agricultural District and R-2A Rural Residential District to R-3 Multi-Family Residential District for property located 14-252 Dayton Pike.

2021-070 – Wray McCoy requests rezoning from A-1 Agricultural District and C-2 Local Commercial District to C-3 General Business Commercial District for property located 7418 Mahan Gap Road and the 9640 Block of Kirkway SR.

A Resolution to Amend the Hamilton County Zoning Regulations, Article I, Definitions Article IV C-2 Local Business Commercial District, Article IV C-3 General Business Commercial District to Add Car Wash/Auto Wash as a Permitted Use. The requests can be viewed online at the Regional Planning Agency website at

May 14, 2021

Chattanooga-Hamilton County Planning Commission Planning Commission Public Hearing

NOTICE IS HEREBY GIVEN, pursuant to T.C.A. §8-44-103 and T.C.A. § 13-3-403 the Chattanooga-Hamilton County Planning Commission will conduct a public hearing on Monday, June 14, 2021 at 1:00 p.m. This meeting will be held be conducted in person in the County Commission meeting room on the fourth floor of the Hamilton County Courthouse located 625 Georgia Avenue, Chattanooga, Tennessee 37402.

The purpose of the public hearing is to discuss proposed amendments to the Hamilton County Planning Regulations in regards to creation of development standards for flag lots in new subdivisions. A copy of the proposed regulation amendment is available for review on the RPA website at www.chprpa.org.

Pursuant to TCA 8-44-103, public meetings of the Hamilton County Board of Commission- ers and Commission Committees will be held and will transact such business as may lawfully come before them.

Meetings

Regular and Agenda Meetings, Courthouse, Room 402, 625 Georgia Avenue, Chattanooga, Tennessee 37402, 8:30 AM, immediately following the Board of Commissioners meeting, as a Permitted Use in the County Commercial District to Add Car Wash/Auto Wash.

These meetings will be conducted in person in the County Commission meeting room on the fourth floor of the Hamilton County Courthouse located 625 Georgia Avenue, Chattanooga, Tennessee 37402.

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Ready for a little less drama in your home, workplace?

Every morning, it’s the same argument.

Two adult human beings, one at a time in front of your desk, complaining about the other over some office war that’s gone on too long. Both think they’re right. Neither will give up. You don’t know how this ridiculousness started but you know it’ll end because you’re going to end it.

And with “High Conflict” by Amanda Ripley, you’ll know how.

No doubt you’ve seen it everywhere lately, online, in your neighborhood, maybe your family, definitely in your workplace:

Everybody has an opinion about something and they’re not about to budge an inch on it. That, says Ripley, is high conflict, and someone being stuck is one of its “hallmarks.”

As nice as conflict-free living might seem, life would be boring if we all thought the same way. Small disagreements move us forward or move us on, and “good conflict” is healthy.

When we settle firmly into an us/them, “good-versus-evil kind of feud,” though, it becomes high conflict. In precincts, partnerships, politics, partisans and the people at your desk, high conflict isn’t good, physically and emotionally, for you, them or anybody else.

The first thing to do to minimize the “trap” of high conflict is to make everyone understand that entrenching so deeply in an argument won’t change minds and it won’t make things better – in fact, it might make things worse.

In conflict, both parties must learn to listen and “loop,” which tells a speaker that they’re truly being heard.

Always offer “more than two choices.”

Remember, we’re all in some sort of “group,” and that belonging comes with obligations.

Know the “accelerants” in high conflict, remember that the whole process can be terribly addicting and learn to spot the “conflict entrepreneurs” who love a good feud.

Consider giving up social media and TV News. And in conflict, try to really know the other guy; studies show that if you “kind of liked each other,” it’s harder to dig in your heels.

Like a lot of people lately, you’ve looked around and shaken your head. That them-versus-us entrenchment is everywhere and “High Conflict” can help end it in your sphere.

Roll up your sleeves and hone your mediating skills. You’ll need them.

Though readers who come to it hardly need convincing, the first couple dozen pages of this book seem to exist for the purpose of persuasion. That’s fine, the stats you’ll find there are interesting.

Beyond that, though, is the good stuff as the author hits readers with powerful real-life stories to perfectly illustrate high conflict when it’s out of control, particularly showing how the spiral began. Those tales read somewhat like a post-mortem on a disaster. It’s plain to see how the process is generally unique in its various outsets but it’s remarkably similar in its progress.

And it’s end-able – at least on a small scale. As for worldwide, well, there’s hope: An avalanche often starts with just one pebble.

For that catalyst – you? – “High Conflict” makes a good argument.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Kinley Hotel celebrates local female artists

Kinley Chattanooga Southside is celebrating local female artists with curated commissioned art placed throughout the hotel. Located in the city’s Southside district, the Kinley opened March 4.

Handmade, locally curated paintings, weavings and prints can be found in the hotel’s lobby, coffee and cocktail bar, and in each of the 64 guest rooms.

A large mural by Alecia Buckles and Briah Gober adorns the exterior of the hotel.

“We wanted to showcase the work of some of Chattanooga’s talented female artists, both inside and outside the Kinley Hotel,” says Mitch Patel, president and CEO of Vision Hospitality Group, developer of Kinley Chattanooga Southside. “Creating a sense of arrival is important to us – it adds to the welcoming environment.”

Communal Kaleidoscope

Artists Briah Gober and Alecia Buckles focused on the theme of togetherness as they developed “Communal Kaleidoscope.”

The large-scale exterior mural explores a diverse and abstracted outlook through a kaleidoscope of color and shape.

“We wanted this project to speak about community, diversity and belonging,” explains Gober and Buckles. “We were both inspired by how many females were involved in the Kinley Chattanooga artistic process as a whole, so naturally, we leaned toward the idea of quilt making and the history of stitching various fabrics together to create something unique.

“There are motifs that include connections between people, as well as traces of the city and its vibrant landscape.”

Tiny Blue Planetary Alignment

Located in the Kinley Chattanooga’s lobby, “Tiny Blue Planetary Alignment” by Janet Campbell is one of the first pieces of commissioned art that greets guests upon entering the hotel.

“Tiny Blue” is a monotype (a printmaking process where the artist paints a design using ink onto a metal or plastic type surface, which is then run through a printing press to emboss the ink into paper) work of art.

“Tiny Blue” was part of a series of experimental works that used line, shape and color to evoke a sense of the way events in life interplay and line-up in relation to each other,” Campbell says.

The Magnolia Story

Abstract artist Anna Carll’s “The Magnolia Story,” which measures 6 by 11 feet, local was curated for the Kinley’s lobby and coffee bar and is made from acrylic, alcohol inks and Irish waxed linen thread woven onto 300-pound Arches Watercolor Paper.

“The Magnolia Story began with the tending of my 70-foot magnolia tree named Bella,” Carll says. “The pod images are based on the shape of the magnolia bloom centers that drop from the tree after dispersing bright red seeds.”

Abstract art

Curated by Amber Droste, a local abstract paint artist and stained-glass artisan, this current body of work began in 2016, amid what she viewed as a societal shift in America.

“Highly worked canvases create a narrative using repeated forms, lines and colors,” Droste says. “I work from multiple perspectives and vanishing points, creating a tornado of visual incident reminiscent of layers of graffiti.

“They are distinctly modern images with modern narratives, executed in the traditional materials of pencil and paint.

“They are distinctly modern images with modern narratives, executed in the traditional materials of pencil and paint.

“Though my paintings contain a lot of visual information, I try to be mindful to retain some semblance of calm and quiet. However, I don’t treat the canvas as a precious object. I make mistakes. And I welcome them and embrace them.

“I purposely make the canvas ugly to then try to make it beautiful again.”

Droste says she hopes the paintings convey a sense of optimism. “Solutions and beauty can come from disharmony.”

Room art

Kinley Chattanooga Southside’s rooms include works by Hollie Chastain, a local mixed media artist and award-winning illustrator, that combine gouache painting with clipped vintage ephemera.

“I keep a plethora of magazines handy, and finding the wild, playful images I wanted was easy. It was then hard to narrow them down,” Chastain says. “Capturing the Chattanooga vibe through color and activities was important to me, so I focused on our mountains and streams.”

Information is available at www.kinleychattanooga.com.

Source: Kinley Chattanooga Southside
More good choices beyond Jeep

Go wild: Five top-rated off-road vehicles for 2021

By Travis Langness | Edmunds

It’s no surprise that trucks and SUVs continue to dominate the U.S. vehicle market. But in a further move, automakers are increasingly building more SUVs and trucks that are specifically designed for off-road driving.

With special enhancements to improve traction, ground clearance and even visibility, these vehicles can climb over rocks or blast over sand dunes that would leave regular trucks or SUVs stuck, stranded or possibly broken.

Edmunds experts report on five ultra-capable off-roads that are either already on dealer lots or worth waiting for in the coming months.

2022 Ford Bronco

After a long hiatus, the Bronco is back. This new Bronco stylistically pays homage to the 1960s original and adds more capability and technology.

A direct rival to Jeep’s Wrangler, the new Bronco has rugged body-on-frame construction and standard four-wheel drive. It will be available in two-door and four-door body styles and have plenty of available customizing accessories.

Ford will fit the Bronco with off-road assist features such as trail cameras to more easily see obstacles, locking differentials to enhance traction and skid plates and big tires to help it clamber over rocks. The Bronco also has removable doors and fenders to allow for an open-cockpit experience.

There are even optional drain plugs in the floor so you can easily wash out the interior at the end of the day.

Expect to see the Bronco at dealerships in late 2021.

Starting manufacturer’s suggested retail price: $30,000 (estimated)

2021 Ford F-150 Raptor

The Ford F-150 is completely redesigned for 2021 and features improved interior materials, refreshed design and upgraded technology features. Along with those changes comes the latest version of the off-road-focused Ford Raptor.

Notably, the new Raptor uses a coil-spring rear suspension instead of the regular F-150’s leaf-spring design. This should improve off-road stability and traction.

For power, the Raptor will have a turbocharged 3.5-liter V6 good for around 411 hp. Additional enhancements such as Fox monotube shocks and available 37-inch tires mounted on lightweight wheels further boost the Raptor’s already capable of serious high-speed desert travel.

New for 2021 is a two-door version, the Defender 90, which joins the four-door Defender 110. Coming soon is an optional 518-horsepower supercharged V8.

Starting MSRP: $47,450

2021 Land Rover Defender

We recommend taking a closer look at the recently reintroduced Land Rover Defender if you’re looking for a bit more luxury from your off-road vehicle. Taking on off-road duties with a bit more finesse than most rivals, the Defender has sleek styling, a wide range of available options and a comfortable interior not often found in the most rugged of vehicles.

Hardware such as a low-range gearing and an adjustable air suspension helps the Defender get where it needs to go. And interior features such as heated seats, leather upholstery, and even a refrigerated compartment helps it feel that much more special along the way.

New for 2021 is a two-door version, the Defender 90, which joins the four-door Defender 110. Coming soon is an optional 518-horsepower supercharged V8.

Starting MSRP: $47,450

2021 Ram 1500 TRX

Based on the standard Ram 1500 light-duty pickup truck, the TRX uses the same engine as Dodge’s Charger and Challenger Hellcats.

It’s a supercharged 6.2-liter V8 that produces 702 horsepower and 664 lb-ft of torque. The devilishly powerful TRX is capable of sprinting from zero to 60 mph in fewer than four seconds, a metric that any muscle-car owner could be proud of.

More than just a horsepower monster, though, the TRX uses wide-body fenders, a 2-inch chassis lift, a reinforced steel frame and 35-inch tires to considerably boost its off-road prowess compared to a regular Ram 1500. Like the Ford Raptor, the TRX is capable of serious high-speed desert travel.

Starting MSRP: $61,090

Edmunds says

If you’re looking to get dirty, there’s no shortage of vehicles that’ll be happy to help, and the current batch of available off-roads are some of the most capable rigs ever built.

The only real decision left to make after choosing which one is right for you is just how far off the beaten path you want to go.

Travis Langness is a reviews editor at Edmunds.